LET'S LEAVE NO ONE BEHIND

Poverty and Protected Characteristics in Fife

November 2019

Contents

Executive Summary

The aims of the study were to better understand how people who are already disadvantaged and affected by poverty also face additional barriers in accessing anti-poverty measures or initiatives due to their protected characteristics.

Within the Equality Act 2010 the term "protected characteristics" refers to groups of people and the protections they have by law from being treated unfairly based on 9 characteristics, i.e. age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex, and sexual orientation.

While the Equality Act 2010 did not initially concern socio-economic disadvantage, the Fairer Scotland Duty, which came into force in Scotland from April 2018, has placed a legal responsibility on particular public bodies in Scotland to actively consider how they can reduce inequalities of outcome caused by socio-economic disadvantage, when making strategic decisions. This study aims to bring into the spotlight the interplay between inequality and equality in anti-poverty services and initiatives.

A range of methods were adopted consisting of: a data analysis exercise to prepare a picture of Fife demographics; a literature review of legislation, strategy and policies and previous research; a mapping exercise of relevant service providers in Fife; an online survey to collect information from service providers in Fife; service user focus groups and interview transcripts to identify the main issues and barriers people have experienced and how these could be addressed.

It is apparent that many people across Fife are dealing with the effects of poverty on a daily basis, with negative effects on their physical and mental health. Although many of the people affected are from protected characteristic groups, it is clear that many of the issues identified are not specific to these characteristics. What may change is the specific impact of these issues, with protected characteristics likely to increase people's vulnerability to poverty.

Universal Credit and Welfare Reform are posing a significant challenge for many people. Monthly payment dates particularly affect people using childcare, which is a barrier for many single parents trying to access training or employment opportunities, and people who are used to budgeting on a weekly basis. Similarly, the complexity of the system is widely acknowledged, but is magnified for speakers of another language or those with disabilities/mental health issues.

While changes to Welfare Reform have affected many groups, studies have found that protected characteristics have been one of the main indicators of the severity of impact. Black households, women, households with at least one disabled adult, and lone parents were among the groups most affected.

It is difficult to gauge the extent to which there might be unmet demand for services. Complicating the issue is the fact that some groups, such as men, were noted as being less willing to engage with services or seek out support required. Citizens Advice and Rights Fife (CARF) was highlighted as being particularly in demand, with long waiting lists as a result. For services and initiatives more involved with specific protected characteristics, the main barriers for users appeared to be the short-term nature of many funded schemes and groups, and the fear of losing

the connections and support these groups generated due to them not being mainstream initiatives. A further barrier was the lack of information about what support is available.

Mental health issues were highlighted as both a consequence of being in poverty and a potential deterrent to people accessing support. It was clear that many of those in protected characteristic groups felt a degree of stigma towards them, believing that inaccurate perceptions held by others often limited their opportunities. This often caused individuals to place self-imposed barriers on their efforts to access work or training, due to expectation of failure.

Transport was closely linked to poverty, affecting everything from mental wellbeing to the ability to access training and employment. While owning a car was acknowledged as a financial drain, the sense of freedom it provided was viewed as preferable to the constraints and stresses of bus journeys, particularly for those with mental health issues.

The location and accessibility of services showed one of the strongest links with protected characteristics, although is further complicated by the fact that different protected characteristic groups have varied concepts regarding what locations, times, and methods of contact would be preferable. The ability of services to be flexible and accommodate such demand will in large part be dictated by funding and staffing constraints.

There is the potential for services to do more to establish the level of demand from protected characteristic groups, both by ensuring that they record information about their service users but also that this is of sufficient quality to allow targeted analysis to determine next steps. FCE has the potential to act in an oversight role between groups, ensuring that trend information is disseminated and that a directory of services is maintained.

Whilst not a protected characteristic, it is clear that single parents are particularly disadvantaged, with their situation making it difficult to access training and employment opportunities and balance work with childcare and travel costs.

Introduction

Following on from Challenge Poverty Week in 2018, Fife Centre for Equalities (FCE) and Fife Council's Research Team undertook joint research to better understand the barriers experienced by people of protected characteristics that are affected by poverty.

Aims

The aims of the research were to:

- Identify the multiple barriers faced by people of protected characteristics, who are affected by poverty, in their day to day lives
- To identify the specific barriers faced by people of protected characteristics in accessing and/or making best use of anti-poverty measures or initiatives currently in place
- To investigate whether protected characteristics play a contributory role in barriers experienced by people and whether those who are living in poverty and/or claiming Universal Credit are further disadvantaged as a result.

Background

The Equality Act 2010[1] legislation protects people from discrimination within the United Kingdom. Within the Act the term "protected characteristics" refers to groups of people and the protections they have by law from being treated unfairly based on their characteristics. These characteristics are outlined below.

1. Age – refers to a person belonging to a particular age (e.g. 32-year olds) or range of ages (e.g. 18-30-year olds).

2. Disability – a person has a disability if s/he has a physical or mental impairment which has a substantial and long-term adverse effect on that person's ability to carry out normal day-to-day activities.

3. Gender reassignment – the process of transitioning from one gender to another.

4. Marriage and civil partnership – same-sex marriage is legal in the United Kingdom, with the exception of Northern Ireland. Same-sex couples can also have their relationships legally recognised as 'civil partnerships'. Civil partners must not be treated less favourably than married couples (except where permitted by the Equality Act).

5. Pregnancy and maternity – pregnancy is the condition of being pregnant or expecting a baby. Maternity refers to the period after the birth and is linked to maternity leave in the employment context. In the non-work context, protection against maternity discrimination is for 26 weeks after giving birth, and this includes treating a woman unfavourably because she is breastfeeding.

6. Race – refers to a group of people defined by their race, colour, and nationality (including citizenship) ethnic or national origins.

---

[1] (GOV.UK Equality Act 2010)

7. <u>Religion or belief</u> – religion has the meaning usually given to it, but belief includes religious and philosophical beliefs including lack of belief (e.g. Atheism). Generally, a belief should affect your life choices or the way you live for it to be included in the definition.

8. <u>Sex</u> – a man or a woman.

9. <u>Sexual orientation</u> – whether a person's sexual attraction is towards their own sex, the opposite sex or to both sexes.

The Fairer Scotland Duty, which came into force in Scotland from April 2018, placed a legal responsibility on particular public bodies in Scotland to actively consider how they can reduce inequalities of outcome caused by socio-economic disadvantage, when making strategic decisions.

From these definitions, it should be clear that every person shares at least 5 protected characteristics. Everyone is at the intersection of a certain age, race, religion or belief, sex and sexual orientation. In addition, people may also have the characteristics of pregnancy or maternity, disability, marriage or civil partnership, or gender reassignment. With time, all people are also likely to experience the intersection of older age and disability.

Poverty results from a range of factors, including low pay, insecurity and unemployment, or from paying more for essentials, such as energy and credit. The housing and childcare markets also continue to fail people in poverty[2].

In order not to leave anyone behind or leave anyone side-lined, public sector anti-poverty services should as a minimum be commissioned and delivered fairly to serve the variations across the protected characteristics that we all hold.

It is recognised in the Fairer Fife Commission *Fairness Matters* report[3] that groups linked to protected characteristics were at increased risk of marginalisation. One of the report's recommendations was that: "Fife Partnership should work with the business community to provide more support for skills development, focussing on those at particular risk of labour market marginalisation – including women, lone parents, people with disabilities and some ethnic minority groups".

The Plan for Fife[4] recognises that living in poverty can severely limit people's opportunities and can limit the aspirations of many Fife residents. One of the ambitions within the Plan for Fife is that "Fife has lower levels of poverty in line with national targets" and aims to focus on sustainable solutions that address the underlying causes of poverty and an anti-poverty plan is in development to support this.

The findings of this report will allow FCE to more effectively target their support for both organisations and individuals, thereby addressing the most detrimental barriers. The findings will also help practitioners to assess their model of service delivery, and how they assist people with protected characteristics.

---

[2] (Joseph Rowntree Foundation (JRF) We can solve poverty in the UK, 2016)
[3] (Fairer Fife Commission - Fairness Matters, 2015)
[4] (Fife Partnership - Plan for Fife 2017-2027)

Methodology

To address the research brief, the project was broken down into 5 key stages:

- *Fife demographics*
- *Literature review*
- *Online survey*
- *Focus groups*
- *Collection of life stories.*

Fife demographics

A data analysis exercise, of both local and national data, was undertaken to evaluate the protected characteristic makeup within Fife, since it is helpful to first explore how the population and demographics of the area fit within a national context.

Literature review

A literature review of legislation, strategy, policies and previous research was carried out to explore the nature of poverty at a national and local level, with emphasis placed on the link with protected characteristics. In assessing documentation and research for inclusion we were conscious of the effect that the 2008 financial crash and subsequent Welfare Reform measures have had on poverty in the UK. Themes identified during this stage were used to place local findings into context, illustrating whether Fife was representative of national trends.

Online survey

This involved initial research of generic cross-cutting advice services and services working with hard up communities and protected characteristic groups (e.g. food/fuel/material poverty, older people, people with disabilities, etc), along with intervention-based services (e.g. homelessness, mental health, employability, etc). Fife Voluntary Action's (FVA) online directory of organisations was extremely helpful in gathering some of this information, however it was challenging finding email addresses (and accurate details) for all organisations to create an email mailing list.

A mapping exercise identified approximately 100 potentially relevant organisations in Fife to gather information about the nature of their work and involvement with protected characteristics. The questionnaire sought to assess the level of protected characteristic information collected by organisations, and any trends they had observed through their dealings with specific groups.

The survey entitled *Protected Characteristics and Poverty* (Appendix A) was launched in June 2019, targeted at organisations throughout Fife. Organisations were emailed inviting them to complete the questionnaire online, during June to August. This included both organisations specifically aimed at protected characteristic groups (e.g. Fife Arabic Society) and those which had a broader remit (e.g. Fife Voluntary Action). The survey was promoted in a variety of ways, to try and elicit the largest possible response, e.g. via FCE's and Fife Voluntary Action's (FVA) mailing lists, on FifeDirect and other social media platforms. The survey was accessible through an online link, to make it as accessible to users as possible. Responses were received from 17 organisations.

Focus groups

To gain a better understanding of the barriers experienced by people in their everyday lives, it was decided to set up a series of focus groups. These were arranged around protective characteristics and it was hoped that participants could discuss their experiences in an informal setting, providing

insight into their lives and the extent to which poverty affected them. The specific barriers faced by people with protected characteristics in accessing and/or making best use of anti-poverty measures or initiatives were also explored.

Fife Centre for Equalities organised focus groups. Due to the allotted time scale and the availability of attendees, it was not possible to arrange focus groups around every protected characteristic. To address this, as well as specific sessions with Fife Gingerbread, Fife Arabic Society and the Express Group, general 'drop-in' sessions were also held through Skills Development Scotland and the LGBT (Lesbian Gay Bisexual Transgender) Equality Group. In total, 23 participants attended.

Due to the number of attendees at each session, as well as the often sensitive nature of discussions, 'Safe Researcher' protocol was followed, with this communicated to participants. Attendees were informed that the session was a safe-space, and that their comments would be confidential and not attributed to individuals. Participants had the option of writing down comments – either during the session or afterwards – if there was a point that they were uncomfortable verbalising. As there was the potential for the discussion to cover sensitive or emotional issues, participants were advised that they could pause or take a break at any point and were under no obligation to answer questions posed. No personal identifiable information was collected.

The aim for group organisers was to capture as much of the groups' experiences as possible. This meant that, to an extent, the discussion was group led, with facilitators striving to let the conversation flow as much as possible. The primary interventions by facilitators were to tease out pertinent information, and establish the basic framework of the meetings so that they covered three main points, namely:

a) Identification of issues *(e.g. What are the issues that are causing problems? What are the barriers to accessing support and taking advantage of opportunities? Do participants feel they know what is out there and that they can ask for help?)*
b) Exploration of issues *(e.g. What are the details of these issues? Are there common themes or barriers? What do people need in terms of help/support for things to work better for them?)*
c) Addressing issues *(e.g. How can these issues be addressed? Can they be rectified or improved? If so, how (solutions)? Who can be the agent for change - the individual, organisations, the government, etc?).*

Collection of life stories
In parallel, between May and September 2019, FCE carried out "Different Paths" study of people aged 55+ with experience of living, working or studying in Fife. The study consisted of a series of individual interviews with people from protected characteristic groups. The aim was to develop a better understanding of their different experiences of moving through life stages, and how protected characteristics shape experiences and life outcomes. Partial interview transcripts were shared only with the report authors to provide a balance of the inclusion of older people.

Findings

Fife demographics

With a resident population in 2018 of 371,910, Fife is the third largest council area in Scotland by population size, containing 6.8% of Scotland's population[5].

Population

Two out of three people live in an urban area within Fife, in one of Fife's large towns, including Kirkcaldy, Dunfermline and Glenrothes. One in six people live in one of Fife's smaller towns, including Cupar, Cowdenbeath and Leven, while the remainder live within rural areas.

There are currently approximately 75,000 residents over the age of 65, making up around 20% of the Fife population. This age group is forecast to see a 24.1% increase by the year 2041. The working age population is expected to decrease by 2.6% over the same period. Of households in Fife, 77.4% have access to at least one car or van, but public transport limitations have been raised at area level, particularly for residents in the South West Fife villages and East Neuk.[6]

Deprivation

While levels of deprivation within Fife are similar to those seen across Scotland, this varies greatly across Fife. Parts of Methil and Kirkcaldy are particularly associated with deprivation, linked with a high unemployment rate and a high ratio of hospital stays linked to drug and alcohol use.

In Fife, 52,000 households are estimated to be affected by fuel poverty, 31% of the local authority total. This varies by household type: 44% of households classified as 'older' are in fuel poverty, compared with 10% of households with families.[7]

2017 research found that at least 24,300 adults in Fife could be living in food insecure households, defined as "the inability of one or more members of a household to consume an adequate quality or sufficient quantity of food that is useful for health, in socially acceptable ways, or the uncertainty that they will be able to do so".[8]

Employment

Almost 68% of Fifers are economically active, with main employment areas and the proportion working full or part time seeing variation across the Local Authority area. The proportion of households with low income <60% median before housing costs, ranged from 14.4% in South West Fife to 19.6% in Levenmouth; with 19.4% of children in Fife living in low income households.[9]

Protected Characteristics

In order to examine the pressures that protected characteristic groups in Fife face, it is helpful to examine the current situation in Fife.

---

[5] (National Records for Scotland (NRS) mid-2018 population estimates)
[6] (National Records for Scotland (NRS) percentage change in population by age structure, 2016)
[7] (Scottish Government - Scottish House Condition Survey, 2015-2017)
[8] (Healthy Fife - Food insecurity research briefing note, 2017)
[9] (KnowFife Dataset Households with low income, 2014)

Age

While the age profile of Fife is similar to that of Scotland, there are slight variations by committee area. The under 16 population ranges from 13.8% of the population in North East Fife, to 19.5% of the population in Dunfermline. Similarly, while the 65+ population makes up 17.3% of the Dunfermline population, this increases to 22.1% in Levenmouth. Such variations have an impact on the employment opportunities available in the area and may place strains on specific services or housing types.

Table 1. Age structure of Fife committee areas[10] (%)

	Scotland	Fife	Cowdenbeath	Dunfermline	Glenrothes	Kirkcaldy	Levenmouth	North East Fife	South West Fife
Under 16	16.9	**17.3**	18.7	19.5	18.4	18.3	17.2	13.8	17.0
16 – 64	64.2	**62.3**	61.9	63.3	61.7	60.9	60.8	64.1	62.6
65+	18.9	**20.3**	19.5	17.3	19.9	20.8	22.1	22.1	20.5

In common with Scotland, Fife has a growing and aging population. The National Records of Scotland 2016 population projections estimated that by 2041 Fife's overall population will increase to 379,788.[11] This will see a rebalancing of the population structure. While the proportion of under 16 will see a small decrease to 16%, there will be a significant drop in the proportion of working age people. In 2041 the working age group is estimated to make up 56.3% of the Fife population, with the proportion of 65+ residents projected to increase to 27.6%, which is above the projected Scottish proportion of 25.3%.[12]

Different age groups face specific pressures on their household finances. Among the factors which may affect household disposable income are the cost of heating a home, the cost of housing in an area, cost related to care responsibilities, and costs related to childcare and bringing up a family. The reliance of different age groups on the welfare system, for both benefits and pensions, may also be affected by future changes.

Disability

A person is defined as having a disability if they have a physical impairment, or if the impairment has a substantial and long-term effect on their ability to carry out day-to-day activities.

Fife responses to the 2011 Scotland Census saw 80% report that their activities were not limited by a health problem or disability. 11% reported that their activities were limited 'a little' and 9% 'a lot', accumulating to 20% - similar to the Scottish average of 19.6%. When examined by age group, there is a clear link shown between limiting health problems or disability, and age. 83% of those aged 85+ reported that their day-to-day activities were limited, compared with only 5% of those aged under 16.[13]

---

[10] (KnowFife Dataset Fife Population Profile, 2018)
[11] (KnowFife Dataset Fife Population Profile, 2018)
[12] (National Records of Scotland (NRS) principle projections by sex, council area and single year of age, 2016)
[13] (NHS Fife - Fife population: An analysis by protected characteristics, 2016)

When self-reported health conditions are broken down by age group, some age-related trends are evident.

Table 2. Self-reported health conditions, by age group[14]

	Total	0-15	16-24	25-34	35-49	50-64	65-74	75-84	85+
All people	365,198	64,397	42,525	41,589	78,487	74,129	35,181	21,155	7,735
Deafness or partial hearing loss	26,584 (7.3%)	454 (0.7%)	415 (1.0%)	587 (1.4%)	2,224 (2.8%)	6,046 (8.2%)	6,435 (18.3%)	6,582 (31.1%)	3,841 (49.7%)
Blindness or partial sight loss	9,307 (2.5%)	292 (0.5%)	285 (0.7%)	288 (0.7%)	847 (1.1%)	1,617 (2.2%)	1,531 (4.4%)	2,369 (11.2%)	2,078 (26.9%)
Learning disability	1,667 (0.5%)	393 (0.6%)	273 (0.6%)	222 (0.5%)	353 (0.4%)	297 (0.4%)	85 (0.2%)	35 (0.2%)	9 (0.1%)
Learning difficulty	8,612 (2.4%)	1,895 (2.9%)	2,563 (6.0%)	1,466 (3.5%)	1,519 (1.9%)	841 (1.1%)	221 (0.6%)	93 (0.4%)	14 (0.2%)
Developmental disorder	2,635 (0.7%)	1,419 (2.2%)	720 (1.7%)	185 (0.4%)	172 (0.2%)	96 (0.1%)	26 (0.1%)	12 (0.1%)	5 (0.1%)
Physical disability	26,246 (7.2%)	558 (0.9%)	518 (1.2%)	763 (1.8%)	3,278 (4.2%)	7,532 (10.2%)	5,634 (16.0%)	5,126 (24.2%)	2,837 (36.7%)
Mental health condition	15,032 (4.1%)	271 (0.4%)	1,108 (2.6%)	2,216 (5.3%)	4,920 (6.3%)	3,705 (5.0%)	964 (2.7%)	1,033 (4.9%)	815 (10.5%)
Other condition	74,313 (20.3%)	3,827 (5.9%)	2,991 (7.0%)	4,089 (9.8%)	12,913 (16.5%)	23,167 (31.3%)	14,393 (40.9%)	9,595 (45.4%)	3,338 (43.2%)

As would be expected, conditions such as deafness, blindness and physical difficulty are closely associated with ageing, with almost half of the 85+ age group suffering from some form of hearing loss.

Younger age groups are linked with the highest proportion of learning difficulty conditions, peaking at 6% of the 16-24 age group. This may be due to the increased likelihood that these age groups are in some form of educational environment where assessments are common and changing practices in how such conditions are screened.

The youngest age groups show the lowest link with mental health conditions (0.4% for 0-15 and 2.6% for 16-24). However, this condition may be underreported and is likely to have increased in the years since this snapshot was taken.

Recent years have seen several studies explore the decline in mental wellbeing among Scottish young people, with adolescent girls particularly affected and the influence of social media thought to be a particular factor.[15]

---

[14] (NHS Fife - Fife population: An analysis by protected characteristics, 2016)
[15] (Scottish Government 'Mental wellbeing among adolescent girls in Scotland', 2019)

Gender reassignment

Due to the low numbers involved, it is difficult to obtain accurate numbers for people identifying as transgender in Fife, and their age groups, but the Gender Identity Research and Education Society estimate that around 1% of the population are transgender[16]. Discussions are currently underway about whether a transgender question should be included in the 2021 Census set, which may affect the quality of data available.

Marriage and civil partnership

In 2018 there were 1,475 marriages registered within Fife. Of these, 1,430 were opposite sex couples and 45 were same sex couples. There was also one civil partnership, with numbers having decreased since the introduction of same sex marriage in 2014.[17] The Scottish marriage distribution was similar – 3.1% of Fife marriages were same-sex, compared with 3.6% in Scotland.

The number of marriages in Fife continues to decrease at a faster rate than the Scottish figure. In the 25 years between 1992 and 2017, the number of weddings in Fife fell by 32.4%, compared with 18.9% across Scotland.[18] In 2018 Fife accounted for 5% of Scottish weddings, compared with 6% the previous year.

Pregnancy and maternity

In 2018 there were 3,479 live births in Fife; an increase of 14 from the 2017 total, which had been the lowest on record. Of these births 51.2% were male, which is in line with the Scottish average.[19]

The average age of mothers continues to increase. In 2018, 49% of new mothers in Fife were aged 30 or over, compared with 40.9% in the year 2000. The percentage of new mothers aged 40 and over increased from 1.7% to 3.3% over the same period, with a similar increase seen Scotland wide. The proportion of babies born to teenage mothers fell from 10.3% to 4.6% over this period, which remained higher than the Scotland figures of 8.7% and 3.1%. As a proportion of first-time mothers, teenagers accounted for 10.4% of the Fife total in the period 2015/16-2017/18. This was the third highest proportion in Scotland, above the Scottish average of 7.1%.[20]

Race

The 2011 Census recorded that 97.6% of those living in Fife described their ethnic group as 'White', with 'White - Scottish' being the primary category. This 2.4% 'Minority Ethnic' group is lower than the Scottish average, affected by the reduced proportion of Asians in Fife compared with other areas of Scotland. Examination of Scottish population patterns suggests that the highest concentration of minority ethnic groups is in larger cities, which may help to explain the lower numbers in Fife.

---

[16] (GIRES, 2011)
[17] (National Records for Scotland (NRS) births, marriages and deaths, 2018)
[18] (National Records for Scotland (NRS) marriages by council area 1991-2018)
[19] (National Records for Scotland (NRS) births by sex, year and council area, 1991-2018)
[20] (National Records for Scotland (NRS) births by council area, year and mother's age, 1991-2018)

Table 3. Ethnic groups within Fife population, 2011 Census[21]

	Fife	Scotland
% White – Scottish	85.7	84.0
% White – Other British	8.6	7.9
% White – Irish	0.6	1.0
% White – Polish	0.8	1.2
% White – Other	1.9	2.0
% Asian, Asian Scottish or Asian British	1.6	2.7
% Other Ethnic Groups	0.8	1.3
(Combined) Minority Ethnic Group	2.4	4.0

Table 4. Fife committee area populations, by ethnic groups, 2011 Census[22]

	White Scottish, British or Other White	White Gypsy/ Traveller	White Polish	Asian, Asian Scottish or Asian British	African, Caribbean or Black	Mixed, multiple or other Ethnic Groups
Dunfermline	96.8%	0.0%	0.6%	1.7%	0.4%	0.4%
Cowdenbeath	98.5%	0.1%	0.3%	0.7%	0.2%	0.2%
Glenrothes	97.1%	0.1%	0.8%	1.5%	0.3%	0.3%
Kirkcaldy	94.6%	0.2%	2.3%	1.9%	0.4%	0.6%
Levenmouth	98.3%	0.1%	0.3%	0.9%	0.1%	0.3%
North East Fife	95.5%	0.1%	0.7%	2.4%	0.4%	0.9%
South West Fife	97.9%	0.0%	0.5%	1.0%	0.2%	0.4%
Fife	**96.7%**	**0.1%**	**0.8%**	**1.6%**	**0.3%**	**0.5%**

As table 4 highlights, there is a low proportion of ethnic minorities in each committee area. The White Scottish, British or Other White proportion ranges from 94.6% in Kirkcaldy to a high of 98.5% in Cowdenbeath. These figures will be heavily influenced by the makeup of committee areas and employment or educational opportunities there that might attract migrants. In NEF it is likely that St Andrews University will attract minority ethnic groups, while areas such as Levenmouth and Cowdenbeath with lower employment opportunities may not exert the same pull. Kirkcaldy was the committee area with the largest proportion of white Polish, at 2.3%. North East Fife had the largest area Asian population, at 2.4% of the total.

Religion or belief

While Fife is similar to the Scottish average for the proportion of residents belonging to the Church of Scotland, other factors differ from the Scottish figure. This is most apparent in Fife's lower proportion of Roman Catholics (8.5% against 15.9%) and its higher proportion claiming no religion (46.3% against 36.7%). The level of Muslims is also half of the proportion seen across Scotland, perhaps linked to the lower proportion of ethnic minority residents in Fife.

---

[21] (FifeDirect Census Identity Briefing, 2011)
[22] (Scottish Covernment Scotland's Census, 2011)

Table 5. Religious affiliation, 2011 Census[23]

	Fife	Scotland
All people	365,198	5,295,403
% Church of Scotland	31.4	32.4
% Roman Catholic	8.5	15.9
% Other Christian	5.4	5.5
% Muslim	0.7	1.4
% Other religions	0.8	1.1
% No religion	46.3	36.7
% Not stated	6.9	7.0

A notable difference between the religious groups was in the age profile of adherents. Almost one third of those belonging to the Church of Scotland were aged 65 and over, compared with 24% Roman Catholics and 4% Muslims.

The age profile for Muslim and Other Religions (including Hindu, Jewish and Buddhist) tended to be lower; 40% of those identifying as Muslim were aged 16 to 34. This may be linked to the age profile of migrants, who tend to be of working age.

Scottish Household survey data suggests that Church of Scotland affiliation in Fife has increased from 23% to 25% between 2012 and 2017, bucking the national decreasing trend. 'No religion' in Fife has fallen from 62% to 55% over this period.[24]

Sex

There are more women than men living in Fife, making up 52% of the population. While there are a higher number of boys born every year, the life expectancy at birth is greater for women than for men: 81.5 and 77.8 years respectively. As a result, the imbalance in population structure is particularly acute among those of pensionable age, as shown in table 6.

Table 6. Sex Structure of Fife Population, 2017[25]

	Number	Total Population %	Children %	Working Age %	Pensionable Age %	Life Expectancy
Males	180,312	49.5	18.3	63	18.7	77.8
Females	191,098	51.5	16.4	62.2	21.4	81.5

Sexual orientation

It is thought that the percentage of people who identify as lesbian, gay or bisexual within society will typically be underreported, due to several factors. This may include a view that questions about sexual orientation are intrusive and personal, or that some people may not feel they can be open about their sexual identity. Analysis of the Scottish Surveys Core Questions (2017) dataset found that 94.6% of Fife respondents identified as heterosexual, with 2.5% identifying as lesbian, gay, bisexual or other. These proportions almost exactly mirrored the Scottish rates, where 94.5% of respondents identified as heterosexual.[26]

---

[23] (FifeDirect Census Identity Briefing, 2011)
[24] (Fife Scottish Household Survey, 2017)
[25] (KnowFife Dataset Fife Population Profile, 2018)
[26] (Scottish Survey Core Questions, 2017)

Literature survey

While the intent of the Equalities Act is to ensure that everyone in our society is entitled to fairness, dignity and respect, previous studies into protected characteristics have consistently shown that certain equality groups are more likely to suffer instances of discrimination and hardship. This is particularly evident in the sphere of Welfare Reform, with many of the changes introduced since 2010 having a disproportionate effect.

Double Trouble (2017), a joint report between Oxfam and the London School of Economics, argued that UK poverty could only be reduced if high levels of economic inequality were addressed. The report found that certain groups, including women, young people and the disabled, were significantly more likely to work in part-time or lower-paid roles, leaving them vulnerable to unemployment or low-paid work. Every minority ethnic group was found to have a higher unemployment rate than white people, particularly Pakistani and Bangladeshi women[27].

This mirrors research by Paul Spicker which breaks down inequality into three main patterns. *Hierarchical inequality* sees inequalities stretch from the top to the bottom, with everyone ranked in a relative position. *Stratification,* sees people ranked in groups, set at different levels, while *Social Division* contends that society is broken down into multiple groups (e.g. black and white; men and women, etc), with social inequality leading to social problems.[28]

This idea of social inequality has fuelled much of the discussion around the economic policies introduced by the 2010-2015 Coalition government, part of its deficit reduction programme.[29] Many of the Coalition's early economic announcements were aimed at reducing public spending and assisting with deficit reduction, in an attempt to restore the public finances to a sound footing. This included many changes to benefit entitlement and allowances, including the restriction of child benefit to the first two children, freezing benefits, refining tax credit eligibility, and moving job seekers allowance onto Universal Credit. The intent of this scheme was to make work pay, ensuring that people would always be better off in paid employment than they would be on benefits. Universal Credit was rolled-out in Fife between December 2017 and June 2018.

The Home Office have recently introduced measures to address some of the issues with Universal Credit that have been highlighted by users and services. Measures introduced or announced have included that payments can be made to the main carer, the abolition of 3-year sanctions, and alterations to payment schedules and loan payback timings. The effect of Welfare Reform changes has been the subject of much academic research, with some reports arguing that such measures have reduced the real-terms income of every income decile and had a disproportionately large effect on those in the lower income brackets.

Research from the Equality and Human Rights Commission in 2019[30] found that household ethnicity, gender, disability status, age and household type were among the protected characteristics most likely to determine the severity of any impact, as follows:

---

[27] (McKnight et al, 2017)
[28] (Spicker, 2019)
[29] (UK Government 2010 to 2015 Government Policy: Deficit Reduction, 2015)
[30] (Portes & Reed, 2018)

a) *Household ethnicity* – Households where both adults are white lose less (-£550) than other minority groups, including Asian (-£1,200), Black (-£1,900) and households of differing ethnicities (-£1,900). White households are least affected by changes to public spending (Under £200), with Black households most affected (£1,050). Black households also lose the most from combined changes as a percentage of final income (around 6.5%, compared with 1% for White households).

b) *Gender* - On average, women lose around £250 from tax and social security reforms, compared with £40 for men. For the 35 to 44 age group the yearly loss is over £1,200, compared with less than £350 for men. Women from ethnic minorities experience greater losses from such reforms than either White women or men of any ethnic group.

c) *Disability status* - Households with at least one disabled adult and at least one disabled child loses around £5,000 per year on average from the tax and social security reforms, an amount equivalent to just over one-tenth of their total net income.

d) *Household demographic* - Households with children are the largest average losers from the changes to tax and social security. In particular, lone parents (over 90% of whom are women) lose an average of £3,550 per year. Couples with children lose £2,800 per year on average and households with 3 or more children experience large annual losses of £4,200.

e) *Age* - The largest losses from tax and social security reforms are for households with an average age of 35 to 44 and an average age of 65 to 74. The 18-24 age group was least adversely affected by the impact of tax and social security changes, although the loss of total income for Scottish residents was less than that seen in England or Wales.

These findings were reinforced by the Equality and Human Rights Commission in *The impact of welfare reform and welfare to work programmes*[31] which found that Welfare Reforms had a significant impact across protected characteristic types. This included disproportionate impacts on families who are out of work or on low income, and a decrease in payments made to older benefit claimants. The report also found that ethnic minorities – particularly Gypsies and Travellers - were less likely to claim welfare benefits, with this group also adversely affected by low literacy, poor access to the internet, and lack of a home base.[32]

The Fairer Fife Commission *Fairness Matters* report[33] recognised that groups linked to protected characteristics were at increased risk of marginalisation. One of the report's recommendations was that: "Fife Partnership should work with the business community to provide more support for skills development, focussing on those at particular risk of labour market marginalisation – including women, lone parents, people with disabilities and some ethnic minority groups."

The Social Metrics Commission set out potential methods of measuring poverty levels in *A New Measure of Poverty for the UK* (2018). This found that 7.7 million people were living in persistent poverty (defined as being in poverty in the current year and at least two of the three preceding years), with particularly high rates for children and working-age adults who lived in workless families, and families with at least one disabled person. Echoing other research, the study found

---

[31] (Portes & Reed, 2018)
[32] (Hudson-Sharp, Munro-Lott, Rolfe, & Runge, 2018)
[33] (Fairer Fife Commission - Fairness Matters, 2015)

that nearly half of the 14.2 million people in poverty within the UK lived in families with a disabled person. It also highlighted the increased risk that childcare, housing costs and lack of financial resilience played in leading to poverty.[34]

While some studies focus on poverty as the result of an individual's life choices, others argue that the presence of protected characteristics largely negates any positive effect that such choices could have. An interviewee in a project examining inequality in Scotland, argued:

> *"If, for example, you control for all of the other characteristics that are likely to be prevalent in black and ethnic minority households then you are still left with an ethnic penalty that can't be explained by the other factors such as differential family formation – that is what I think is missing from many of the more traditional understandings of poverty in the UK."[35]*

A recent innovation has been the launch of the IFS Deaton review (2019), with the declared intention of producing a full-scale investigation into poverty and its causes within 21st century Britain. Initial research has already highlighted the role that inequalities in age, gender and social status have on levels of poverty, affecting factors such as life-expectancy, life chances and opportunity[36]. Factors such as the gender wage-gap in the years after the birth of a woman's child, and the economic barriers facing many young people, are recurring themes in today's society.

Age

One of the notable effects of changes to the benefit system has been a redistribution of how poverty affects different age groups. Pensioners have been protected from the full impact of changes, through measures such as the triple-lock on pensions. This legislates that the state pension must be raised annually according to whichever was highest of wages, inflation or 2.5%. In April 2019 a committee of peers called for this triple lock to be removed, arguing that it created intergenerational unfairness and was unsustainable.

In 2014-17, before housing costs were accounted for, 19% of children, 16% of working age adults and 17% of pensioners in Scotland were living in relative poverty. After housing costs, 24%, 19% and 13% were living in relative poverty[37]. The recent *Child Poverty (Scotland) Act 2017* places a duty on the Scottish Government to eradicate child poverty by 2030. From late 2020, the Scottish Government plans to introduce the Scottish Child Payment to help Scotland meet its statutory child poverty targets.[38]

Data from the Scottish Crime and Justice Survey, the Scottish Household survey and the Scottish Health Survey illustrates how age profiles differ between ethnic groups. Non White-British and White-Scottish ethnic groups tend to be younger in general and have a wider proportion of people aged 25-34. While around one quarter of White-British and White-Scottish were aged 65+, this

---

[34] (Social Metrics Commission (SMC), 2018)
[35] (Jarvis & Gardner, 2009)
[36] (Fitzpatrick et al, 2018)
[37] (Scottish Government - Poverty and Income Inequality in Scotland, 2014-2017)
[38] (Congreve, Poverty in Scotland, 2019)

was not reflected in ethnic minorities. Only 1% of Polish, 6% of Asians and 3% of other Ethnic groups were in this age bracket.[39]

Disability

Poverty in Scotland[40], an analysis by the Joseph Rowntree Foundation (JRF), reported that focusing on two key strategies could make a crucial difference to poverty in Scotland – halving the disability employment gap and creating an action plan on the gender pay gap. JRF's research identified that a significant number of children in poverty (40%) had a person with a disability in their family. The report also found that in-work poverty was affected by both disability and gender, with women facing additional barriers to work compared with men.

Figure 1. JRF analysis of Households Below Average Income (DWP, 2014-17)

	Single, not in paid work (30,000, 13%)	Couple, at least one in paid work (35,000, 15%)	Single, not in paid work (27,000, 12%)
	Single, in paid work (24,000, 10%)		
Couple, at least one in paid work (81,000, 35%)	Couple, not in paid work (<10,000, 2%)	Couple, not in paid work (18,000, 8%)	Single, in paid work (12,000, 5%)
No disability in family		**Disability in family**	

The report *Is Britain Fairer?*[41] identified disabled people as a vulnerable group. The disability pay gap persists, with disabled people more likely to be in low-paid occupations. This group is also more likely to be in poverty and affected by changes to the welfare system.

The wide variation in payments made to people with disabilities complicates the task of assessing the impact of poverty. *Disabled People and their Relationship with Poverty*[42], found that families with disabled children were at much greater risk of poverty. The risk was assessed as 12 percentage points higher for a lone-parent family and over 4 percentage points higher for a two-parent family. Furthermore, the survey found that disability poverty should be recognised as a unique form of poverty as it was about more than low income. Previous studies have estimated that in the UK, families with disabled children need incomes that are 10%-18% higher than similar families with non-disabled children to have the same living standard. Twice the proportion (12%) of disabled adults live in persistent poverty compared to non-disabled adults.

JRF's report *Disability, Long-term Conditions and Poverty*[43], argued that many studies underestimate levels of poverty among disabled people, and how difficult it is for many people in

---

[39] (Scottish Government - Scottish Surveys Core Questions, 2017)
[40] (Congreve & McCormick, Poverty in Scotland, 2018)
[41] (EHRC, 2018)
[42] (Heslop, 2013)
[43] (McInnes et al, 2014)

this category to escape poverty through paid work. The study stressed that this could be addressed in four main ways: through a more flexible benefits system; introduction of specialist programmes; improved early intervention; and working with employers to increase opportunity. The Scottish Government has committed to introduce a new programme of intensive employment support for disabled parents.[44]

Poverty increases the risk of mental health issues and can be both a causal factor and a consequence of mental ill health. Certain protected characteristics also created higher vulnerabilities to experiencing mental problems. These included: ethnicity, age, sexual orientation, those with disabilities and refugees.[45]

Pregnancy and maternity

While the effect of poverty on children has received considerable attention, there is growing recognition that pregnancy is also a time of hidden costs, placing many women under considerable pressure. In 2018 researchers from Glasgow Caledonian University and the Poverty Alliance collaborated on a study interviewing pregnant women from low-income backgrounds and found that they were less likely to attend antenatal classes due to fear of being judged.[46]

The Poverty Alliance has also worked with Fife Gingerbread on examining lone parenthood in rural Fife, with the findings highlighting how many people within this group are marginalised. Despite a third of lone parents being in employment, many reported financial difficulties. Rising costs of everyday living had a significant adverse effect, as did changes to the Welfare Reform system and related entitlement. Lone parents reported high levels of mental ill health, and that their situation made it difficult to increase their involvement in the labour marker or wider community life.[47]

A further consideration for many lone parents is whether they may face discrimination in the workplace due to perceived 'unreliability'. In a JRF study, *Voices of People Experiencing Poverty across Scotland*[48], one participant expressed their belief that employers were simply interviewing lone parents and disabled people as a tick box exercise. Interviewees expressed frustration that many employers only saw potential negatives, when in reality being a lone parent was a responsible role that developed many skills.

Women are more likely than men to be in low-paid occupations, with gender equality in the workplace still to be fully achieved. This is compounded by instances of bullying and sexual harassment, and discrimination against new or expectant mothers.[49]

International Human Rights law requires the government to secure adequate food for everyone in the UK. In the past decade instances of malnutrition, hunger and food bank use have increased, as discussed in *Going Hungry: The Human Right to Food in the UK*[50]. This increase is thought to be linked, in part, to the Welfare Reform changes introduced since 2010. The study found that

---

[44] (Congreve, Poverty in Scotland, 2019)
[45] (Elliott, 2016)
[46] (Glasgow Caledonian University (GCU), 2018)
[47] (McHardy, 2012)
[48] (Green, 2007)
[49] (EHRC, 2018)
[50] (Just Fair Consortium, 2014)

disadvantaged groups such as women, children and old people have been particularly affected by lack of food security.

The study found that single parent households were more likely than any other group to find themselves in a state of food insecurity. Single parent households with more than one child spent the largest proportion of their income on food in 2013 (13.2%) and were expected to see their food bills increase over the next 5 years. A 2017 study by the Trussell Trust found that lone parents and their children were notably more likely to use foodbanks than the general population, particularly if there were three or more children in the household.[51]

Race

Lucinda Platt, in her study *Inequality within ethnic groups* (2011), suggested that while ethnic minority groups did tend to be more at risk of poverty, researchers should avoid making blanket judgments. She suggested that inequalities within minority groups were substantial, and often greater than in the general population.

Figure 2[52] highlights that while every minority ethnic group has a higher rate of poverty than White British, several have a greater rate of *inequality,* with Chinese and Indian groups having the highest levels.[53] Statistics show that Chinese and Indian people are likely to do well in education and work, while Black African, Pakistani and Bangladeshi people are still the most likely to live in poverty and deprivation – potentially with generational knock-on impact.

Figure 2. Poverty and Income Inequity across ethnic groups

Source: Adapted from Nandi and Platt (2010)
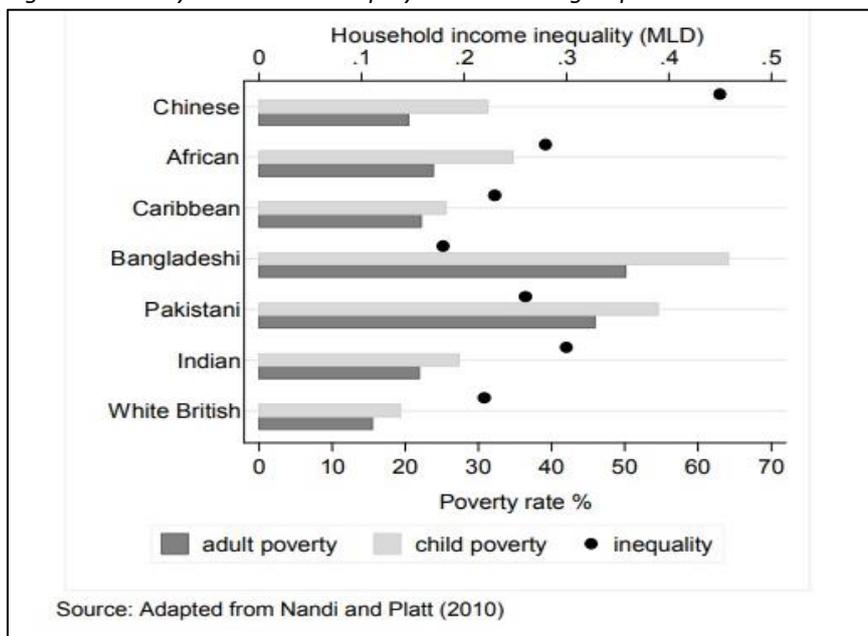
The substantial effect of ethnicity on inequality levels has also been highlighted in race report statistics from the EHRC (2018). This found that race inequality was widespread in society, particularly in the areas of employment, education, crime, living standards and healthcare.

---

[51] (The Trussell Trust - Financial Insecurity, Food Insecurity and Disability, 2017)
[52] (EHRC, 2018)
[53] (Platt, 2011)

In each of these categories the study found that ethnic minorities were more disadvantaged than whites, even if both groups started from a similar position - e.g. black workers with degrees earn 23.1% less on average than white workers.

In Scotland, the employment rate is higher for white ethnic groups (72%) than for non-white minority ethnic groups (55.2%) aged 25-49. This is despite school leavers from non-white minority ethnic backgrounds having higher levels of attainment than white ethnic groups[54]. Ethnic minorities are more likely than whites to live in overcrowded accommodation (11.8% against 2.9%), and to live in poverty (35.7% against 17.2%)[55].

The increased risk of poverty for ethnic minorities was also recognised in the comprehensive review of equality and human rights within the UK, *Is Britain Fairer?*[56]. This review found that certain groups were at great risk of being 'forgotten', becoming stuck in their current situation with little hope of progression. Poverty was found to be prevalent among disabled people and ethnic minorities and increasing among children.

Poverty and Ethnicity in the Labour Market[57] sought to examine why the poverty rate for BME (Black Minority Ethnic) groups was so high, and possible solutions to address this. It found that unpaid caring responsibilities in the home were linked to higher levels of economic inactivity, and that those in work had an increased likelihood of receiving low pay. The migration status of an individual was also found to affect their ability to move out of poverty. Identified solutions included: improved advice and support to access better paid, high-quality work; robust monitoring of BME staff numbers and roles to enhance recruitment procedures; making English for Speakers of Other Languages (ESOL) courses more readily available; and improving the quality of childcare provision to allow carers to take advantage of opportunities.

A *Community Consultation on Poverty and Ethnicity in Scotland*[58], focusing on ethnic background interview groups from Fife and the Highlands, recognised the impact of ethnicity on poverty. While certain ethnic groups, such as Gypsy and Travellers faced specific challenges, it was found that some whites also faced barriers. In both Fife and the Highlands, white Scottish men reported diminishing opportunities in accessing well-paid skilled occupations.

Research suggests that migrants/refugees are at particular risk of poverty, due to a combination of factors. Stipulations on their residence in the UK may affect the nature of the work they are able to do, while barriers of language access and opportunity may also play an important role. 2014 research from the University of Birmingham found that when economic migrants find work in Britain they typically earn less than native workers[59]. This is despite research finding that EU migrants are, on average, more highly educated than the UK population. About 43% have some form of higher education, compared with only 23% of UK born[60].

---

[54] (Coalition for Racial Equality and Rights (CRER), 2017)
[55] (EHRC, 2018)
[56] (EHRC, 2018)
[57] (Weekes-Bernard, 2017)
[58] (de Lima et al 2011)
[59] (University of Birmingham, 2014)
[60] (Scottish Government, 2016)

The level of migrant engagement with public services has been the focus of several academic studies. The frequency of their engagement with support services has been debated, with a common perception being that children play a key role in helping their parents engage with support services, due to their having higher levels of English skills. One area where migrants have been disadvantaged is in their engagement with the NHS. Barriers to service have included: uncertainty over entitlement to healthcare and treatment, differences in provision affecting levels of trust in the system, and language barriers making treatment confusing and visits stressful.

Religion or beliefs

The proportion of people identifying as having no religion has steadily increased, last recorded at 49.4% of respondents across Scotland. Within those declaring a religious adherence, Church of Scotland (24.1%) and Roman Catholic (14.5%) make up the two largest groups.

When looking at the proportion of working-age adults in relative poverty, after housing costs, by religion, clear differences between religious groups emerge. Members of the Church of Scotland were least likely to be in poverty, at 14% of their number. This may be explained, in part, by the elevated age profile of this cohort, and the fact that pensioners have been protected from the worst financial effects of austerity.

The religious group most linked with poverty are Muslims, at 41% of their number. While the reasons for this are not clear, the total is some way above other religious groups. The next highest religious group, Roman Catholic, have 20% of their number in poverty.[61]

Sex

The Impact of Wage Equality study[62] argued that reducing the gender wage gap would have a larger impact on poverty than addressing any other protected characteristic.

The Women's Budget Group (2015) argued that gender was often invisible in discussion about poverty, with discussion often focusing on terms such as 'workless households' or other gender neutral vocabulary. It argued that gender sensitive antipoverty policies were required to effectively address issues.[63]

Sexual orientation

Fewer studies have been carried out on whether there is a link between sexual orientation and poverty. A study, *Sexual Orientation and Poverty in the UK*[64], analysed UK data to show that while gay, lesbian or bisexual households were slightly more likely to be below the poverty line, this difference was not statistically significant. One finding was that ethnic minority groups were less likely than whites to declare their sexual orientation, with Asians being 4.4 times more likely to select 'Prefer not to say'. Ethnic minority groups were also more likely to choose 'Other', particularly Asians being 3.1 times more likely and Arabs being 5.5 times more likely.

---

[61] (Scottish Government, 2018)
[62] (Badgett & Schneebaum, 2015)
[63] (Bennet, 2015)
[64] (Uhrig, 2015)

A University of California report, *The Impact of Wage Equality on Sexual Orientation Poverty Gaps*[65], showed that lesbian and bisexual women were especially vulnerable to poverty, as were lesbian, gay and bisexual people of colour. Part of the reason for this was that while individual lesbians earned more than heterosexual women on average, most lesbians still earned less than heterosexual men. As a result, households with two lesbian earners were more likely to be in poverty.

---

[65] (Badgett & Schneebaum, 2015)

Online survey

Within Fife, it is important to recognise that every organisation that engages with the general public will work with some people with protected characteristics, although the extent of this will vary depending on the focus of each organisation.

The online survey was completed by 17 organisations. A number of clear issues emerged from the survey, with detailed responses set out in Appendix A. Highlighted issues included:

- The impact of Universal Credit reforms and benefit changes on protected characteristic groups is significant, with it often difficult for service users to navigate this landscape without assistance
- Protected characteristics and the pressure of poverty may have a detrimental impact on mental health
- Communication and signposting are important to ensure that people can access all help required
- The importance of joined up working for maximum benefit – either to effectively address issues or to pool resources and knowledge.

Focus groups

A number of issues were raised by focus group attendees – both general points about poverty and their lives, but also specific examples of where their protected characteristic affected their experience of poverty.

What was notable was that even among groups where participants shared a protected characteristic, their experience of poverty was often different. This was a key point for facilitators to consider – namely, what aspects of poverty were specifically linked to protected characteristics, and to what extent did characteristics affect someone's experience of poverty.

Welfare reform and Universal Credit

One constant throughout every focus group, was the impact of Universal Credit and welfare reform on participants. Similar concerns about the scheme were highlighted by multiple participants, with there being general agreement that the system has had a detrimental effect on their financial health and has left them worse off, causing them great stress.

A common complaint was that Universal Credit now made it difficult to plan on a weekly basis, with earning thresholds and monthly payment amounts constantly in flux, making it hard to budget. It was highlighted that the monthly payment fluctuations affected people's ability to budget, while the wait for initial payment was cited as a key factor in putting them into debt from the start.

This general point, of whether Universal Credit was enough to live on was expressed by several participants, particularly single parents and ethnic minorities. There was widespread agreement that the existing Universal Credit payment levels are too low to comfortably live on, with little scope to pay additional costs such as citizenship fees, childcare costs, travel expenses, driving lessons and test fees, and training costs.

Many participants highlighted that Universal Credit is a complicated process, making it difficult to know what benefits they are entitled to. In particular, speakers of other languages often struggled to access the level of help and assistance they required in job centres, relying more heavily on friends, family and support agencies to signpost where support was available.

Many participants expressed the view that barriers were preventing them from being prepared for work. Discussion highlighted that many jobseekers found job centres target driven, with advisors viewing the training and upskilling of individuals as less important than meeting artificial targets. National research suggests that this is an issue that cuts across all groups, not just certain protected characteristics.

Single parents highlighted that the system is further complicated if they take up study, with grants and student loans affecting the amount of Universal Credit received. Similarly, participants with mental health issues voiced frustration that volunteering was not recognised by the Department for Work and Pensions (DWP), despite this being a good way to gain experience, build confidence, and provide a route back into the workplace. The 50s-60s age group also have difficulties accessing work and may use volunteering as a route to building new skills and experience, however there is constant pressure to be in paid work.

While Universal Credit affected many, contact with job centres was also a recurring concern, particularly for those who had been moved from Disability Living Allowance to Personal Independence Payments. Central to this was the often complicated process of applying for benefits, and the methods through which this occurred. Face-to-face contact with job centre staff was often required but for many people – particularly those with anxiety – email was preferable to telephone or face-to-face contact. The fact that the job centre experience was heavily dependent on the actions of individual advisors was also highlighted – particularly how understanding they were about individual circumstances. Advisors who merely followed protocol and did not exercise their discretion were viewed as damaging people's confidence and affecting their mental health.

The target-driven approach of job centres – focused on job searching quotas and employment opportunities – was highlighted as a barrier to knowing what opportunities were out there. Participants with mental health issues highlighted that job centres were often poor at volunteering information, focused primarily on pushing people towards job searching. Single parents, the vast majority of whom are women, with young children may be limited in their opportunities to search for and apply for work if they do not have access to a computer at home, as the need for childcare will restrict their availability and times to do this.

Training, employment and childcare

An issue raised by single parents as a key concern, was the difficulty in combining work and childcare while on Universal Credit. Only the first 80% of childcare costs are reimbursed under Universal Credit, and this is typically paid in the month after the childcare expenses are incurred. Participants highlighted that this was a deterrent from seeking employment, as a large proportion of wages would be spent on childcare, and childcare times and locations often do not suit the type of work that was available. The lack of afterschool clubs and if available, the affordability, was also a barrier to employment.

Taking part in employment and training was described by many attendees as central to their sense of self-worth. Single parent participants agreed that they struggled with not being in paid work, having always previously done so.

There was a perception among single parent attendees that they were often negatively judged by employers and society. This had the effect of self-limiting the jobs they applied for, due to low expectations of success and low levels of self-belief. Ethnic minority participants also perceived discrimination in the job market, particularly if they were refugees. The language barrier and access to improving language skills was viewed as a particular problem, with there being general agreement that job centres did not do enough to assist with transitioning. Skills Development Scotland (SDS) may be able to assist, however this service does not seem to be as well known. The need for a key worker, or an individual needs assessment was highlighted.

A further barrier to employment identified by migrants was that of qualifications obtained overseas, and whether they were transferable, and the costs associated with this. Several examples were given of people who had obtained degree level qualifications abroad yet could only secure entry-level or unskilled positions in Fife.

On-the-job training and apprenticeships were two options viewed as desirable, however single parents highlighted that the pay for apprentice positions was too low to cover childcare and travel costs. Similar barriers were identified in entering further education, with there being questions about funding and what this meant for childcare payments.

In-work poverty was highlighted as an issue by participants across groups, compounded by transport costs and minimum wage or zero hour contracts. Many of the jobs available to these groups, in the service or food sector, involved unsociable hours, causing real problems with transport or childcare arrangements. These experiences were echoed in a recent blog by a single mum from Fife, who said "the stress of this and the building debt caused acute stress and anxiety".[66]

It was highlighted that an individual's place of work can greatly affect their experience of transitioning gender. The need for time off for medical appointments, the potential physical and mental effects of transitioning, and the attitudes and acceptance of management and co-workers all had the potential to impact the transition process – for better or for worse. For individuals who commence private treatment the costs may be considerable, potentially compelling them to remain in a job that is detrimental to their mental health.

Transport

Facilitators were conscious that the geographic location of participants may also have influenced their perception of poverty and what affects this. For example, the single parents at the Fife Gingerbread focus group all stayed in Levenmouth, and public transport was therefore a recurring issue. It is possible that single parents in other parts of Fife – particularly in larger towns such as Dunfermline – would have a different perspective on this issue, and place greater emphasis on other aspects of poverty.

Transport was a factor that was highlighted by attendees in every focus group, with access to a car or public transport being of great importance in allowing them to access and take up opportunities.

For those relying on public transport, availability and cost were both cited as key issues. Particularly for single parents, the timing of public transport often meant long working days, with knock-on effects for the cost and practicality of childcare. As a result, there was a belief that the cost of childcare added to transport meant that there was often no cost incentive in working.

Ownership of a car was viewed as costly, but something that might open up more opportunities. Several participants alluded to the sense of freedom that ownership gave them, and it was notable that many attendees pooled resources, giving each other lifts and sharing journeys where practical.

For some attendees in the ethnic minority session, the initial cost of running a car – including road tax, insurance and driving test fees – was viewed as a substantial barrier. The difficulty of passing the driving theory test when there was a language barrier was raised, as well as the fact that the cost and duration of public transport journeys limited opportunities for study and employment.

---

[66] (Joseph Rowntree Foundation (JRF), 2019)

For attendees with disabilities, a concern was that the location of bus stops was often poor and less accessible, and that placing of temporary bus stops rarely took people's physical condition into account. A concern was that such barriers would encourage people to stay home, affecting the opportunities available to them.

Housing and community

Housing was only explicitly mentioned by a few attendees, but in each case it was clear that protected characteristics played a part in how the situation was addressed. In one instance, a house was unfit for a mother and child to live in, but the tenant was unable to move due to Universal Credit arrears. The age of the tenant's son was key to her obtaining a successful move.

For attendees who had come to Fife from other countries, the housing issues were not only about the condition of the property, but also the support offered from both the council and the local community. Community tensions were highlighted, but it was suggested that these could arise between different migrant groups and ethnicities, as well as between locals and newcomers to the area.

Food

Access to food and other daily essentials was a concern for many of the focus group participants, reflecting national trends around the rise in foodbank use and the increase of food poverty. Food banks were recognised as a useful resource in times of crisis but were viewed very much as a last resort. There was concern about the stigma involved in using food banks. Attendees from groups that already faced preconceptions, such as single mothers and ethnic minorities, were conscious of adding to this. Single mothers were also conscious of the stigma attached with their children relying on free school meals, particularly during the summer.

Attendees from ethnic minority groups – some of whom had come to Fife as refugees – faced not only the barrier of little money, but also in finding out where local resources were. In such cases, foodbanks were required, with wider social networks and organisations such as Fife Arabic Society also assisting with food and meals.

Universal Credit was mentioned as perhaps the main factor in driving people towards foodbank use, with mental health, domestic violence, low income and substance misuse also highlighted as factors. Research from the *State of Hunger*[67] study confirms that Universal Credit has become a key driver of foodbank use with two-thirds of people referred to foodbanks having had a problem with the benefits system in the last year. A benefit of foodbanks that was highlighted was the fact that they often provided the conduit for people to access information and other support, signposting to other agencies.

The accessibility of foodbanks was mentioned by attendees in several groups, both in their physical location and in their opening hours. Foodbanks that were far from main travel routes or up hills were a deterrent to some disabled people, while limited opening hours created a busy environment that was off-putting for people with anxiety issues.

---

[67] (Sosenko et al, 2019)

There was general agreement that, although foodbanks served a purpose, attendees would prefer to play a more active role – feeling like they were contributing to their food. Many of the participants at the single parent session volunteered at the People's Pantry, which allows people to pay a weekly fee of £2 to gain access to a set amount of food. The scheme appears to play a valuable role in the mental health of attendees, giving them a social hub and a feeling that they are contributing and adding value to the community. Similarly, attendees with mental health issues valued schemes such as community cooking classes and were disappointed that many had stopped due to lack of funding.

Service provision and support networks/groups

A recurring theme throughout the focus groups was that of service provision and the help available to individuals, often in the form of support networks. Participants welcomed the role of services not only for the practical assistance they offered in areas such as finance and signposting, but also for the chance to meet likeminded people and create bonds of friendship and support. Single parents were appreciative of the breathing space provided by Fife Gingerbread and at the People's Pantry, while migrants relied heavily on Fife Arabic Society, particularly since lack of funding had seen similar services close.

There was some concern expressed that people were often not taking advantage of the support services available to them. In particular, males were seen as less able or willing to access support, particularly single fathers. This not only meant that males could miss out on essential help, but also that they missed out on forming the social connections and practical advice that is of such value, thereby becoming more isolated. In some areas there may be a lack of opportunities for fathers, e.g. parent and toddler groups are still geared towards mothers.

Where there was frustration expressed with services, it was primarily to do with the fact that capacity or funding issues meant that they were often limited with what assistance they could provide. Attendees at the migrant group expressed the view that service provision was needed 24-hours round, not merely between the hours of 9-5. Linked to this, and a common thread throughout the focus groups, was that links between services could often be improved, particularly in the areas of information sharing and user transition. Likewise, many community services are unable to deal with all issues that they are faced with but do their best trying to balance general advice with specialist services.

Support network structures, e.g. Fife Gingerbread and Fife Arabic Society, were viewed as particularly important by attendees who were new to the area or did not have established family or friendship ties. Building and maintaining these was viewed as a positive thing, particularly regarding an individual's mental wellbeing.

Social poverty was seen as a key part of this and a recurring issue, with each group highlighting how easy it was for isolation, barriers and lack of confidence to have a detrimental impact on someone's life. Attendees at the Fife Gingerbread focus group highlighted that single fathers often fell into this category, feeling less able to access some of the support available to single mothers. Similarly, ethnic minorities highlighted the importance of Church and groups such as Fife Arabic Society, while disabled attendees highlighted that one of the inherent difficulties was that everyone has different needs and is comfortable in different situations.

Personal stories

The "Different Paths" study led by Fife Centre for Equalities highlighted several key issues. Extracts from the study of how their protected characteristic affected their experiences are below, reinforcing many of the points raised in the focus groups.

The cost of being heard: participation and poverty

A's life took a different path following a fall at age 14 which led to being limited physically in the type of work or activity he could take part in. This impacted on A's experience of secondary school and of work afterwards. It directly limited the type and range of work that was possible to apply to.

> "It basically changes everybody's perception of you as a person. It also forces you to fight more. You may look physically challenged but can show that you are mentally all there."

Now retired, A regularly gets involved in panels on improving access or services for disabled people, however there is a cost attached in being heard at those events. Participants are often expected to pay for their own travel expenses to take part in consultations on how to reduce or avoid creating disadvantage.

> "That's what limits me now, I've got to think about my travel expenses, which have always been involved. You're not talking about a fortune but when you have to make a case for them, actually you are pouring off actual work expenses. And I've thought that all my life, look, it's not a money issue, it's an equality issue."

Unemployment and political change: loss of talent, loss of earnings

In early 1990s B, who was born in the Middle-East was working in academia in England before taking up a research post with a Scottish university. This was during the time of the (first) Gulf War, which had a major impact overnight. Despite B's qualifications, experience and skills in science and technology, the political situation led him and many colleagues to have unused skills that were in high demand. After his initial appointment, there was no further work to be found at any level within tertiary educational institutions in Scotland or across the UK.

> "When this happens, it really hits home as they say, it really hits home. This is the period I realised there was unfairness in the job market. Everywhere I applied, sometimes it was ah you're overqualified, or ah, you're not qualified but you could see there was some degree of discrimination even."

Several of B's colleagues left because of the job market to work overseas. Instead B set up a takeaway business, despite no previous experience in business or catering. It used up his life savings and paid a lower wage than as an academic but provided for his family.

> "I didn't have much cash, but I put it all in setting up the business and got it running. I really didn't like it all, because all my background had nothing to do with business. It's just not me, you have to do it, but it's not me."

Early retirement and old age poverty: progressive conditions and lack of adjustments

C learnt as an adult that she had an ongoing condition that is hereditary and for which there is no cure. As she grows older, everyday life has become more difficult for her and C sees how this also affects her son.

> *"I was eventually pensioned off at the age of 47. They thought I was a health and safety risk."*

Hearing that this was because of becoming a 'health and safety risk' was hard for C as she had been an employee for a very long time. Her employer did try to redeploy her in a variety of roles but felt that they could not find any solutions. C had no other choice except to take early retirement. This has limited her access to a work pension in her older year and she hopes that her son might see a cure for this in his lifetime.

Learning disability and workplace exclusion: a debt and poverty trap

D had been in the foster care system since a young age and felt that she was never able to get any support through this process. The relationship that she had with her foster mother affected other relationships that she had later in life. The main impact this had was that it was not until the age of 40 that she realised that she had a learning disability.

> *"I just fell through the network. Fell through the hole. There's nobody coming out saying we will help and support you."*

Because she had never been diagnosed, D struggled through her life, unable to hold down a stable job. This put pressure on her and she got herself into financial debt. She eventually realised that she needed help. She saw a sign and took that first step to ask for help. Doing this has helped her to finally get financially stable after 3 to 4 years.

> *"I got help through my faith and Christians Against Poverty. They helped me move on with my finances as I was in debt with everything."*

Conclusions and recommendations

- Poverty is an issue that affects all groups, cutting across protected characteristics.

  - *Services in Fife should continue to focus on poverty as a recognised priority issue, partnership working where appropriate.*

- Certain protected characteristics are more likely to increase an individual's vulnerability to poverty. These include ethnicity, disability and single parenthood, with affordable and adequate transport and childcare being reported as a significant issue.

  - *There is scope to review the support currently provided to these groups. There may also be scope to better involve service users in this process to help identify accessibility and support requirements.*

- The effect of poverty on mental health can be significant, and this can be magnified by concern about the view of others.
- Some protected characteristic groups, such as the LGBT community, may perceive a stigma against them, feeling that inaccurate perceptions limit their opportunities and hinder efforts to access work or training.
- Social networks and connections with peer groups allow individuals to support each other and share their experiences, having a positive effect on their mental health.

  - *There may be scope for organisations to play a stronger role in providing gathering spaces for such groups, promoting connections between those in need of support.*
  - *There is scope for services working with protected characteristic groups to strengthen communication and promotion around their work and outreach activities.*

- It is difficult to ascertain the true level of demand on services, as studies have shown that certain groups are less likely to seek support. Young men have been identified as particularly reluctant to come forward.

  - *There is scope for services to assess service demand and whether any specific group(s) with protected characteristics are under-represented and the extent to which services can be inclusive, such as flexibility and capacity to accommodate reasonable adjustments.*

- Certain protected characteristics are at greater risk of missing out on support and assistance they are entitled to, with language barriers having a significant impact. Ethnic minorities and refugees are at particular risk of missing out on support, due to language barriers and lack of understanding about what assistance is available.

  - *There is scope for services to assess how such individuals can be supported, with the recognition that such support is unlikely to be confined to normal working hours.*
  - *There is scope for services to provide targeted guidance in different formats and languages, responding to the fact that the system is seen as complex by many participants, e.g. welfare benefits.*

Appendix A – Survey findings

Q. Does your organisation record information on the profile of its service users?

Table 1: Service user information by protected characteristic

Service user information recorded	Number of organisations	% of organisations
Age	11	64.7%
Disability	10	58.8%
Gender reassignment	5	29.4%
Marriage and civil partnership	5	29.4%
Pregnancy and maternity	3	17.6%
Race	9	52.9%
Religion and belief	6	35.3%
Sex	10	58.8%
Sexual orientation	5	29.4%

Of the 17 responses received, 11 indicated that they recorded information on the profile of their service users. As table 1 shows, Age (11), Sex (10), Disability (10) and Race (9) are the most commonly recorded characteristics. Only 3 organisations, all of which were from the third sector, recorded information on Pregnancy and Maternity. It is also important to note that although an organisation may record information on protected characteristics this does not necessarily mean that this data is used to target service delivery.

Only 3 of the organisations recorded whether a service user request for assistance related to their protected characteristics. For these organisations, Disability (2) and Race (1) were both noted as having increased over the past few years.

Q. Thinking about the work of your organisation and the make-up of your service users… indicate how often your organisation supports service users of each of the protected characteristics.

Table 2: Frequency of service support by protected characteristic of user

	At least once per month	At least once every 3 months	At least once every 6 months	More than 6 months	Not at all	Total
Age	7 53.85%	0 0.00%	3 23.08%	1 7.69%	2 15.38%	13 100.00%
Disability	9 69.23%	0 0.00%	1 7.69%	2 15.38%	1 7.69%	13 100.00%
Gender reassignment	2 22.22%	0 0.00%	0 0.00%	2 22.22%	5 55.56%	9 100.00%
Marriage and civil partnership	4 36.36%	1 9.09%	0 0.00%	2 18.18%	4 36.36%	11 100.00%
Pregnancy and maternity	5 45.45%	1 9.09%	1 9.09%	1 9.09%	3 27.27%	11 100.00%
Race	5 41.67%	0 0.00%	1 8.33%	2 16.67%	4 33.33%	12 100.00%
Religion and belief	3 27.27%	1 9.09%	1 9.09%	3 27.27%	3 27.27%	11 100.00%
Sex	7 53.85%	1 7.69%	0 0.00%	2 15.38%	3 23.08%	13 100.00%
Sexual orientation	2 20.00%	2 20.00%	0 0.00%	1 10.00%	5 50.00%	10 100.00%

Table 2 highlights that Disability (9), Age (7) and Sex (7) are the most common protected characteristics supported at least once per month, perhaps reflecting the fact that these will apply to users of specific and general organisations, as well as their relative ubiquity. Characteristics such as gender reassignment, which may require more specialist support or be linked to a lower number of service users, were dealt with more infrequently, or not at all for some respondents.

Q. Thinking about the protected characteristic groups, has your service observed any barriers that present service users from these groups accessing support?

Table 3: Whether a service has observed barriers to groups accessing support

	Yes	No	Don't know	Total
Age	4 26.67%	8 53.33%	3 20.00%	15 100.00%
Disability	8 53.3%	5 33.3%	2 13.3%	15 100.00%
Gender reassignment	2 16.67%	7 58.33%	3 25.00%	12 100.00%
Marriage and civil partnership	1 7.69%	9 69.23%	3 23.08%	13 100.00%
Pregnancy and maternity	1 8.33%	9 75.00%	2 16.67%	12 100.00%
Race	3 21.43%	8 57.14%	3 21.43%	14 100.00%
Religion and belief	2 16.67%	8 66.67%	2 16.67%	12 100.00%
Sex	2 15.38%	10 76.92%	1 7.69%	13 100.00%
Sexual orientation	1 8.33%	8 66.67%	3 25.00%	12 100.00%

Services were asked if they had observed any barriers that would prevent service users from protected characteristic groups accessing support. Comparing to table 2 suggests that some organisations may have responded 'No', despite not providing support to these protected characteristic groups.

Table 3 highlights the responding services' views of what groups of service users have barriers to support. Few barriers were highlighted concerning Sex (15.38%), Pregnancy and Maternity (8.33%), Sexual Orientation (8.33%) or Marriage and Civil Partnership (7.69%). Disability was the characteristic most associated with barriers (53.3%), with Age (26.67%) being the only other characteristic to score above 25%.

> *"Disability can create barriers due to cost of placements, transport, communication, discrimination etc within schools from pupils, parents and/or staff."*
>
> *"General fear from employers about employing people with mental health problems Low expectations of health professionals."*
>
> *"Assumptions being made about relationship status. Assumptions being made about sexual orientation and partner. Misgendering support organisations not providing affirmative messages that speak to LGBT people. A link between increased mental health difficulties - unemployment and income."*

Q. Has your organisation observed service users from protected characteristic groups experiencing poverty-related issues?

Organisations were asked whether they had observed service users from protected characteristic groups experiencing poverty-related issues. As shown in figure 4, the protected characteristics recorded by most services – age and disability – were also the ones most linked with poverty. This may explain why characteristics such as 'Gender reassignment' and 'Sexual orientation' scored low, reflecting the fact that many organisations surveyed will not deal with these issues.

Figure 4. Organisations' perspective of whether groups experience poverty-related issues
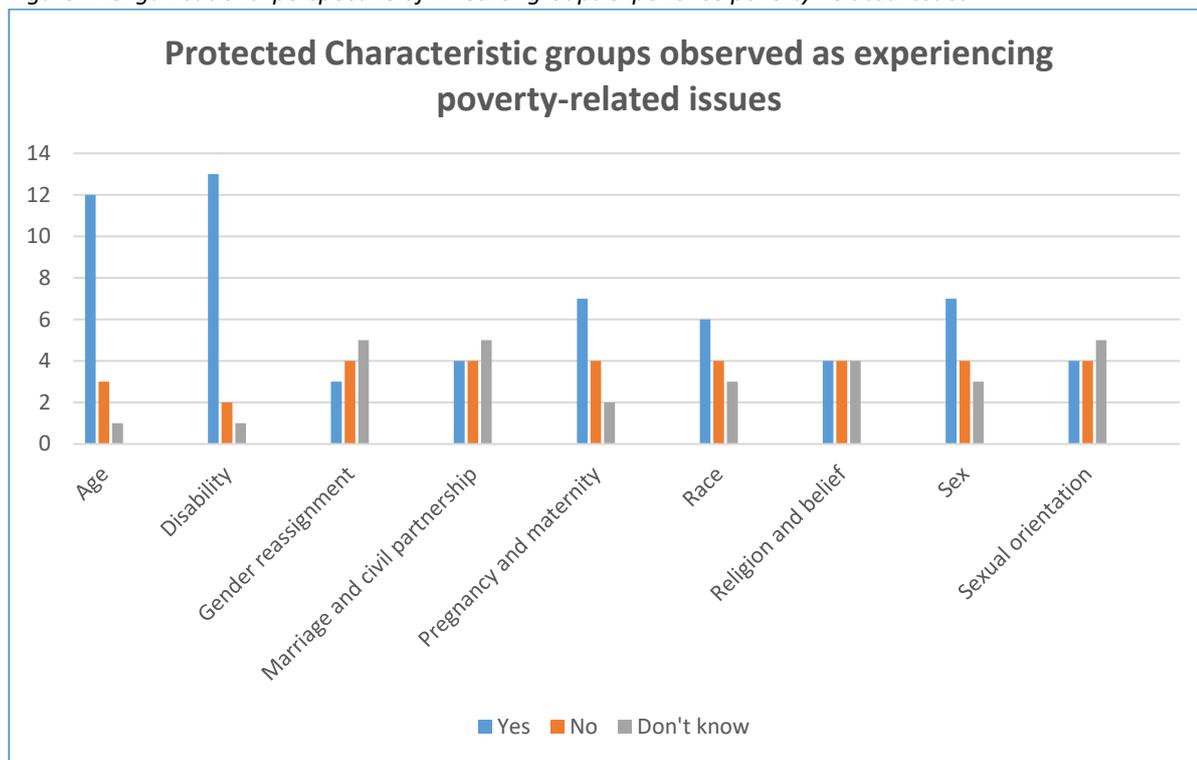
"*Many of our family members who have a child with a disability are regularly facing financial difficulties and we have referred families for support to organisations such as the foodbank and the salvation army. We also had collections and gave out packs to help families.*"

"*Older LGBT people are more likely to live alone and not have family connections. Trans people can find it more difficult to obtain and retain employment.*"

"*With changes in welfare benefit system, many of our members have suffered as a consequence of reduced income and were not able to meet the criteria to obtain a loan from us. Fuel poverty is also on the rise especially with the elderly.*"

Q. Does your organisation provide any service(s) that supports anti-poverty issues?

Apart from one third-sector organisation, every respondent reported that their organisation provided a service to support anti-poverty issues. Examples were many and varied, reflecting the fact that poverty affects, many disparate groups. Highlighted support fell into 3 main categories:

1. Food – Food parcels; community food; food vouchers; holiday meal provision
2. Financial support – Access to money for electricity and gas; affordable credit; budgeting and saving advice
3. Advice – Signposting and referrals; professional inputs; consultations.

Q. Are you aware of any particular issues arising from poverty in protected characteristic groups?

When prompted to think of poverty-related issues that directly affected protected characteristic groups, Universal Credit and other benefit changes were the most common factors cited. Transgender people were also noted as experiencing difficulties in obtaining and retaining work, while older LGBT people were more likely to live alone and have no contact with family members.

Q. Thinking about the particular services and support your organisation provides to protected characteristic groups experiencing poverty – what is working well?

When asked to highlight what antipoverty measures were working well, respondents gave several examples. It is not clear whether some of the highlighted examples were solely aimed at certain protected characteristic groups or whether they were general schemes that could aid where required. Responses included:

> *"We are looking to carry out research relating to trans employment. Offering access to mental health support. Offering groups so that people feel less isolated. Offering Benefit advice."*
>
> *"Assistance with benefits system and money advice, paying for transport to move to refuge, food and clothing parcels to people in need, make referrals to Cash for Kids, furniture projects etc, outreach appointments so travel costs are not a barrier."*
>
> *"We provide support specifically to women, under 18 and have links with the disability team to access support quick."*

Q. Thinking about the particular services and support your organisation provides to protected characteristic groups experiencing poverty – what could be improved?

When asked to consider how their organisation's services could be improved, respondents not only focused on internal improvements, but also on external factors that were affecting poverty levels. Benefit sanctions were noted as having a particularly significant effect on women, while better transport was noted as a requirement for rural areas.

> *"Access to mental health support. Education across the board for trans info as trans homeless are often mis accommodated."*
>
> *"Better working across all services. Communication poor; not much joined up thinking."*
>
> *"More financial support for parents/carers of children who have disabilities."*
>
> *"Good intentions. Difficult to identify real need and to target delivery."*

Respondents were invited to submit final comments about the link between protected characteristics and poverty, with the issue of access proving key.

> *"Lack of LGBTQ services in Fife. Support is online."*
>
> *"Many of these people are in a situation that means they are unable to work because of care commitments and feel penalised and misunderstood."*
>
> *"The proportion of LGBT people who use our services and report having a mental health condition is staggering. There is a strong correlation between mental health difficulties and poverty"*
>
> *"Individuals with personal issues/challenges including protected characteristics… require considerable attention. We receive no funding or other support to assist challenged groups so do so, within limitations, as part of a wider community approach."*

Bibliography

Badgett, M., & Schneebaum, A. (2015). *The Impact of Wage Equality on Sexual Orientation Poverty Gaps.* Universtity of California (The Williams Institute). Retrieved from https://williamsinstitute.law.ucla.edu/wp-content/uploads/Impact-of-Wage-Equality-on-Sexual-Orientation-Poverty-Gaps-June-2015.pdf

Bennet, F. (2015). *Poverty in the UK: A need for a gender perspective.* Women's Budget Group (WBG). Retrieved from http://wbg.org.uk/wp-content/uploads/2016/11/Gender-and-Poverty-Briefing-June-2015.pdf

Centre for Labour and Social Studies (CLASS). (2012). *Why inequality matters.* My Fair London in association with The Equality Trust. Retrieved from http://classonline.org.uk/docs/Why_Inequality_Matters.pdf

Close the Gap. (2017). *The Socio-Economic Duty: A Consultation (Equality sector response).* Retrieved from https://www.closethegap.org.uk/content/resources/Socioeconomic-duty-consultation-equality-sector-response-September-2017.pdf

Coalition for Racial Equality and Rights (CRER). (2017). *Racial equality and the child poverty (Scotland) Bill: Evidence Submission from the Coalition for Racial Equality and Rights.* Retrieved from http://www.parliament.scot/S5_Social_Security/Inquiries/Coalition_for_Racial_Equality_and_Rights.pdf

Congreve, E. (2019, October). *Poverty in Scotland.* Joseph Rowntree Foundation (JRF). Retrieved from https://www.jrf.org.uk/report/poverty-scotland-2019

Congreve, E., & McCormick, J. (2018). *Poverty in Scotland.* Joseph Rowntree Foundation (JRF). Retrieved from https://www.jrf.org.uk/report/poverty-scotland-2018

Crown Office and Procurator Fiscal Service. (2018). *Hate Crime in Scotland 2017-18.* Retrieved from http://www.copfs.gov.uk/images/Documents/Statistics/Hate%20Crime%202017-18/Hate%20Crime%20in%20Scotland%202017-18.pdf

de Lima et al, P. (2011). *Community consultation on poverty and ethnicity in Scotland*. Retrieved from Joseph Rowntree Foundation (JRF): https://www.jrf.org.uk/report/community-consultation-poverty-and-ethnicity-scotland

EHRC. (2016). *Pregnancy and maternity-related discrimination and disadvantage: Experience of mothers.* Equality and Human Rights Commission. Retrieved from https://www.equalityhumanrights.com/sites/default/files/mothers_report_-_bis-16-146-pregnancy-and-maternity-related-discrimination-and-disadvantage-experiences-of-mothers_1.pdf

EHRC. (2016). *Religion or belief: is the law working?* Equality and Human Rights Commission. Retrieved from https://www.equalityhumanrights.com/sites/default/files/religion-or-belief-report-december-2016.pdf

EHRC. (2018). *Is Britain Fairer? The State of Equality and Human Rights.* Equality and Human Rights Commission. Retrieved from https://www.equalityhumanrights.com/sites/default/files/is-britain-fairer-accessible.pdf

EHRC. (2018). *Race Report Statistics*. Retrieved from Equality and Human Rights Commission: https://www.equalityhumanrights.com/en/race-report-statistics

Elliott, I. (2016). *Poverty and Mental Health: A review to inform the Joseph Rowntree Foundation's Anti-Poverty Strategy.* Mental Health Foundation. Retrieved from https://www.mentalhealth.org.uk/sites/default/files/Poverty%20and%20Mental%20Health.pdf

Fairer Fife Commission - Fairness Matters. (2015). Retrieved from https://our.fife.scot/wp-content/uploads/sites/8/2018/10/Fairness_Matters_Report_2015.pdf

Fife Centre for Equalities - Equality in Fife. (2018). Retrieved from https://centreforequalities.org.uk/wp-content/uploads/2019/01/EQUALITY-IN-FIFE-DECEMBER-2018-rev1b.pdf

Fife Partnership - Plan for Fife 2017-2027. (n.d.). Retrieved from https://our.fife.scot/letstalk/wp-content/uploads/sites/8/2018/04/Plan_for_Fife_2017_2027.pdf

Fife Scottish Household Survey. (2017). *Religious belonging of adults by year.*

FifeDirect Census Identity Briefing. (2011).

Fitzpatrick et al, S. (2018). *Destitution in the UK*. Retrieved from Joseph Rowntree Foundation (JRF): https://www.jrf.org.uk/report/destitution-uk-2018

GIRES. (2011). *The number of gender variant people in the UK.* Gender Identity Research and Education Society. Retrieved from https://www.gires.org.uk/wp-content/uploads/2014/10/Prevalence2011.pdf

Glasgow Caledonian University (GCU). (2018). *Pregnancy needs 'Poverty Proofed' to improve antenatal care.* Retrieved from https://www.gcu.ac.uk/newsroom/news/article/index.php?id=264587

GOV.UK Equality Act 2010. (n.d.). *Equality Act 2010, Chapter 1 Protected Characteristics.* Retrieved from http://www.legislation.gov.uk/ukpga/2010/15/part/2/chapter/1

Green, M. (2007). *Voices of People Experiencing Poverty Across Scotland – Everyone Matters?* Joseph Rowntree Foundation (JRF). JRF. Retrieved from http://www.jrf.org.uk/sites/default/files/jrf/migrated/files/2020-experiencing-poverty-scotland.pdf

Hard to reach or easy to ignore? Promoting equality in community engagement. (2017). What Works Scotland (EHRC Scotland). Retrieved from http://whatworksscotland.ac.uk/wp-content/uploads/2017/12/WWSHardtoReachEasytoIgnorePromotingEqualityinCommunityEngagement.pdf

Haringey Council. (2010). *Scrutiny Review of Engaging with 'Hard to Reach Communities'.* Retrieved from https://www.haringey.gov.uk/sites/haringeygovuk/files/hardtoreachcommunitiesfinal.pdf

Harrison, H. (2014). *The Impact of Welfare Reform on Housing: Geographies, Poverty and Equalities.* Scottish Government. Retrieved from https://webarchive.org.uk/wayback/archive/20181003142820mp_/https://www.gov.scot/Resource/0046/00460640.docx

Healthy Fife - Food insecurity research briefing note. (2017). Retrieved from https://www.healthyfife.net/food-insecurity-fife-research/

Heath, A., & Li, Y. (2015). *Review of the relationship between religion and poverty; an analysis for the Joseph Rowntree Foundation.* Retrieved from http://csi.nuff.ox.ac.uk/wp-content/uploads/2015/03/religion-and-poverty-working-paper.pdf

Heslop, P. (2013). *Poverty and Social Exclusion in the UK.* Retrieved from http://www.poverty.ac.uk/sites/default/files/attachments/WP%20Methods%20No%2023%20-%20Disabled%20People%20%28Heslop%202013%29.pdf

Hudson-Sharp, N., Munro-Lott, N., Rolfe, H., & Runge, J. (2018). *The impact of Welfare Reform and Welfare to Work programmes.* EHRC. Retrieved from https://www.niesr.ac.uk/sites/default/files/publications/The%20impact%20of%20welfare%20reform%20and%20welfare-to-work%20programmes.pdf

Improvement Service. (2013). *Local incomes and poverty in Scotland.* Retrieved from http://www.improvementservice.org.uk/research.html

Improvement Service. (2015). *1000 Communities: Social inequalities across Scotland over the past ten years.* Retrieved from http://www.improvementservice.org.uk/documents/research/1000_communities_web.pdf

Jarvis, A., & Gardner, P. (2009). *Poverty and Inequality in Scotland: Report of expert seminars and stakeholder feedback on the relationship between equality and poverty.* Retrieved from https://www.equalityhumanrights.com/sites/default/files/research-report-45-poverty-and-inequality-scotland_0.pdf

Joseph Rowntree Foundation (JRF). (2019). *How people's experiences of poverty can help to unlock solutions.* Retrieved from https://www.jrf.org.uk/blog/how-people-experiences-poverty-can-help-unlock-solutions

Joseph Rowntree Foundation (JRF) We can solve poverty in the UK. (2016). Retrieved from https://www.jrf.org.uk/report/we-can-solve-poverty-uk

Joyce, R., & Xiaowei, X. (2019). *Inequalities in the twenty-first century: introducing the IFS Deaton review.* The Institute for Fiscal Studies. Institute for Fiscal Studies (IFS). Retrieved from https://www.ifs.org.uk/inequality/wp-content/uploads/2019/05/The-IFS-Deaton-Review-launch.pdf

Just Fair Consortium. (2014). *Going Hungry? The Human Right to Food in the UK.* Retrieved from https://www.barrowcadbury.org.uk/wp-content/uploads/2014/04/Going-Hungry-Human-Right-to-Food-REPORT-FINAL-1.pdf

KnowFife Dataset Fife Population Profile. (2018).

KnowFife Dataset Households with low income. (2014). Households with low income – Income and Poverty estimates.

McHardy, F. (2012). *Surviving Poverty – The Impact of Lone Parenthood.* Retrieved from https://www.fifegingerbread.org.uk/site/assets/files/1142/surviving-poverty-the-impact-of-lone-parenthood.pdf

McInnes et al, T. (2014). *Disability, Long-term Conditions and Poverty.* Retrieved from https://www.npi.org.uk/files/7814/0490/1005/Disability_long_term_conditions_and_poverty.pdf

McKnight et al, A. (2017). *Double Trouble: A review of the relationship between UK poverty and economic inequality.* Oxfam. Retrieved from http://www.lse.ac.uk/business-and-consultancy/consulting/assets/documents/double-trouble-a-review-of-the-relationship-between-uk-poverty-and-economic-inequality.pdf

National Records for Scotland (NRS) births by council area, year and mother's age. (1991-2018).

National Records for Scotland (NRS) births by sex, year and council area. (1991-2018).

National Records for Scotland (NRS) births, marriages and deaths. (2018).

National Records for Scotland (NRS) marriages by council area 1991-2018. (n.d.).

National Records for Scotland (NRS) mid-2018 population estimates. (n.d.).

National Records for Scotland (NRS) percentage change in population by age structure. (2016). Projected percentage change in population by age structure and Scottish area, selected years.

National Records of Scotland (NRS) principle projections by sex, council area and single year of age. (2016).

Netto et al, G. (2011). *A review of poverty and ethnicity in Scotland.* Joseph Rowntree Foundation (JRF). Retrieved from https://www.jrf.org.uk/report/review-poverty-and-ethnicity-scotland

Netto et al, G. (2011). *Poverty and Ethnicity in Scotland: Review of the literature and datasets.* Retrieved from https://www.jrf.org.uk/sites/default/files/jrf/migrated/files/poverty-ethnicity-Scotland-full.pdf

NHS Fife - Fife population: An analysis by protected characteristics. (2016).

OHCHR. (2006). *Principles and guidelines for a human rights approach to poverty reduction strategies.* UN Office of the High Commissioner for Human Rights. Retrieved from https://www.ohchr.org/Documents/Publications/PovertyStrategiesen.pdf

Oxfam. (2018). *Reward work, not wealth.* Retrieved from https://www-cdn.oxfam.org/s3fs-public/file_attachments/bp-reward-work-not-wealth-220118-summ-en.pdf

Platt, L. (2011). *Inequality within Ethnic groups.* Joseph Rowntree Foundation (JRF). Retrieved from https://www.jrf.org.uk/sites/default/files/jrf/migrated/files/inequality-ethnicity-poverty-full.pdf

Portes, J. (2017). *Distributional results for the impact of tax and welfare reforms between 2010 and 2017, modelled in the 2021/22 tax year.* Equality and Human Rights Commission (EHRC). Retrieved from https://www.equalityhumanrights.com/en/publication-download/impact-tax-and-welfare-reforms-between-2010-and-2017-interim-report

Portes, J., & Reed, H. (2018). *Impact of welfare reform and welfare to work programmes.* Equality and Human Rights Commission (EHRC). Retrieved from https://www.jrf.org.uk/report/community-consultation-poverty-and-ethnicity-scotland

Reed, H., & Portes, J. (2018). *The cumulative impact on living standards of public spending changes.* Equality and Human Rights Commission (EHRC). Retrieved from https://www.equalityhumanrights.com/sites/default/files/cumulative-impact-on-living-standards-of-public-spending-changes.pdf

Salomon, M. E. (2011). *Why should it matter that others have more? Poverty, inequality and the potential of international human rights law.* LSE. Retrieved from http://eprints.lse.ac.uk/39547/1/Why_should_it_matter_that_others_have_more_Poverty,_inequality,_and_the_potential_of_international_human_rights_law(LSERO).pdf

Scottish Covernment Scotland's Census. (2011). Retrieved from https://www.scotlandscensus.gov.uk/

Scottish Government - Poverty and Income Inequality in Scotland. (2014-2017). Retrieved from https://www.gov.scot/publications/poverty-income-inequality-scotland-2014-17/

Scottish Government - Scottish House Condition Survey. (2015-2017). *Local Authority Tables - Fuel poverty figures.*

Scottish Government - Scottish Surveys Core Questions. (2017). Retrieved from https://www.gov.scot/publications/scottish-surveys-core-questions-2017/

Scottish Government. (2016). *Shifting the curve.* Retrieved from https://www2.gov.scot/Resource/0049/00492430.pdf

Scottish Government. (2016). *The impact of migrants and migration into Scotland.* Retrieved from https://www.gov.scot/publications/impacts-migrants-migration-scotland/pages/7/

Scottish Government. (2017). *The Life Chances of Young People in Scotland.* Retrieved from https://www.gov.scot/publications/independent-advisor-poverty-inequality-life-chances-young-people-scotland-report/

Scottish Government. (2018). *Poverty and Income equality in Scotland, 2015-2018.* Retrieved from https://www.gov.scot/publications/poverty-income-inequality-scotland-2015-18/

Scottish Government. (2019). *Equality Outcomes and Mainstreaming Report.* Retrieved from https://www.gov.scot/publications/equality-outcomes-mainstreaming-report-2019/

Scottish Government. (2019). *Persistent poverty in Scotland, 2010-2017.* Retrieved from https://www.gov.scot/publications/persistent-poverty-scotland-2010-2017/

Scottish Government 'Mental wellbeing among adolescent girls in Scotland'. (2019). Exporing the reported worsening of mental wellbeing among adolescent girls in Scotland.

Scottish Government Scottish Index of Multiple Deprivation (SIMD). (2016). https://www2.gov.scot/Topics/Statistics/SIMD. Retrieved from https://www2.gov.scot/Topics/Statistics/SIMD

Scottish Survey Core Questions. (2017). Supplementary Tables.

Social Metrics Commission (SMC). (2018). *A New Measure of Poverty for the UK.* Retrieved from http://socialmetricscommission.org.uk/MEASURING-POVERTY-FULL_REPORT.pdf

Sosenko et al, F. (2019). *State of Hunger: A study of poverty and food insecurity in the UK.* The Trussell Trust. Retrieved from https://www.stateofhunger.org/wp-content/uploads/2019/11/State-of-Hunger-Report-November2019-Digital.pdf

Spicker, P. (2019). *An Introduction to Social Policy: Welfare and Equality.* Retrieved from http://www.spicker.uk/social-policy/equality.html

The Trussell Trust - Financial Insecurity, Food Insecurity and Disability. (2017). *Financial insecurity, food insecurity and disability: The profile of people receiving emergency food assistance from the Trussell Trust Foodbank*

Network in Britain. The Trussell Trust. Retrieved from https://trusselltrust.org/wp-content/uploads/sites/2/2017/06/OU_Report_final_01_08_online.pdf

The Williams Institute. (2015). *The impact of wage equality on sexual orientation poverty gaps.* Retrieved from https://williamsinstitute.law.ucla.edu/wp-content/uploads/Impact-of-Wage-Equality-on-Sexual-Orientation-Poverty-Gaps-June-2015.pdf

Uhrig, N. (2015). *Sexual Orientation and Poverty in the UK: A Review and top-line findings from the UK household longitudinal study.* Journal of Research in Gender Studies Volume 5(1), ISER. Retrieved from https://core.ac.uk/download/pdf/74372485.pdf

UK Government 2010 to 2015 Government Policy: Deficit Reduction. (2015). Retrieved from https://www.gov.uk/government/publications/2010-to-2015-government-policy-deficit-reduction/2010-to-2015-government-policy-deficit-reduction

University of Birmingham. (2014). *Causes and experience of poverty among economic migrants in the UK.* Retrieved from https://www.birmingham.ac.uk/Documents/college-social-sciences/social-policy/iris/2014/working-paper-series/IRiS-WP-4-2014.pdf

Weekes-Bernard, D. (2017). *Poverty and Ethnicity in the Labour Market.* JRF. Joseph Rowntree Foundation (JRF). Retrieved from https://www.jrf.org.uk/report/poverty-ethnicity-labour-market

Further information

Authors

This report was prepared by:

> Dr Gary Smith, Analyst
> Pauleen Amour-Barclay, Research Advisor
> Dr William Penrice, Research Manager

Acknowledgements

The authors would like to acknowledge and thank Nina Munday and Elric Honoré from Fife Centre for Equalities for their input into this project. Fife Council's Research Team and Fife Centre for Equalities are extremely grateful to those who participated in this research, including the survey respondents, the organisations who supported the focus groups, and the individuals who attended the focus groups and willingly shared their personal stories.

Contacts

If you have an queries on this report, please contact Nina Munday, Manager, or Elric Honoré, Development Officer, at Fife Centre for Equalities – info@centreforequalities.org.uk.

Fife Council's Research Team are always happy to speak to you about your own research work and either provide guidance, mentoring or more formal support depending on what is required. The priority we can give this may change depending on what else we have on, so contact us early if you can. Contact in the first instance should be via Dr William Penrice, Research Manager, Fife Council – William.Penrice@fife.gov.uk.