

POVERTY AND DEPRIVATION IN DUMFRIES AND GALLOWAY

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with

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Crichton Institute



**Dumfries
& Galloway**

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THE COMMISSION

This study was commissioned and funded by Dumfries and Galloway Council to provide evidence and analysis of the nature and patterns of poverty and deprivation across the region. It complements the Dumfries and Galloway Regional Economic Strategy Baseline Study and Regional Economic Profile published in 2014 and the four Area Profiles published earlier in the year (2015), and has been used to inform the development of the region's first Anti-Poverty Strategy. It is consistent with best practice in policy development by providing quantitative data, drawn from national and local sources and qualitative information, and qualitative data drawn from Discussion Groups with people experiencing poverty across the region. The findings will be used to inform Elected Members, officers and partners throughout the implementation of the Anti-Strategy over the coming five years and also in its final evaluation.

CONTENTS

Executive Summary.....	3
1. Introduction.....	5
2. National and Regional Context	6
3. Measuring Poverty across Dumfries and Galloway	9
4. Income.....	13
5. Employment	28
6. Health.....	41
7. Education and Skills.....	48
8. Access.....	51
9. Crime	56
10. Housing.....	60
11. At Risk Groups.....	66
12. Measuring Multiple Deprivation	70
13. Summary and Conclusions	77
References.....	78
Appendices.....	80

EXECUTIVE SUMMARY

While poverty can be defined simply in terms of income a broader view encompasses the range of different ways in which people can experience deprivation and recognises that these can interact with, and reinforce, each other. As such, **there is no single or comprehensive measure of poverty / deprivation.**

The ability to identify the characteristics of individuals and clusters of individuals experiencing one or more indicators of poverty within Dumfries and Galloway is circumscribed by **the limited number of data sources for small areas.**

Patterns can be identified in which the largest numbers of affected people or households can be found but these do not look the same for all indicators or all types of deprivation. People experiencing deprivation **live in all parts of the region – not just areas identified as the ‘most deprived’** or where the greatest numbers of affected people are found.

Many individuals on low incomes **have complex, multi-faceted needs and as a result experience multiple types of deprivation** including ill health, homelessness and various barriers to employment.

Many of those experiencing poverty and deprivation also experience **difficulty in dealing with the welfare and benefits systems.** This includes:

- not knowing what they were entitled to;
- rules that make it difficult or unattractive to work;
- facing sanctions seen as unfair and unreasonable; and
- deep-seated concerns about the impact of the introduction of Universal Credit.

Many issues are common to people across the region but some face particular difficulties in accessing employment opportunities and services because of their location and the accessibility of affordable transport.

There are three broad elements to addressing poverty (broadly defined) across Dumfries and Galloway:

1. **Addressing the causes of poverty**, which can in be broken down into:

- **Long-term and structural issues** including the structure of the region’s economy, the type and location of jobs that are available to people who live in different parts of the region, and the availability of accessible employment opportunities that offer adequate hours and wages.
- **Institutional issues** most prominently related to the structure and operation of the welfare and benefits system which is outwith the direct control of Dumfries and Galloway Council, although there can be scope to mitigate some of the effects of national welfare reforms – an example of this would be the use of Discretionary Housing Payments to reverse the impacts on households affected by the ‘bedroom tax’.
- **Individual factors** i.e. the characteristics and circumstances of individuals and households within the region that make them vulnerable to poverty.

2. **Supporting people who are in poverty.** Evidence from the focus groups illustrate how people on low incomes can find themselves in crisis and unable to afford basic necessities for themselves and their families. This leads to demand for services such as food banks and emergency loans. There is also scope for greater support for people to navigate the benefit and welfare system – in particular, focus group participants spoke about the need for easily accessible advice and information to help people understand what they are entitled to, as well as assistance with filling out paperwork and challenging benefit sanctions. In addition, some people will need additional support during the transition to Universal Credit.
3. **Helping people out of poverty** i.e. support that goes beyond attempting to mitigate or ameliorate the impacts of poverty and seeks to assist people to sustain higher incomes and to escape from other types of deprivation. The main way in which this can be achieved is by helping people into employment that provides an adequate income for themselves and their dependents – however, this is challenging as individuals often face a combination of barriers to employment, and many are a significant distance from the labour market.

More generally, consideration should be given to how and where services are delivered. Although there are clearly areas within Dumfries and Galloway where deprivation is concentrated, **people who are deprived in certain ways or at risk of deprivation live in all parts of the region,** including more remote and rural areas.

A key issue for consideration is how ‘poverty’ or ‘deprivation’ is to be defined for while there is merit in a broad approach that looks beyond income, there is a risk that this leads to a lack of focus around which issues or groups should be targeted for support. This will also have implications for how progress in addressing poverty is measured going forward and there will be a need for work to identify a set of indicators that can be used to track progress on an ongoing basis.

The issues presented in this research cover a broad range of themes and it is noted that Dumfries and Galloway Council already has a number of policies and actions in place that will address some of the individual elements of poverty and deprivation highlighted. These are outlined in *Appendix F* and referenced in individual chapters. **It is important to ensure that these strategies do not develop independently or in silos.** As different departments, organisations and personnel will be working to tackle closely related but non-departmental issues there will be a strong need for close partnership working and communication.

The study has highlighted a number of areas for further investigation; a significantly more nuanced evaluation of the causes and consequences of poverty in Dumfries and Galloway – and potential solutions – will require more detailed work to both validate some of the stage 2 findings and to garner cohort-specific data i.e.:

- More in-depth analysis of the characteristics of people within those identified as experiencing different types of deprivation;
- Most (although not all) participants in the focus groups were older people, with some close to or over retirement age. There is scope for further research to gather the views of younger people, who may have different experiences of, or reasons for, being in poverty.
- Similarly, few of the focus group participants were in employment. With a rise in ‘in-work’ poverty, there would be a benefit in capturing the experiences of this group.

1. INTRODUCTION

There is no single universally agreed definition of 'poverty'. It is widely accepted as having an impact on many / multiple aspects of life and while some view it simply in terms of income, our approach reflects the broader concepts of deprivation and social exclusion and attempts to measure the scale and spread of different types of deprivation. This is reflective of the broad ranging definition of 'poverty' provided by the European Commission (2004):

"People are said to be living in poverty if their income and resources are so inadequate as to preclude them from having a standard of living considered acceptable in the society in which they live. Because of their poverty they may experience multiple disadvantage through unemployment, low income, poor housing, inadequate health care and barriers to lifelong learning, culture, sport and recreation. They are often excluded and marginalised from participating in activities (economic, social and cultural) that are the norm for other people and their access to fundamental rights may be restricted."

This study investigates the distribution of various measures of poverty and deprivation across the Dumfries and Galloway region and to enhance understanding of:

- Its nature and causes;
- where those experiencing poverty are located;
- the characteristics of those experiencing poverty; and,
- whether resources aimed at addressing poverty are targeted effectively.

This study has been undertaken in two stages:

Phase 1

The identification and analyses of the available data on deprivation at a local level.

Phase 2

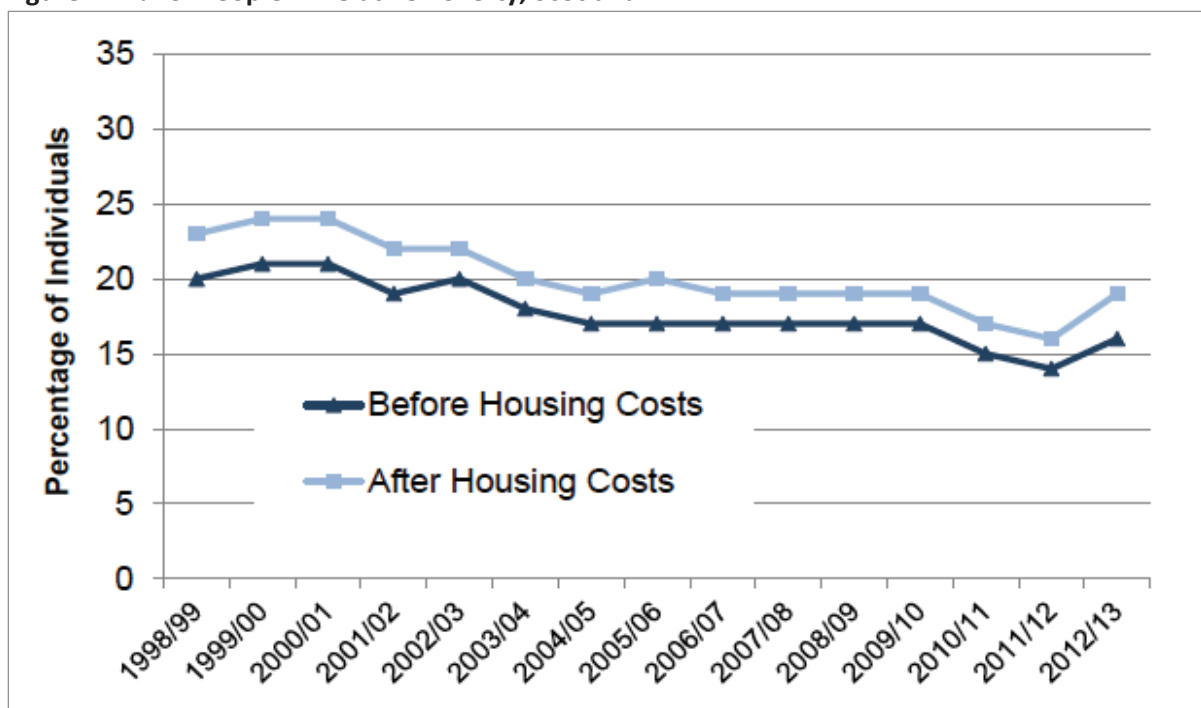
A series of four focus groups carried out in Stranraer, Dalbeattie, Annan and Dumfries and designed to complement Phase 1 of the study (the analysis of available data at a local level) by capturing the 'lived experiences' of those whose lives are affected by some form(s) of deprivation.

2. UNDERSTANDING POVERTY: THE NATIONAL AND REGIONAL CONTEXTS

The measure of ‘relative poverty’ used by the Scottish Government is household income level below 60% of the UK median. While this does not capture the complex nature of poverty that goes beyond low income, it is nonetheless a useful indicator of national trends.

Figure 2.1 shows that the long-term trend in relative poverty in Scotland has been downwards – although the proportion of individuals affected increased between 2011/12 and 2012/13.

Figure 2.1: % of People in Relative Poverty, Scotland



Source: Scottish Government (2014a)

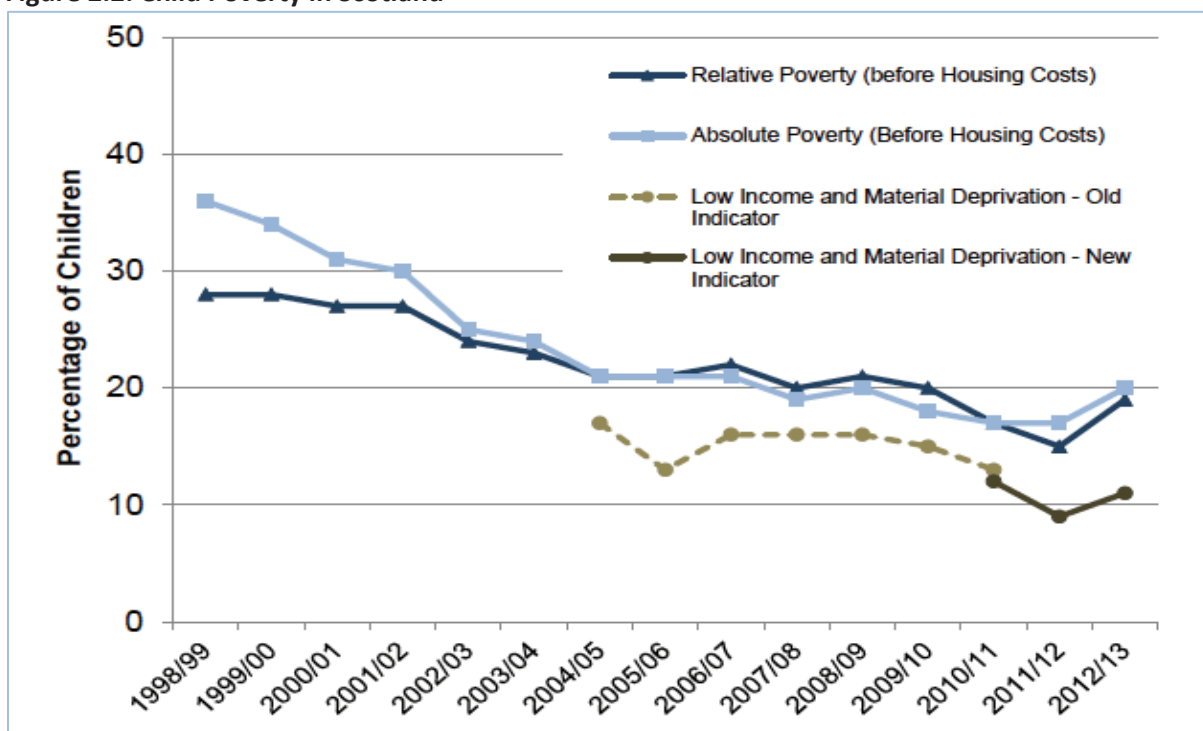
This increase can be attributed to a combination of developments in the labour market and the impact of welfare reforms.

Child Poverty

There is evidence linking children born into, or growing up in poverty to a range of negative outcomes including low birth weight, poor health (in childhood and later life) and detrimental impacts on cognitive development and educational attainment, (Barnes and Silvester, 2013) which can lead to longer term costs for the individual and to society. Figure 2.2 shows that in terms of child poverty the long term downward trend is being reversed. According to the Scottish Government (2014a), this is:

“driven by a fall in household incomes for working households with children. For households in employment, the reduced entitlement to tax credits has contributed to a fall in household incomes for those with lower earnings who were unable to increase the number of hours worked”.

Figure 2.2: Child Poverty in Scotland

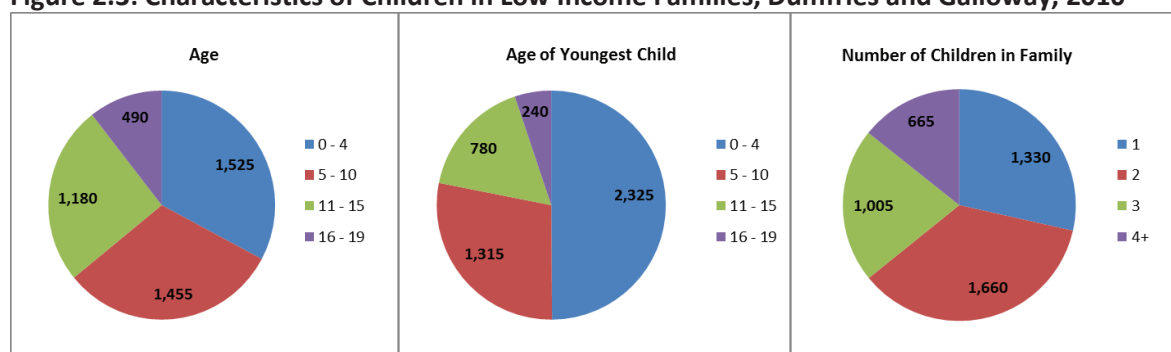


Source: Scottish Government (2014a)

Estimates of child poverty¹ based on 2010 data are available at a regional level and place c.16% (n=4,660) children in Dumfries and Galloway in poverty (compared with a Scottish average of 19%).

Figure 2.3 shows almost half of low-income families with children having a youngest child aged four or younger and around two-thirds of affected families have 1 or 2 children.

Figure 2.3: Characteristics of Children in Low Income Families, Dumfries and Galloway, 2010



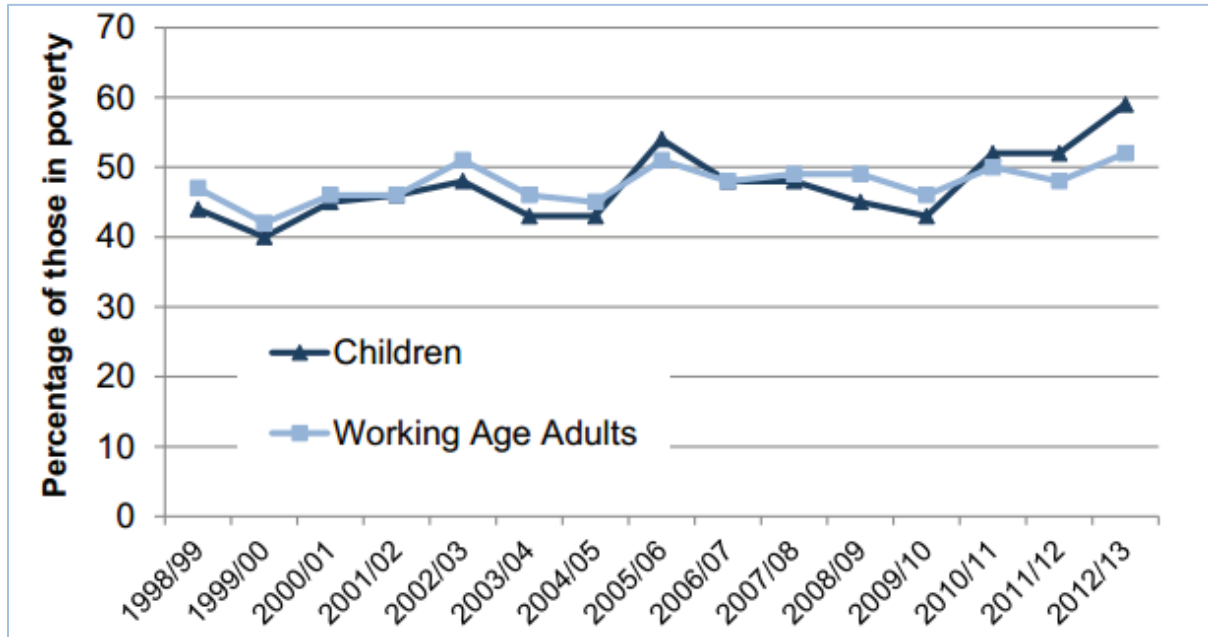
Source: HMRC (2011)

In-Work Poverty

There is evidence of changes in the characteristics of those affected by poverty. As Figure 2.4 shows, more than half of both working age people and children who are in poverty live in households where at least one person is in employment. This suggests that while unemployment remains a major factor, **worklessness is no longer the main cause of poverty in Scotland.**

¹ These figures are based on a snapshot of data on families receiving Child Tax Credit with <60% of median income and IS/JSA recipients from August 2010.

Figure 2.4: In-Work Poverty as a Proportion of Total Poverty, Scotland



Source: Scottish Government (2014a)

At local authority level, average wages in Dumfries and Galloway are amongst the lowest in Scotland (Crichton Institute, 2014). In addition, it is estimated that 27.4% of employees in the region (the third highest proportion in Scotland) earn less than the Living Wage² (Aiton *et al.*, 2015). However, with around 22% of the region’s population aged over 65 and only c.70% of working age people in employment (Crichton Institute, 2014), wages are just one element of income.

Oxfam HumanKind Index

The Humankind Index (Fraser of Allander Institute/Oxfam, 2012) aims to “assess Scotland’s prosperity through a holistic and more representative measure of progress” than GDP. It is based on relative weightings of the factors found to be most important to people in Scotland, with particular emphasis on normally excluded groups, and an attempt to measure these. The most recent assessment (Oxfam, 2013) showed wellbeing in Scotland’s 10% most deprived communities to be around 10% lower than the national average.

The priorities identified in the development of the HKI have informed the choice of some of the indicators used in this study. However, because the HKI is mostly based on Scotland-wide survey data it cannot facilitate presentation of reliable results at a local level.

² Based on 2014 Living Wage of £7.65 per hour

3. MEASURING POVERTY ACROSS DUMFRIES AND GALLOWAY

Scottish Index of Multiple Deprivation (SIMD)

The most commonly used measure at a local level is the SIMD which was most recently produced in 2012. The SIMD combines a range of weighted indicators and ranks every datazone³ in Scotland from the least to the most deprived and as such is a measure of relative, rather than absolute, deprivation across the country. It is also an area-based measure of deprivation in that it identifies those datazones where the incidence of deprivation is highest, rather than the overall number of people affected.

The 2012 SIMD (Scottish Government, 2012a) identified 16 of Dumfries and Galloway's 193 datazones as being within the top quintile (20% most deprived) in Scotland. *Figure B.1* (Appendix B) shows the location of these:

- 8 in Dumfries (5 in Lincluden and Lochside, 2 in Nithside and Nunholm, 1 in Summerville)
- 4 in Stranraer
- 3 in Upper Nithsdale
- 1 in Annan

However, there are a number of widely acknowledged disadvantages to using the SIMD to measure deprivation, particularly in rural areas (SRUC, 2014; McKendrick *et al.*, 2011) i.e:

- Given the dispersed nature of rural populations an area-based approach to measuring poverty and deprivation may miss significant numbers of people who experience deprivation but do not live in 'deprived' areas.
- Rural datazones generally cover larger areas and contain a greater mix of more and less deprived people.
- SIMD does not measure issues such as 'social isolation' or the 'frequency of public transport' that are more important in rural areas.
- SIMD fails to capture the ways in which different elements of rural deprivation are interconnected and build upon each other.

As the SIMD guidance states: *"It is therefore appropriate to use the SIMD if your focus is on areas with high levels of multiple deprivation However, not everyone living in a deprived area is deprived, and not all deprived people live in deprived areas"*. (Scottish Government, 2012). As a result, there are limitations to the appropriateness of using only the 'headline' SIMD deprivation scores to inform decisions about targeting services (SRUC, 2014) and a **need for more detailed understanding of the numbers, characteristics and location of deprived people in Dumfries and Galloway.**

³ Datazones are the key small-scale statistical geography in Scotland, and as far as possible respect physical boundaries and natural communities, and contain households with similar social characteristics (Scottish Government, 2005). Datazones have recently been reviewed to reflect population changes in the 2011 Census – this is not reflected here as existing data is based on previous datazone boundaries.

3.1 Methodology

Phase 1: Quantitative Data Selection and Analysis

For this study a range of indicators of poverty and deprivation have been compiled from a number of sources including SIMD background data, the 2011 Census and Dumfries and Galloway Council. These indicators have been selected based on the following criteria:

- Wherever possible, the **numbers of individuals or households**. The approach taken here is individual rather than area-based i.e. looking at the characteristics of ‘people’ rather than of ‘areas’ although in some cases (e.g. crime), counts of affected individuals are not possible.
- **Numbers are available for small areas**. Despite concerns about the use of rural datazones they are often the smallest areas at which data are available from a range of sources. However, where additional relevant data sources exist at local level (e.g. school meal registration) these have also been included.
- They give the **most reliable** figures possible i.e. are data sources that actually count the numbers of affected people (e.g. Census or administrative data) and are preferable to estimates calculated from other indicators or extrapolated survey data.
- The available data is reasonably **recent**. In practice, this means data from 2011 onwards as this is the most recent Census and SIMD background data.
- Taken together the indicators measure as many **different aspects of deprivation** as possible.

Each indicator is presented by urban/rural classification and committee area⁴ and where appropriate results are mapped by datazone and within each committee area to show at a local level where the highest numbers of people affected by different types of deprivation live. Figures for each of the indicators and the proportion of people or households affected by each across Dumfries and Galloway’s four areas are shown in *Figure 3.1*⁵.

Phase 2: Qualitative Data (Focus Groups) Gathering and Analysis

As a qualitative methodology the uniqueness of the Focus Group lies in its ability to bring individuals with varying perspectives into contact and create interactions and a set of observations that are hard to get from alternative methodologies.

For this study, and in order to capture the ‘lived experiences’ of individuals experiencing poverty, four focus groups, with an average of 10 participants (38 in total) were held in different locations across Dumfries and Galloway (Stranraer, Dalbeattie, Annan and Dumfries) between 24 April 2015 and 1 May 2015.

Participants were recruited in each area by CLD staff who also provided transport to bring participants to the focus group venue. They came from a broad range of different places and represented a fairly good spread across Dumfries and Galloway. However, the mode of recruitment meant that the range of participants did not fully reflect the different types of deprivation that exist in Dumfries and Galloway. For example, very few of the participants were in any kind of employment, were young people or parents of young children which meant that the distinct experiences of deprivation as it affects these groups was not strongly articulated. Additionally, the

⁴ Based on boundaries constructed from datazones

⁵ For full details and definitions of indicators see Appendix A

fact that the groups tended to include people resident in a mix of areas made it difficult to gain detailed understandings of the issues affecting the specific small areas that display indicators of high deprivation (per Phase 1).

It is also recognised that in some instances where individuals have described their particular experiences, further work is needed to validate their recollection or understanding of situations.

The areas where focus group participants live (where they were able and willing to provide their postcode) are illustrated in *Appendix E*.

Figure 3.1: Indicators of Deprivation, Dumfries and Galloway and Committee Areas

Indicator	Measure	Annandale and Eskdale		Nithsdale		Stewartry		Wigtownshire		Dumfries and Galloway	
		Number	Rate (%)	Number	Rate (%)	Number	Rate (%)	Number	Rate (%)	Number	Rate (%)
Income	All People	4,210	10.9	7,270	12.2	2,535	10.6	4,500	15.3	18,515	12.2
	Applications	550	-	1,475	-	282	-	698	-	3,005	-
	Free School Meal Entitlement	664	25.0	1,142	28.3	443	27.7	634	32.4	3,134	29.7
	In-work Low Income Families	2,105	12.3	3,030	11.5	1,315	12.0	1,765	13.1	8,125	12.0
Employment	Employment Deprived People	2,290	9.7	4,185	11.1	1,275	9.0	2,230	12.6	9,980	10.7
	Unemployed	1,107	3.9	1,919	4.4	634	3.6	1,021	4.7	4,681	4.2
	LT Unemployed/ Never Worked	969	3.4	1,946	4.4	631	3.6	1,162	5.4	4,708	4.2
	Workless Households with Children	474	2.8	837	3.2	241	2.2	519	3.9	2,071	3.0
Health	LT Health Problem/ Disability	8,115	21.1	12,313	20.7	5,300	22.1	7,206	24.6	32,934	21.8
	Unpaid Care	3,750	9.7	5,653	9.5	2,494	10.4	3,058	10.4	14,955	9.9
Education, Skills and Training	No Qualifications	11,125	34.7	15,272	31.0	6,078	29.9	9,088	37.2	41,563	32.9
	No Car or Van	3,508	20.5	6,340	24.0	1,871	17.0	3,170	23.5	14,889	21.9
Access	Crimes	1,054	-	2,304	-	426	-	954	-	4,738	-
	No Central Heating	321	1.9	530	2.0	297	2.7	337	2.5	1,485	2.2
Housing	Overcrowded	621	3.6	1,200	4.5	320	2.9	588	4.4	2,729	4.0
	Lone Parents with Children	935	5.5	1,598	6.1	528	4.8	803	6	3,864	5.7
At-Risk Groups	Single aged 65+	2,648	15.5	3,901	14.8	1,898	17.3	2,252	16.7	10,699	15.7
	3+ Dimensions of Deprivation	896	5.2	1,626	6.2	479	4.4	1,024	7.6	4,025	5.9

Note: Free School Meal figures for each committee area exclude pupils at Roman Catholic Primary Schools – these are included in the D&G total

4. INCOME

'Poverty' is most commonly defined in terms of income and while there is no comprehensive and up-to-date measure of individual or household income at datazone level, there are a number of indicators that can be used as a proxy for the number of people on low incomes.

4.1 Income Deprived People

Based on 2011 data 18,515 people in Dumfries and Galloway are classed as 'Income Deprived'⁶. As *Figure 4.1.1* shows, urban areas (Dumfries and Stranraer) are over-represented relative to their population share while accessible rural areas are under-represented.

Figure 4.1.1: Income Deprived People by Urban/Rural Classification

	Income Deprived		All People (%)
	People	% Distribution	
Other Urban Areas	6,525	35.2	29.0
Accessible Small Towns	2,810	15.2	15.7
Accessible Rural	3,840	20.7	26.8
Remote Small Towns	1,375	7.4	7.4
Remote Rural	3,965	21.4	21.1
D&G Total	18,515	100.0	100.0

In line with the population distribution c.40% of income deprived people live in Nithsdale, while Wigtownshire has a greater proportion of income deprived people than its population share.

Figure 4.1.2: Income Deprived People by Committee Area

	Income Deprived		All People (%)
	People	% Distribution	
Annandale and Eskdale	4,210	22.7	25.5
Nithsdale	7,270	39.3	39.3
Stewartry	2,535	13.7	15.9
Wigtownshire	4,500	24.3	19.4
D&G Total	18,515	100.0	100.0

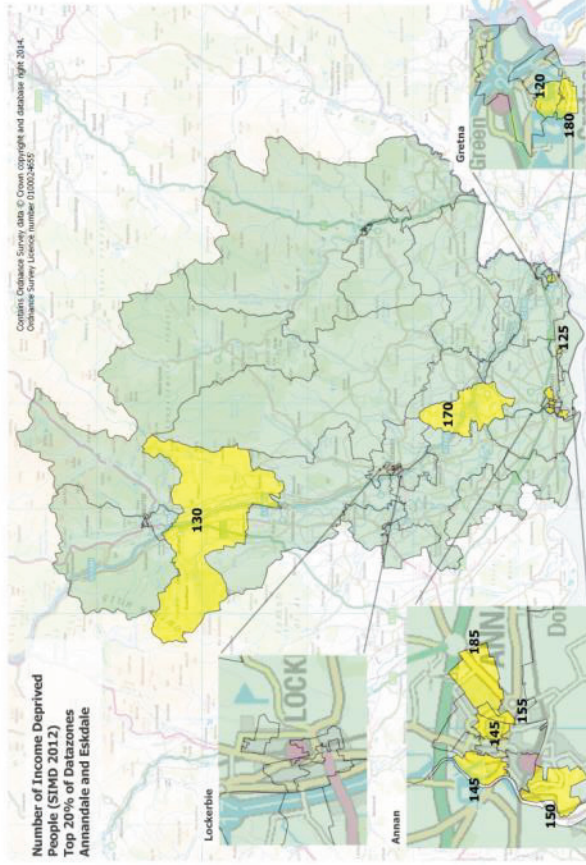
Figures 4.1.3/4/5/6 illustrate where the largest numbers of income deprived people live in each of Dumfries and Galloway's four areas. The datazones where the numbers are highest are highlighted in yellow.

Only 18%⁷ of this group live in the 16 datazones identified as being amongst Scotland's most deprived. However, at a datazone level, this indicator does show some correlation with a number of others, including all four measures of employment deprivation (See *Appendix D*).

⁶ From SIMD, based on number of adults receiving at least one of a range of benefits, and their dependants. See Appendix A for data sources and definitions.

⁷ See Appendix B.

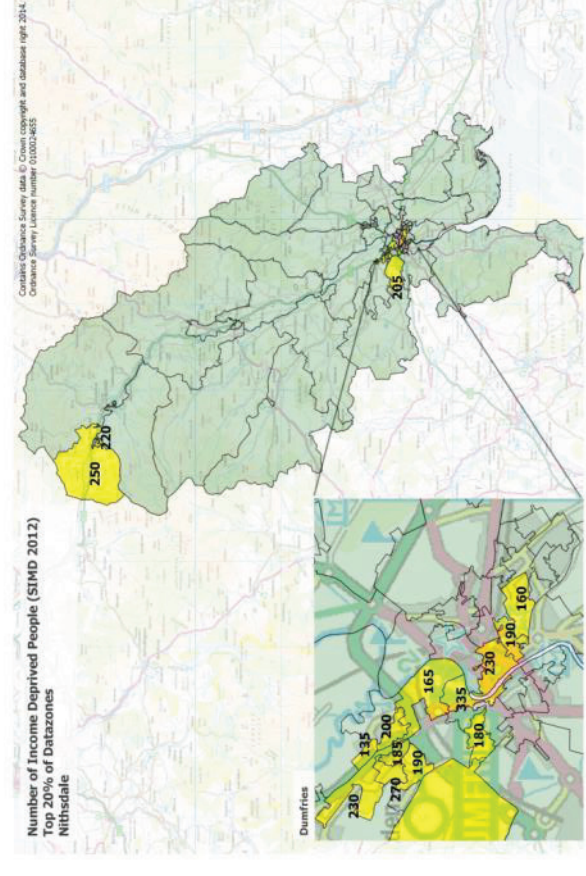
Figure 4.1.3: Annandale and Eskdale



1,505 (36%) of Annandale and Eskdale's income deprived people live in 10 of the area's 49 datazones. These (highlighted in yellow) are spread across the area: 5 in Annan; 2 in Gretna; Eastriggs; Ecclefechan; and, the rural area around Beattock

2,705 people (64%) live in the other 39 datazones.

Figure 4.1.4: Nithsdale



3,145 of Nithsdale's income deprived people (43%) live in 15 datazones. This is the highest level of concentration amongst the four areas, and largely corresponds to the datazones in the overall SIMD 'most deprived' quintile.

- The majority of these areas are found in and around Dumfries.
- Two are in Upper Nithsdale

4,125 (57%) income deprived people live in the other 60 datazones.

4.2 Free School Meals

An indication of the number of children in income poverty can be seen in the number whose parents are in receipt of benefits or low incomes and are thus eligible for free school meals.

Across the four areas, the proportions of pupils in non-denominational primary schools eligible for free school meals broadly match the overall distribution of pupils, albeit with a slightly higher proportion in Wigtownshire and lower in Annandale and Eskdale.

Primary Schools in the region vary widely in size. As a result, total pupil numbers, and therefore the numbers eligible for free school meals, are highest in the catchment areas of the largest primary schools which are mostly located in the region's most populated areas. The number of pupils eligible for free school meals across Dumfries and Galloway are shown in *Figure 4.2.1* and *4.2.2*.

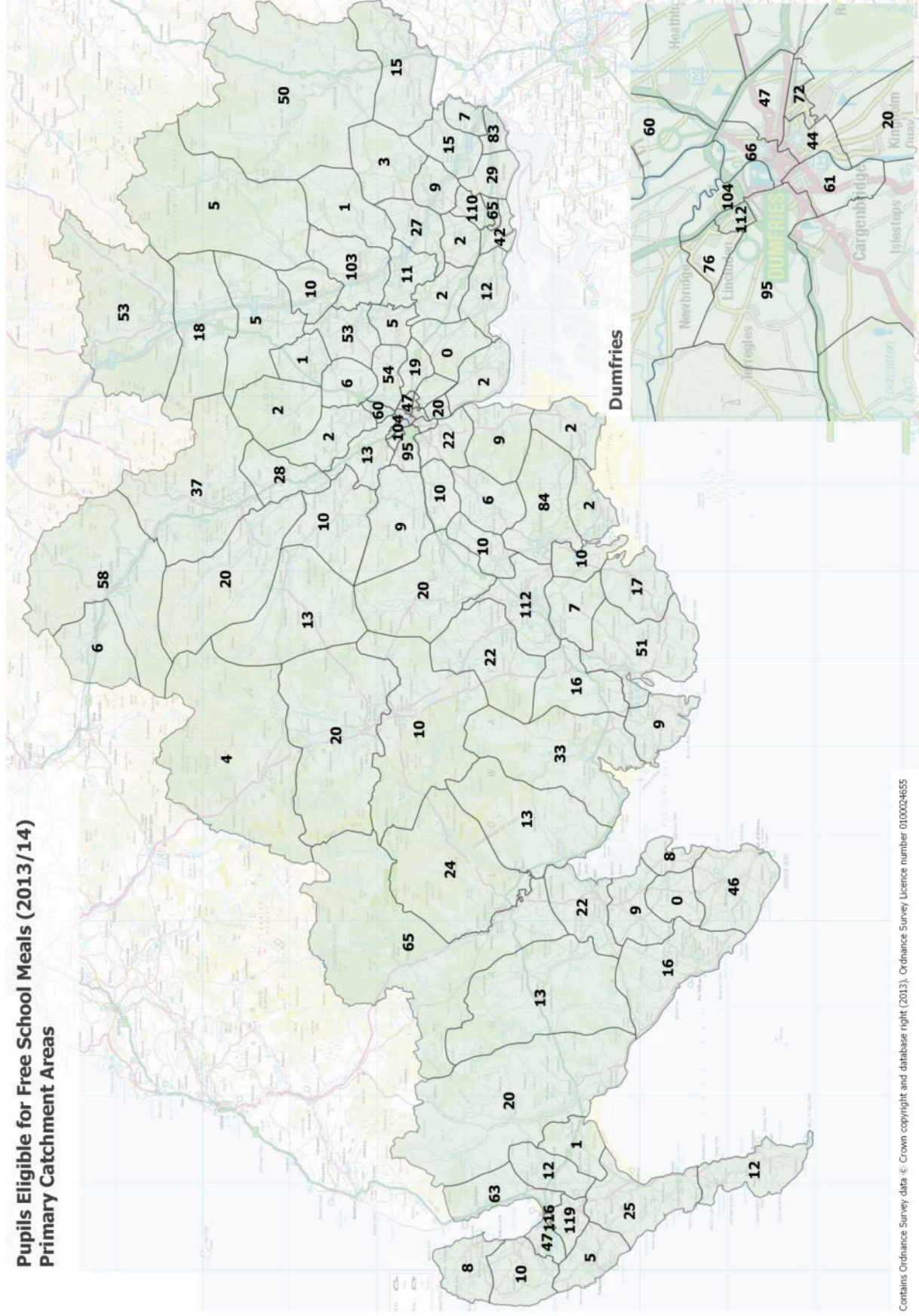
Figure 4.2.1: Primary Free School Meal Entitlement by Committee Area

	Entitled to Free School Meals		All Pupils (%)
	Number	%	
Annandale and Eskdale	664	23.0	25.9
Nithsdale	1,142	39.6	39.4
Stewartry	443	15.3	15.6
Wigtownshire	634	22.0	19.1
D&G Total	2,883	100.0	100.0

Note: Figures exclude pupils at Roman Catholic schools

Figure 4.2.2: Free School Meals

**Pupils Eligible for Free School Meals (2013/14)
Primary Catchment Areas**



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4.3 Applications to the Scottish Welfare Fund (SWF)

In the period to which this data refers there were 3,005 applications for Dumfries and Galloway Council's Scottish Welfare Fund grants. More than half of these applications came from urban areas (i.e. Dumfries and Stranraer); this represents a considerably higher proportion than their share of population and of income deprived people.

Figure 4.3.1: SWF Applications by Urban/Rural Classification

	SWF Applications		All People (%)
	Number	% Distribution	
Other Urban Areas	1,687	56.1	29.0
Accessible Small Towns	423	14.1	15.7
Accessible Rural	386	12.8	26.8
Remote Small Towns	157	5.2	7.4
Remote Rural	352	11.7	21.1
D&G Total	3,005	100.0	100.0

Around half of all SWF applications came from Nithsdale. This too is a higher proportion than the area's share of population and of income deprived people.

Figure 4.3.2: SWF Applications by Committee Area

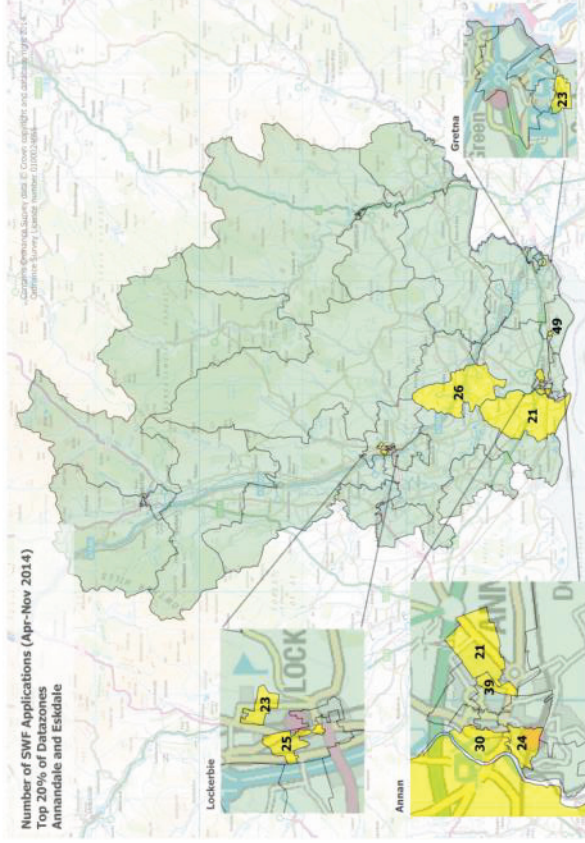
	SWF Applications		All People (%)
	Number	% Distribution	
Annandale and Eskdale	550	18.3	25.5
Nithsdale	1,475	49.1	39.3
Stewartry	282	9.4	15.9
Wigtownshire	698	23.2	19.4
D&G Total	3,005	100.0	100.0

There are two possible explanations for the apparent mismatch between the distributions of SWF applications and other measures of income deprivation.

- a) Those in the most severe need are disproportionately higher in certain areas, even taking into account broader measures of deprivation.
- b) There is a greater awareness of SWF and support to submit applications in these areas.

Figures 4.3.3/4/5/6 show where there were the largest numbers of SWF applications (by datazone) in each of the region's four areas.

Fig. 4.3.3: SWF Applications, Annandale and Eskdale

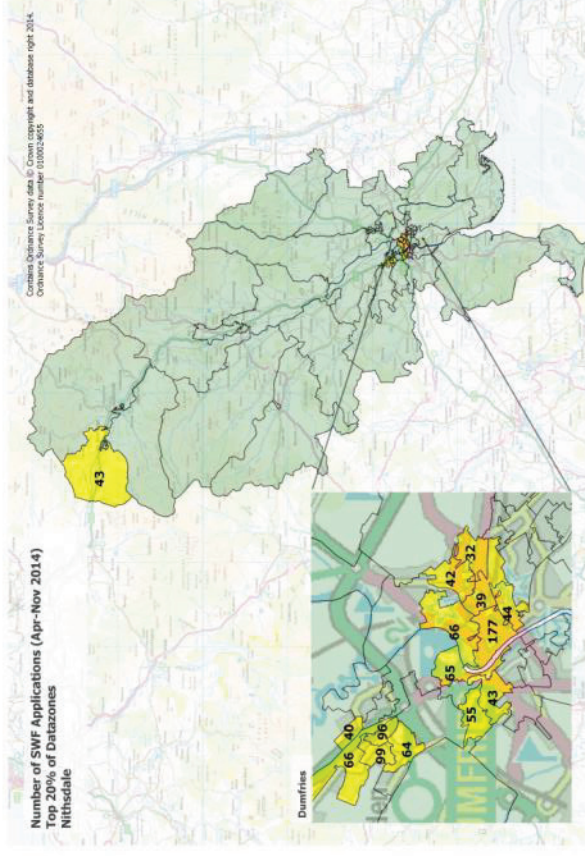


The datazones in Annandale and Eskdale with the highest number of SWF applications are highlighted in yellow. These are:

- 4 in Annan
- The area to the west of Annan
- 2 in Lockerbie
- 1 in the south of Gretna
- Eastringgs
- Around Ecclefechan

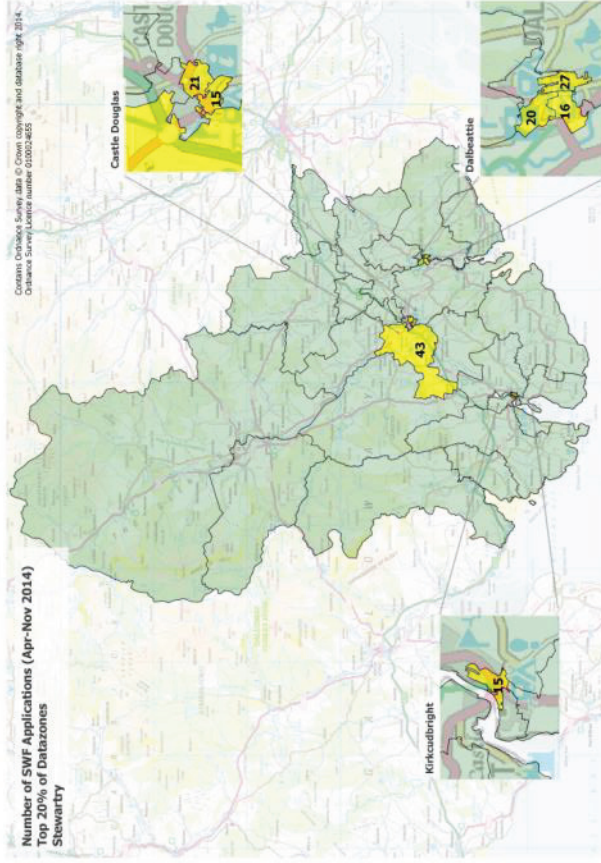
Taken together these datazones account for just over half (51%) of all applications in the area.

Fig. 4.3.4: SWF Applications, Nithsdale



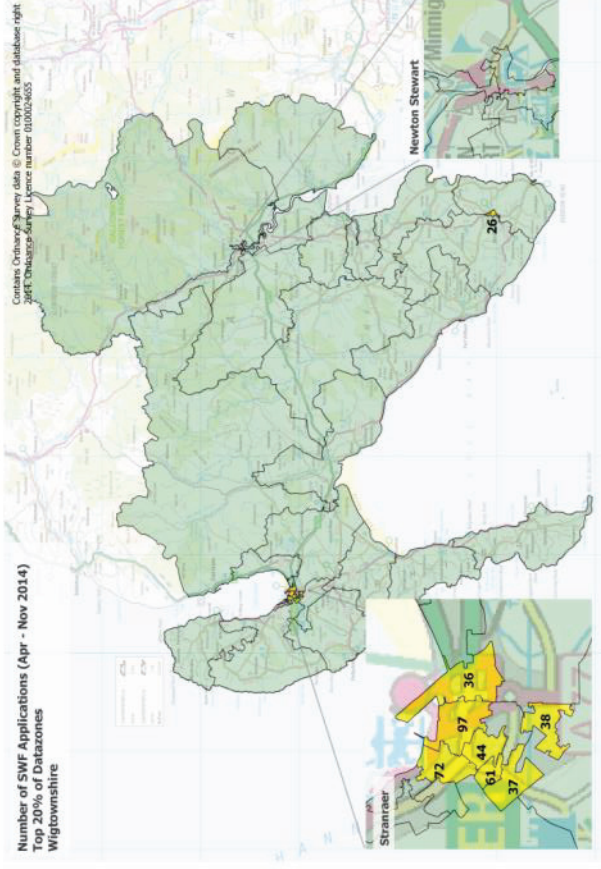
The highest numbers of SWF applications in Nithsdale show broadly the same pattern as income deprivation in *Figure 4.1.4* although there are several datazones in central and eastern parts of Dumfries that do not feature amongst the highest numbers of income deprived. The datazones highlighted in yellow account for 66% of all applications in Nithsdale.

Figure 4.3.5: SWF Applications, Stewartry



In comparison with the other three areas SWF applications in the Stewartry are relatively low. The greatest volume of applications came from people living to the west of Castle Douglas, 2 datazones in Castle Douglas itself, 3 in Dalbeattie and one in Kirkcudbright. These account for 56% of the total number of applications.

Figure 4.3.6: SWF Applications, Wigtownshire



Within Wigtownshire there is a clear concentration of SWF applications in Stranraer. Whithorn is also represented amongst the datazones with the highest numbers of SWF applications.

59% of applications came from the datazones highlighted in yellow.

4.4 In-Work Low Income

Based on the number receiving Tax Credits around 8,125 working families in Dumfries and Galloway are living on low incomes.

Figure 4.4.1 shows that the urban/rural breakdown within the region is close to the overall spread of households.

Figure 4.4.1: Working Families Receiving Child Tax Credit/Working Tax Credit by Urban/Rural Classification

	Working Families with CTC/WTC		All Households (%)
	Number	% Distribution	
Other Urban Areas	2,510	30.6	29.5
Accessible Small Towns	1,280	15.6	15.8
Accessible Rural	2,140	26.0	25.8
Remote Small Towns	590	7.2	7.7
Remote Rural	1,695	20.6	21.2
D&G Total	8,215	100.0	100.0

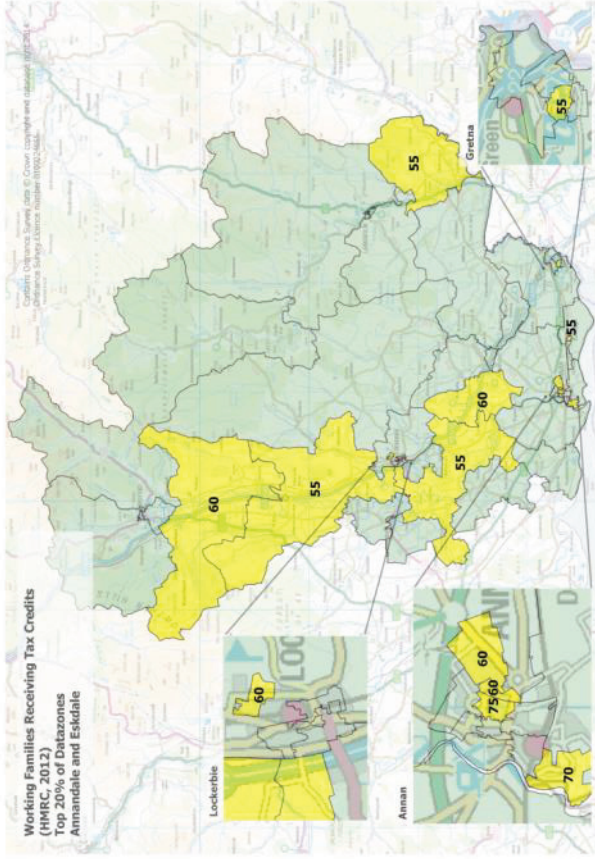
The four committee areas' share of working families in receipt of tax credits broadly matches the population distribution with slightly more in Wigtownshire and slightly fewer in Annandale and Eskdale.

Figure 4.4.2: Working Families Receiving Child Tax Credit/Working Tax Credit by Committee Area

	Working Families with CTC/WTC		All Households (%)
	Number	% Distribution	
Annandale and Eskdale	2,105	25.6	25.2
Nithsdale	3,030	36.9	38.8
Stewartry	1,315	16.0	16.2
Wigtownshire	1,765	21.5	19.8
D&G Total	8,215	100.0	100.0

Figures 4.4.3/4/5/6 show the highest numbers of these households across the four areas. Only 865 (11%) of affected households are in the 16 datazones within Scotland's most deprived, based on the SIMD.

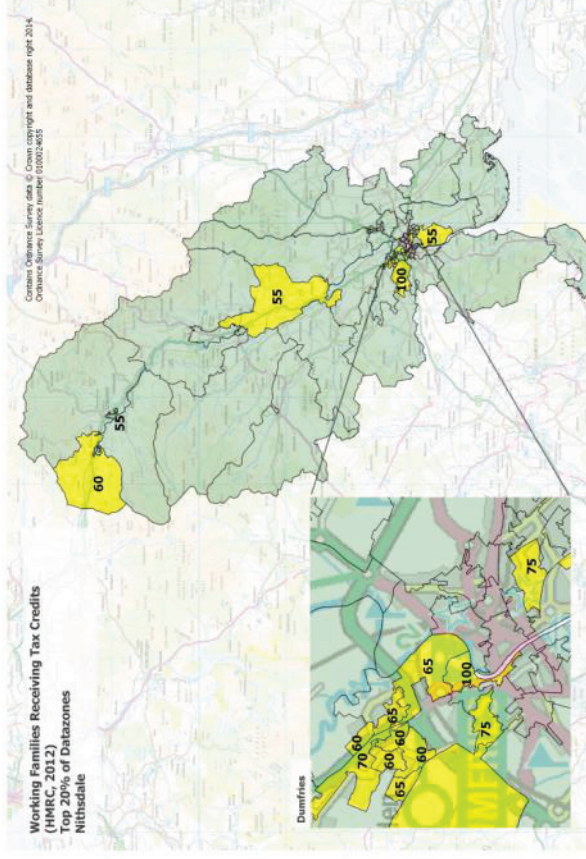
Figure 4.4.3: Working families receiving Tax Credit, Annandale & Eskdale



In common with the SIMD measure of income deprivation the highest numbers of working families receiving tax credits are found in areas across Annandale and Eskdale's main towns. However, more rural areas such as Johnstonebridge, Beattock and Canonbie are also represented.

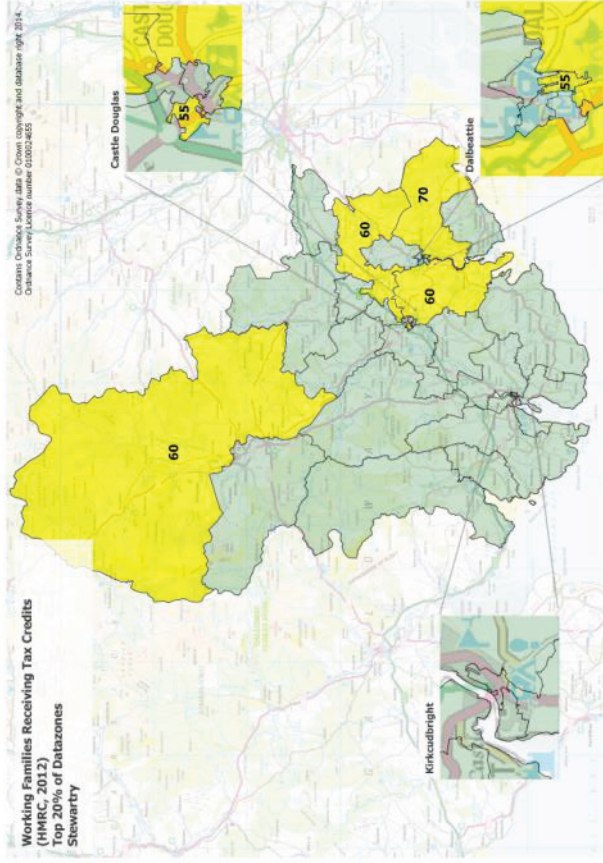
Only 29% of the area's affected families live in these datazones. 71% live across the rest of Annandale and Eskdale.

Figure 4.4.4: Working families receiving Tax Credit, Nithsdale



The distribution of the highest numbers of low income working families across Nithsdale is broadly similar to other measures of income examined in this section. However, those datazones with the highest number (highlighted in yellow) account for only 28% of the families in this category.

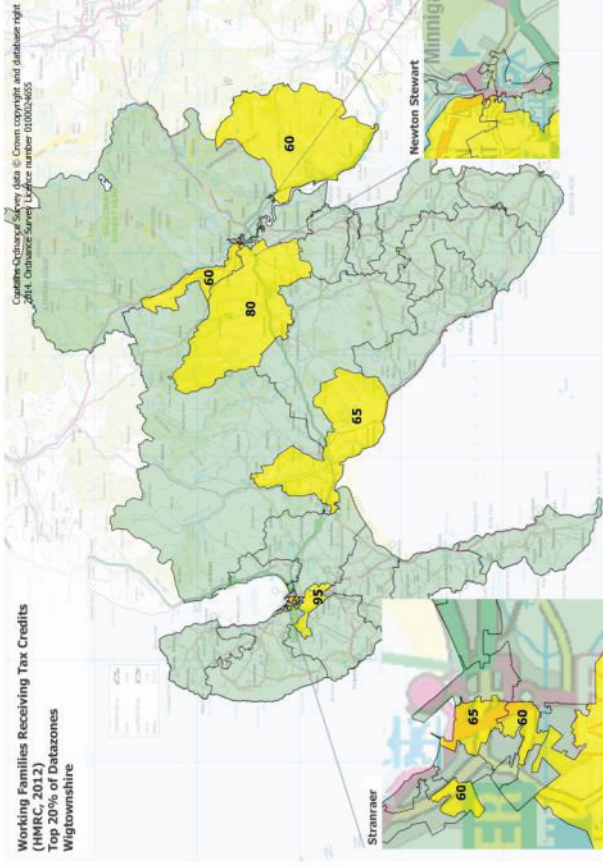
Figure 4.4.5: Working families receiving Tax Credit, Stewartry



The highest numbers of affected families in the Stewartry are in the east of the area around the towns of Dalbeattie and Castle Douglas. The large and sparsely populated area to the north and east of St John's Town of Dalry is also represented.

Only 27% of the area's affected families live in these datazones. 73% of affected families live elsewhere in the Stewartry.

Figure 4.4.6: Working families receiving Tax Credit, Wigtownshire



The distribution of low income working families within Wigtownshire shows markedly less concentration in Stranraer than other indicators, although three datazones in the town still have amongst the highest numbers, along with several in more rural parts of the area.

Those datazones with the highest number account for only 31% of the Wigtownshire families in this category with the remaining 69% living in other parts of the area.

4.5 Income: Analysis of Focus Group Data

Reasons for Living on Low Incomes

Participants identified a number of reasons for the fact that they were living on low incomes. Some had experienced a particular event such as bereavement, ill health or a housing problem that had led them into poverty.

“When my husband died He had a pension. They hit me quite hard with income tax because it was classed as an income I had nothing for a month until they sorted everything out. I got disability and that’s what I lived on, my disability; I didn’t pay any bills or anything because I couldn’t.” (Dumfries)

In most cases people were reliant on benefits of some kind for their income. For many, this was because they either could not find employment or were unable to work while the small number of participants who were in employment only worked a limited number of hours per week. (Issues around employment are discussed more fully in Chapter 5).

Experience of Living on Low Incomes

Participants across all four focus groups spoke about their experiences of living on low incomes. A common theme was the extreme difficulty in being able to afford ‘the essentials’ with several participants disclosing that they could not afford to feed themselves properly, to heat their homes, or having to choose between the two.

“You’ve got your bills to pay first, before you even think about food. Then if you get your money fortnightly you’ve got to buy enough food for a fortnight. Sometimes that still doesn’t work, and then come towards the end of the second week I’ve seen me have to borrow sometimes just to get basic necessities” (Annan)

“The last thing you think about is ‘how am I going to entertain myself for the week?’” (Dalbeattie)

A significant proportion of participants had used food banks at times of financial crisis. Others used them on a more regular basis.

“I’ve seen me going down to the project to get food parcels because I just can’t get by, one week I’ve maybe got too much to pay out and I’d have to go down and then maybe a couple of weeks I’d be fine then I’d be back, it’s a vicious circle, I’ve got clothes to buy for weans, shoes, school stuff, school trips, it just all adds up.” (Dumfries)

“You really do feel demeaned having to go it’s like begging, you feel as if you are begging for charity just to eat just to keep yourself a bit of energy” (Dumfries)

The need for help with financial management, especially given the planned introduction of Universal Credit, was a common concern.

“The other thing I think that’s probably helpful is to help people learn to manage money because I think it’s something we are not taught anywhere and you think well I’ve got a bit of money now and it’s really hard to think well next week I’ll need a bit more or whatever it doesn’t solve everything but I think it helps towards your sense of self-esteem really that you are made to feel or that you learn to be more capable” (Dumfries)

Dumfries and Galloway's Financial Inclusion Strategy seeks to address this issue through its focus on supporting individuals to increase their financial capability. In addition (and particularly relevant given the impact Universal Credit will have on how Housing Benefit is paid) an outcome of **the Local Housing Strategy** is to help households develop the skills to sustain their housing choices and live independently.

The emotional challenges and lack of self-esteem that came from living on a low income are evident:

"Everybody needs to feel good about themselves to feel worthy, and I think when you're on benefits you don't have that feeling as you should" (Dalbeattie)

"People look down at you, you say you're on benefits there are people out there who will just treat you as if you are a third class citizen, and you're just a piece of mud on the floor" (Dalbeattie)

The low confidence experience by people on low incomes can also be a barrier to them seeking support.

"It's like a self-respect kind of thing – you don't want to ask for help" (Annan)

Experiences of the Benefits System

The majority of participants were reliant on some form of benefits for their income but many were unsure if they were receiving all of the benefits to which they were entitled. They also found navigating the benefits' system confusing and upsetting. Several had experienced benefit sanctions or reduction based on what they perceived as unfair or unreasonable grounds.

"First opportunity they get they will sanction you They just took any opportunity and any excuse to sanction you" (Dumfries)

"I can't help but think that sometimes they make the bureaucracy so that people get it wrong and it saves them two weeks money" (Dalbeattie)

For those reliant on benefits, sanctions can mean that they have no money on which to live and are forced to either apply for emergency loans or fall behind with paying bills – leaving them in deeper in financial crisis when the period of sanctions ends, and can enter a spiral of debt, with the associated stress and implications for their ability to afford basic necessities.

A common theme across the focus groups was the need for informed support when dealing with the benefits system. The Citizens' Advice Bureau, for example, was raised by several participants as a source of help, particularly in helping with appeals against benefit sanctions, but some people felt that the service was underfunded and struggling to deal with the number of people looking for help.

Some people in the Dumfries focus group had received help from Dumfries Welfare Rights and the Council's Benefit Maximisation Service. This was seen as a helpful service in enabling people to understand the benefits and support they were entitled to but there were concerns that it was no longer available.

"Welfare rights used to come to my house every Wednesday to do all my paperwork and make sure it was done and then they cut the service" (Dumfries)

The Financial Inclusion Strategy for Dumfries and Galloway recognises the need for action in these area and has actions to:

- Improve the availability of consistent advice and information.
- Provide support to help people to maximise their income.

However, the evidence from this study shows that the issue of 'low income' is complicated and encompasses both the way in which the welfare system operates and is delivered, and individual capabilities such as literacy and numeracy.

4.6 Income: Summary and Conclusions

- Low income is a common element in most definitions of poverty or deprivation and there is evidence that the number in relative poverty are increasing (see Chapter 2).
- With no single direct measure of the number of people living in income poverty at a local level, a range of indicators have been used as proxies for its level and distribution across Dumfries and Galloway.
- The indicators give different pictures of the extent and distribution of income poverty. For example, there is a mismatch between the patterns of SWF applications and the levels of low income based on other indicators while the levels of concentration in the region's four areas are higher. This may mean a) that those in the most severe need are disproportionately found in specific areas or b) that there is greater awareness of SWF/ support for people applying to SWF in some areas.
- All indicators demonstrate the extent to which poverty is dispersed across the region and highlight the **shortcomings of using the SIMD 'most deprived' areas as the sole basis for targeting services** at deprived people.
- Individuals experience low incomes for a range of reasons and while being unemployed or unable to work feature significantly a **growing number of people in working households also live on low incomes**.
- **Living on a low income has implications for people's well-being** in material terms (for example not being able to afford adequate food or heating) and in terms of emotional and mental stress.
- Where those on low incomes are reliant on benefits as their only source of income they are vulnerable to changes, or flaws, in the operation of the welfare system and the planned transition to Universal Credit will create further difficulties for some people.
- Some find their interactions with the welfare system difficult and stressful; feel that they lack information and are subject to unfair treatment. The current **Financial Inclusion and Housing Strategies include some provision to address these issues**.
- Region-wide, over 50% of those in relative income poverty live in working households and around 12% of households are working households reliant on tax credits to top up their income. **There is need for further research to investigate people's experiences of 'in-work' poverty**.

5. EMPLOYMENT

Exclusion from the labour market is a key aspect of deprivation. It increases the likelihood for individuals of experiencing low income and contributes towards other types of deprivation. Employment is one of the most heavily weighted elements in calculating SIMD (Scottish Government, 2012a) while ‘having satisfying work to do’ and ‘secure work and suitable work’ are two of the subdomains used in the Oxfam Humankind Index. There are a variety of ways to measure this exclusion from the labour market.

5.1 Employment Deprived People

9,980 people in Dumfries and Galloway are classed as ‘employment deprived’ i.e. 10.7% of working age people. 82% of this group live outside the 16 datazones in the SIMD top national quintile.

The spread of employment deprived people across the region shows an over-representation in urban areas relative to their share of the working age population and an under-representation in accessible rural areas. This is shown in *Figure 5.1.1*.

Figure 5.1.1: Employment Deprived People by Urban/Rural Classification

	Employment Deprived People		All Working Age People (%)
	Number	% Distribution	
Other Urban Areas	3,685	36.9	29.5
Accessible Small Towns	1,525	15.3	16.3
Accessible Rural	2,070	20.7	26.4
Remote Small Towns	705	7.1	7.4
Remote Rural	1,995	20.0	20.5
D&G Total	9,980	100.0	100.0

The spread of unemployment deprived people between the four areas broadly reflects the size of their relative working age populations – although the proportion is slightly higher in Wigtownshire and lower in Annandale and Eskdale, and the Stewartry.

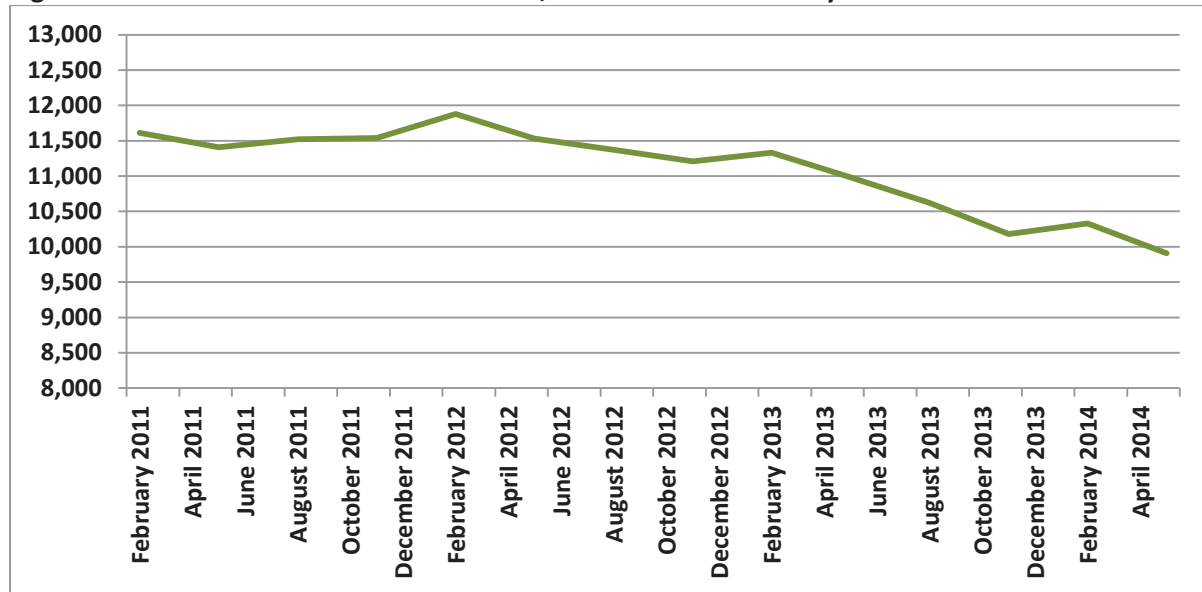
Figure 5.1.2: Employment Deprived People by Committee Area

	Employment Deprived People		All Working Age People (%)
	Number	% Distribution	
Annandale and Eskdale	2,290	22.9	24.3
Nithsdale	4,185	41.9	41.5
Stewartry	1,275	12.8	15.9
Wigtownshire	2,230	22.3	18.3
D&G Total	9,980	100.0	100.0

At a datazone level there appears to be a strong correlation between numbers of ‘employment deprived’ people and numbers of ‘unemployed’ and ‘long-term unemployed/never worked’ (see *Appendix D*).

As this measure is based on the number of people claiming benefits it is possible to estimate how it might have changed since the reference date of 2011. Using DWP figures for the number of people on out-of-work benefits, *Figure 5.1.3* shows that those in this category have been falling since February 2012. While this trend may not have been replicated in every part of the region it is likely that the current figures for the four committee areas are now lower than those shown in *Figure 5.1.2*. However, it is not necessarily the case that those no longer claiming benefits have moved into employment. They may, for example, have reached retirement age or have been affected by changes to eligibility criteria and a more detailed analysis of benefit claimant flow data would be needed to fully explain the trend.

Figure 5.1.3: Out-of-work Benefit Claimants, Dumfries and Galloway



Source: Nomis – DWP Benefits

5.2 Unemployment

According to the 2011 Census, 4,681 people in the region were unemployed; a significantly lower figure than those identified as 'employment deprived' (which includes those who are not looking for work e.g. because of disability).

Based on this measure, unemployed numbers are over-representation in the region's urban areas relative to share of the working age population and under-represented in accessible rural areas. This is shown in *Figure 5.2.1*.

Figure 5.2.1: Unemployment by Urban/Rural Classification

	Unemployed		All People aged 16-74 (%)
	Number	% Distribution	
Other Urban Areas	1,677	35.8	28.9
Accessible Small Towns	735	15.7	15.5
Accessible Rural	1,002	21.4	27.2
Remote Small Towns	309	6.6	7.3
Remote Rural	958	20.5	21.1
D&G Total	4,681	100.0	100.0

Figure 5.2.2 shows that by area, unemployment is broadly in line with the working age population share albeit slightly higher in Wigtownshire and the Stewartry but slightly lower in Annandale and Eskdale, and Nithsdale.

Figure 5.2.2: Unemployment by Committee Area

	Unemployed		All People aged 16-74 (%)
	Number	% Distribution	
Annandale and Eskdale	1,107	23.6	25.4
Nithsdale	1,919	41.0	39.5
Stewartry	634	13.5	15.6
Wigtownshire	1,021	21.8	19.4
D&G Total	4,681	100.0	100.0

5.3 Long-Term Unemployed/Never Worked

Around 4,700 people in the region are either long-term unemployed or have never worked. These individuals are more likely to experience a range of types of deprivation including substantial and worsening barriers to gaining employment.

Figure 5.3.1 shows the largest proportion of those who are 'long-term unemployed' or 'have never worked' live in the region's urban areas (i.e. Dumfries and Stranraer) where they are significantly over-represented. In comparison, there are significantly lower proportions in accessible rural areas relative to their population share.

Figure 5.3.1: Long-Term Unemployed/Never Worked by Urban/Rural Classification

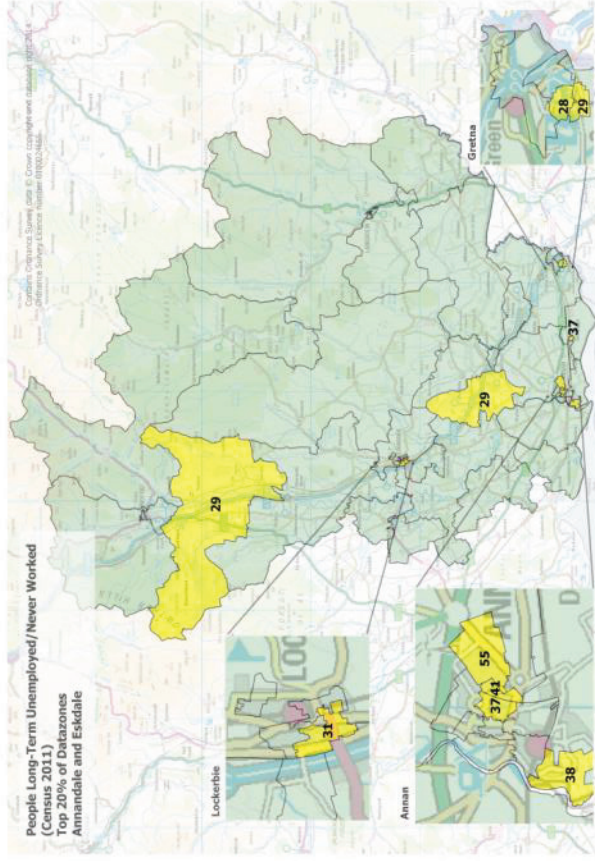
	LT Unemployed/Never Worked		All People aged 16-74 (%)
	Number	% Distribution	
Other Urban Areas	1,762	37.4	28.9
Accessible Small Towns	661	14.0	15.5
Accessible Rural	951	20.2	27.2
Remote Small Towns	362	7.7	7.3
Remote Rural	972	20.6	21.1
D&G Total	4,708	100.0	100.0

Figure 5.3.2: Long-Term Unemployed/Never Worked by Committee Area

	LT Unemployed/Never Worked		All People aged 16-74 (%)
	Number	% Distribution	
Annandale and Eskdale	969	20.6	25.4
Nithsdale	1,946	41.3	39.5
Stewartry	631	13.4	15.6
Wigtownshire	1,162	24.7	19.4
D&G Total	4,708	100.0	100.0

Figures 5.3.3/4/5/6 show the concentrations of people who are long-term unemployed or have never worked in part of the region.

Figure 5.3.3: Annandale and Eskdale

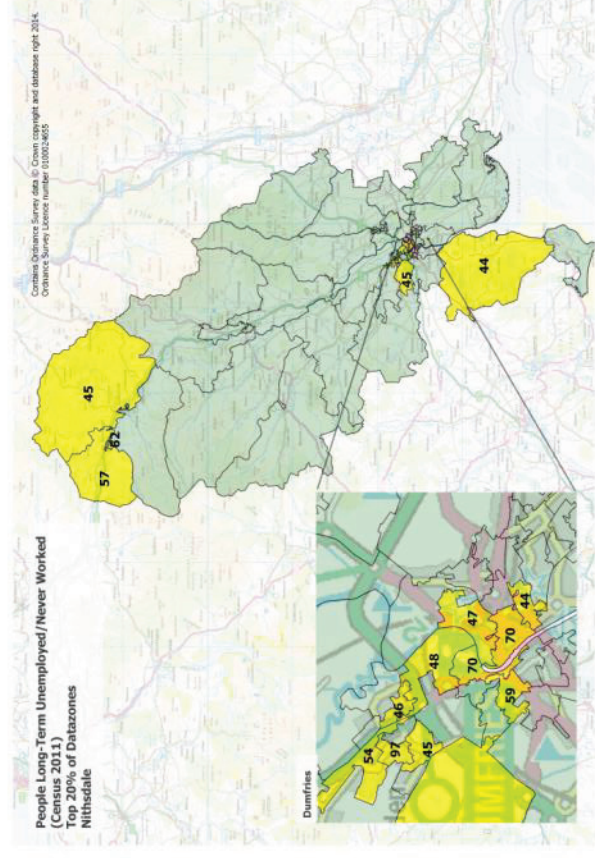


The highest numbers of long-term workless people in Annandale and Eskdale are found in:

- 4 datazones within Annan
- 2 in Gretna
- 1 in Lockerbie
- Eastriggs
- Around Ecclefechan
- Beattock and the surrounding area.

These datazones account for only 36% of affected people in the area – which means 64% live elsewhere.

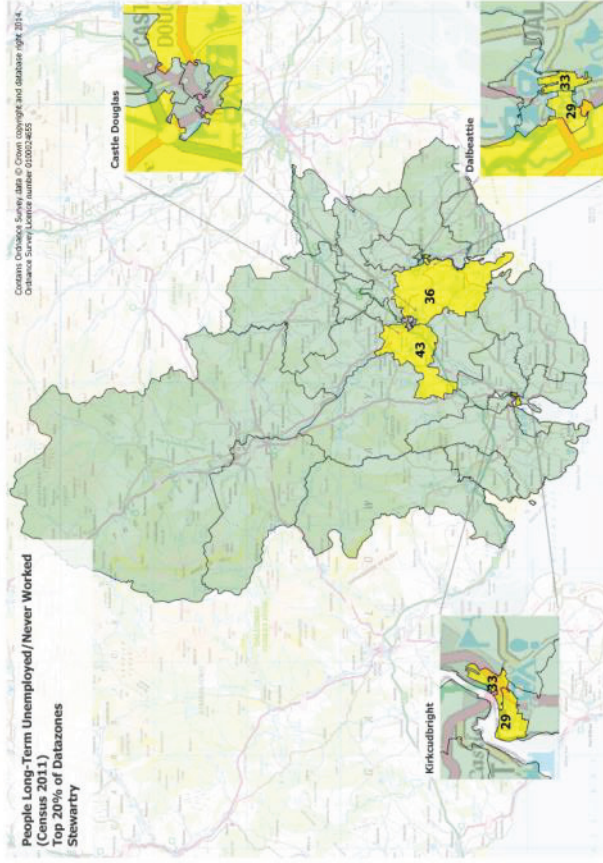
Figure 5.3.4: Nithsdale



The distribution of long-term workless people within Nithsdale broadly matches the pattern of many of the other indicators used in this study and suggested by the overall SIMD rankings; the highest numbers are found mainly in Dumfries and Upper Nithsdale.

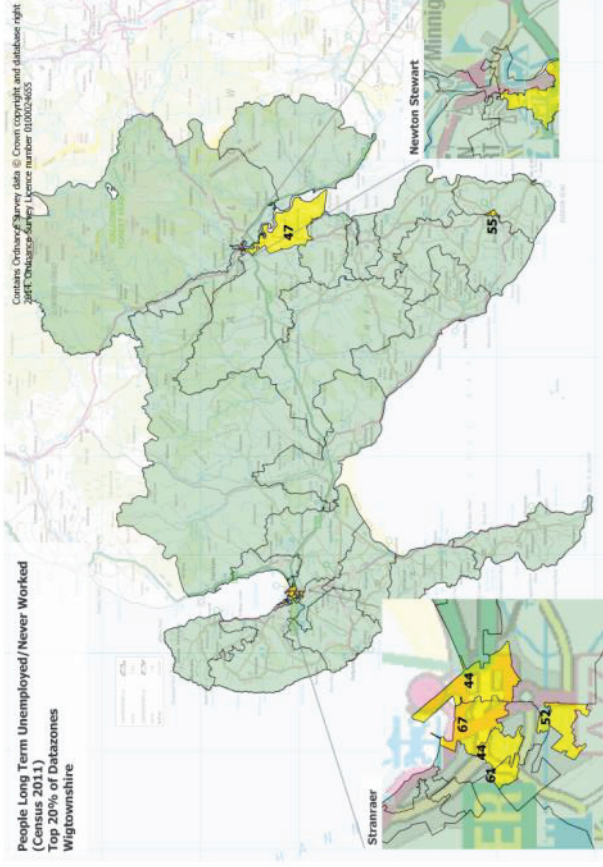
43% of people in this group live in the datazones highlighted in yellow.

Figure 5.3.5: Stewartry



In common with many other indicators, the numbers of people in this group are highest in the two datazones in the south of Dalbeattie and the areas to the south and west of Castle Douglas, as well as Kirkcudbright. However, only 32% of this group live in these datazones.

Figure 5.3.6: Wigtownshire



The highest numbers of long-term workless people in Wigtownshire live in Stranraer, Whithorn and to the south of Newton Stewart. These datazones, the 20% in the area with the highest numbers, account for 35% of all people in this group.

5.4 Workless Households with Dependent Children

According to the Census 3% (n=2,071) of households in Dumfries and Galloway have dependent children but no adults in work (Figure 5.4.1) yet 78% of these households are outside the datazones in the SIMD 'most deprived' quintile.

In common with the indicators of unemployment and worklessness there is a greater proportion of affected households in urban (i.e. Dumfries and Stranraer) and fewer in accessible rural areas.

Figure 5.4.1: Workless Households with Dependent Children by Urban/Rural Classification

	Workless Households with Children		All Households (%)
	Number	% Distribution	
Other Urban Areas	803	38.8	29.5
Accessible Small Towns	305	14.7	15.8
Accessible Rural	405	19.6	25.8
Remote Small Towns	130	6.3	7.7
Remote Rural	428	20.7	21.2
D&G Total	2,071	100.0	100.0

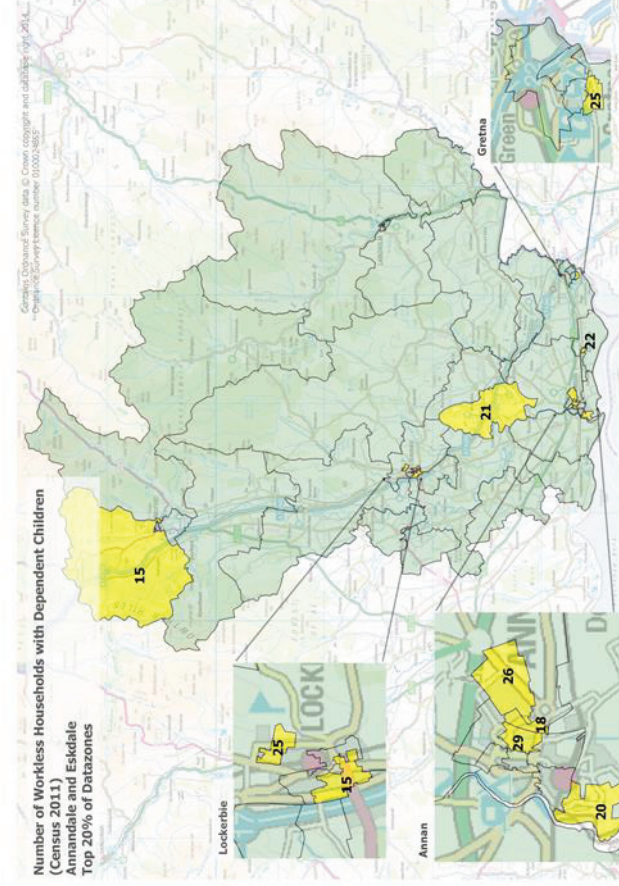
As Figure 5.4.2 shows, the pattern of workless households spread across the four areas is similar to other indicators of employment deprivation – although the highest numbers can be found in Nithsdale. Wigtownshire is over-represented when compared to the overall distribution of households.

Figure 5.4.2: Workless Households with Dependent Children by Committee Area

	Workless Households with Children		All Households (%)
	Number	% Distribution	
Annandale and Eskdale	474	22.9	25.2
Nithsdale	837	40.4	38.8
Stewartry	241	11.6	16.2
Wigtownshire	519	25.1	19.8
D&G Total	2,071	100.0	100.0

Figures 5.4.3/4/5/6 show the concentrations of workless households with dependent children in each area.

Figure 5.4.3: Annandale and Eskdale

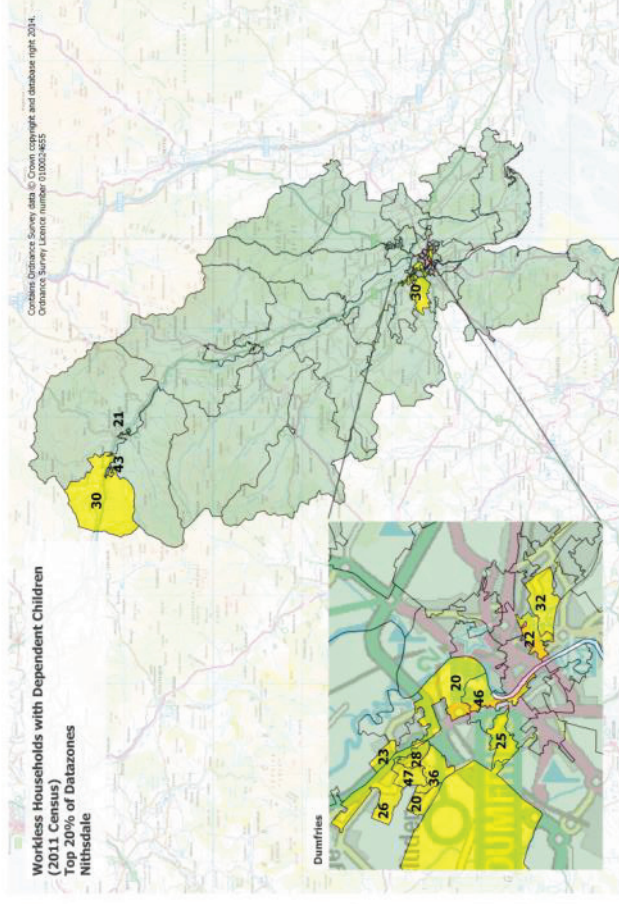


Of Annandale and Eskdale’s 49 datazones the 10 with the highest number of workless households with children are:

- 4 datazones in Annan
- 2 in Lockerbie
- 1 in the south of Gretna
- Eastriggs
- The area around Ecclefechan, and;
- To the north and west of Moffat.

In most of these areas the number of households affected is relatively small (15-30). Taken together they account for 215 (45%) of the total 474 affected households. Thus, 259 (55%) are spread across the rest of the area.

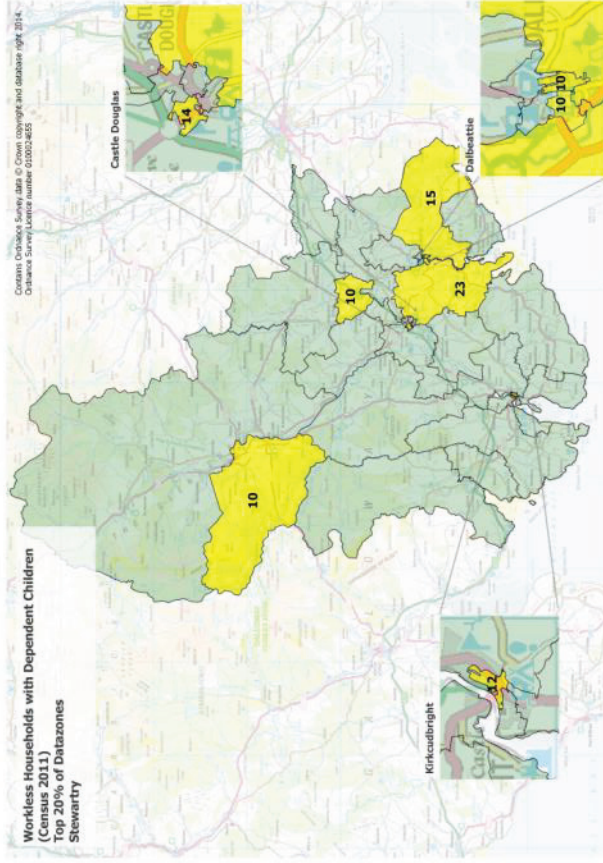
Figure 5.4.4: Nithsdale



In Nithsdale, the datazones with the highest numbers of workless households with children are concentrated in Dumfries, in particular the north-west of the town. Several of these datazones are identified by the SIMD as amongst the top 20% deprived in Scotland. There are also datazones in Kirkconnel, the surrounding area, and Sanquhar.

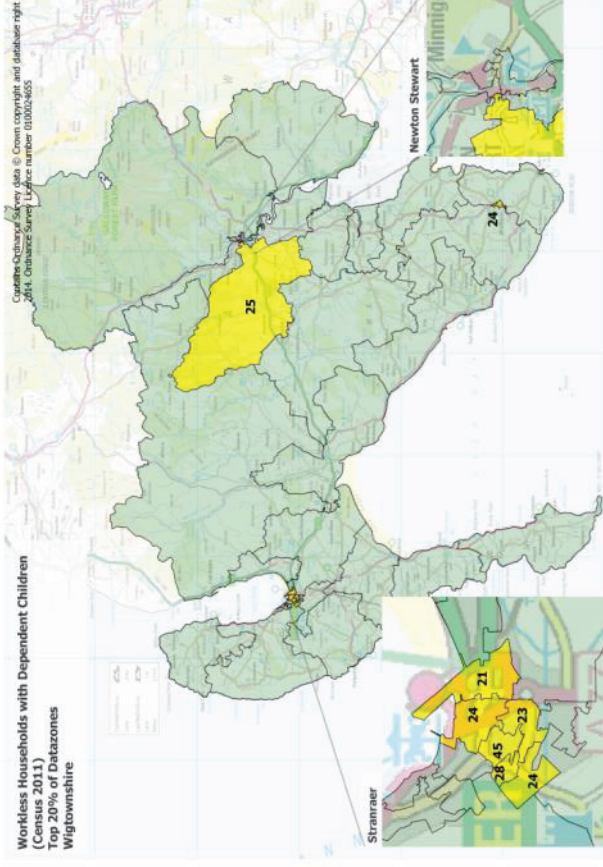
Of Nithsdale’s 75 datazones, the 15 with the highest numbers account for 449 (54%) of the area’s 837 affected households. This indicates a slightly higher level of concentration than in the other four areas.

Figure 5.4.4: Stewartry



Overall the numbers of affected households in the Stewartry are smaller than in the other three areas, even in those datazones with the highest numbers which account for 104 (43%) of the area's total.

Figure 5.4.5: Wigtownshire



As with a number of other indicators the highest numbers of workless households in Wigtownshire are mainly concentrated in Stranraer, although the area west of Newton Stewart and Whithorn are also represented. These account for 41% of affected households in the area

5.5 Employment: Analysis of Focus Group Data

Very few participants were in employment (including ten who were resident in datazones that feature amongst those with the highest levels of employment deprivation in the region) and there were indications that on the basis of their mental or physical health, age, skills and/or other complicating factors a significant number are some way from entering employment. While this undoubtedly reflects the particular mix of those who attended the focus groups it is also evidence that within the region:

- There is a substantial cohort who need sustained and intensive support to enable them to participate in the labour market.
- For some, employment is not a feasible option (e.g. due to ill-health).

Some who were unemployed and looking for work highlighted a perceived lack of employment opportunities.

“I would say there are some jobs, but not many. Not in this area anyway” (Dalbeattie)

Participants in the Stranraer focus group particularly highlighted the decline in the number of jobs in traditional industries such as manufacturing, agriculture and construction that had previously provided employment for significant cohorts of people in the area. Others highlighted the impact of public sector spending cuts.

“The fish farm ... it’s gone, the ferries gone, the factories gone ... there’s not much choice” (Stranraer)

“We live in a rural area where most of the jobs are government jobs attached to the local authority and all the rest of it, the cut backs are huge and the job losses are enormous” (Dumfries)

A number of participants drew attention to the irregular nature of many of the jobs on offer – often through employment agencies – and expressed the view that it was not feasible to take a job that did not offer a reasonable number of guaranteed hours; they were seen as ‘too risky’ as taking them would mean an end to benefit payments but would not guarantee an income.

“You get up at 7 in the morning, so you wait all day for this phone ringing and then 9 o’clock at night it rings and it’s like can you make it down for 10 o’clock. Well you know I haven’t got a car for a start, I’ve been up since 7.” (Annan)

“You work to benefit yourself and your family, to have a better way of life, and if you’re on a zero hours contract there’s no guarantee that they are going to get a weekly wage coming in” (Dumfries)

“I wouldn’t apply for a job on a zero hours contract” (Dalbeattie)

Age was a commonly mentioned barrier to finding work. Several participants stated their belief that employers were less likely to offer opportunities to older people.

“Who’s going to employ somebody at 61, when you could employ someone that’s 18? Not many companies.” (Dalbeattie)

For those who had children, the absence, and cost, of childcare were major barriers to finding work.

“There are still issues around jobs for women when kids go to school because very few people will give you a job half past nine to 3 o’clock” (Dumfries)

“You can get so much childcare for them, but then I would need somebody else to come in and take them I’ve no got a lot of folk round me, family-wise to take my children” (Stranraer)

In some parts of the region the location of employment opportunities and the availability and cost of public transport are barriers to employment (see Chapter 8).

“There was a lot of jobs going at Tesco’s in Castle Douglas, but because of the start and finishing times people were applying for them and going for interviews but couldn’t actually get because they haven’t got their own transport” (Dalbeattie)

“Where I live the busses are every two hours” (Dumfries)

The structure of the welfare system is a problem for those people in work and a disincentive to take certain jobs.

“I don’t think the rules help you either once you get to 16 hours, your benefits are out the window If you’re only getting 16 hours of a low paid job, you aren’t going to have enough income to live on ... if you’re not getting any back-up other than a little bit of help with housing benefit, you aren’t going to take that job. All it does is stop you working.” (Dalbeattie)

“With Working Tax Credit you have to be doing 30 hours, it used to be 16. As soon as you lose that you don’t get help with your glasses, you don’t get help with your dental, you don’t get help with nothing.” (Stranraer)

As an illustration of the impact of living on low incomes, this focus group participant had been living for several months with broken spectacles and was unable to afford to replace them despite being in employment.

Of those individuals who were required to attend Jobcentres many described the experience in negative terms; particularly with regard to Jobcentre Advisors’ attitudes towards them and the lack of help and advice given.

“they don’t treat you like a human being” (Annan)

“waste of time” (Dalbeattie)

“They’ll know everything you are entitled to, but they won’t tell you unless you ask them” (Dalbeattie)

The focus group in Dalbeattie was drawn from a local ‘Work Club’ run by Dumfries and Galloway Council which is viewed as an essential service in helping individuals undertake the job search activities that are a condition of receiving Jobseekers Allowance. The facilities and support offered through the Work Club offset the significant difficulties that some have in complying with the requirements of Jobcentre Plus but where failure can lead to benefit sanctions. For example, searching for a job increasingly requires access to a computer and the internet which, for those in

the focus groups, was beyond their financial capability while the limited availability and opening times public facilities such as libraries or resource centres create additional barriers.

“Where we stay access to the internet is extremely limited, we have got a resource base, its meant to be open 5 days ... I go down every day to check and it’s not and I’ve been down and if it has been open and there is a lone female worker then you can’t get access” (Dumfries)

“A lot of the jobs don’t have a lot of time to reply ... if you go to the Job Club on a Monday or Tuesday you’ve not got a lot of time” (Dalbeattie)

5.6 Employment: Summary and Conclusions

Exclusion from the labour market is an important factor in experiencing poverty but in itself can be caused by other types of deprivation. Evidence from this study highlights a number of key features of employment deprivation in Dumfries and Galloway:

- A variety of indicators can be used to explore the numbers of people who are unable to access employment but each of suggests that ‘employment deprivation’ or ‘labour market exclusion’ is most common in the ‘urban’ areas of Dumfries and Stranraer. However, while worklessness appears to be concentrated in particular parts of the region these actually account for only a small proportion of the total number of affected people: There are high numbers of affected people in a variety of different types of area.
- Individuals face a range of barriers to employment including health issues, caring responsibilities, lack of skills and often multiple complex factors that make it difficult for them to move into work.
- Those living in more rural parts of the region face different barriers to employment including: low density of employment opportunities; the cost and availability of transport; lack of childcare; and, limited internet access.
- In the eyes of many of the focus group participants assistance from Jobcentre Plus is inadequate while the operation of the benefits system can act as an additional barrier to moving into employment.
- There are a range of existing initiatives and support services (e.g. the D&G Total Access Point and Link Worker service, and local Work Clubs) that exist to help people access the labour market. However, those who are furthest from the labour market may struggle to progress in employment even with support.
- For some, the (real or imagined) shortage of local job opportunities underpins their unemployed status and where work is available it is often short-term or irregular (for example zero hour contracts). The lack of a secure income associated with these jobs can leave people worse off.

For some, the ability to gain meaningful and financially rewarding employment is constrained by a range of complex, often multi-faceted, factors that include health status, age, skills and place of residence. In addition, many of the ‘unemployment / under-employment’ issues identified by the focus group participants are linked to the nature of the regional economy. Dumfries and Galloway has one of the lowest average wages in Scotland, with high proportions of low-skill jobs, part-time working and under-employment (Crichton Institute, 2014) which are not unconnected to the UK Government’s ongoing programme of public sector spending cuts - a major source of employment. These, and other structural issues within the region’s economy have a range of impacts on the labour market and its links to poverty. The potential to address, and potentially reverse the macro conditions underpinning some of these structural concerns rests with the new **Regional Economic Strategy** to 2020.

Dumfries and Galloway Council is already taking some action to address the issue of low wages through the promotion of the Living Wage.

6. HEALTH

The relationship between levels of overall deprivation and negative health outcomes is well established (e.g. Cox, 2011); good physical and mental health are ranked joint-highest in the Oxfam HumanKind Index consultation process as necessary for people in Scotland to ‘live well in their communities’ (Fraser of Allander Institute/Oxfam, 2012) whilst in Dumfries and Galloway, extensive work on health deprivation and the link between various health inequalities with SIMD rankings has been undertaken by NHS Dumfries and Galloway (Allan *et al.*, 2010). This report focuses on two indicators: the number of people with life-limiting conditions and the number of carers.

6.1 Long-term Health Problem or Disability

32,934 people in Dumfries and Galloway describe themselves as having a life-limiting long-term health condition or disability. As this accounts for more than one in five people in the region, it is unlikely that everyone in this group will fit into most definitions of poverty or deprivation. Nevertheless, life-limiting health problems can be a barrier to people accessing employment or services, contributing to other forms of deprivation. Just under 50% of this cohort say that they are ‘limited a lot’ by their condition and are thus most likely to experience further negative outcomes. 91% of affected people live outside the region’s 16 datazones in the SIMD national ‘most deprived’ quintile.

Figure 6.1.1 shows that the number of people with life-limiting conditions by urban/rural classification is broadly in line with the overall population distribution – indicating that the proportions of people affected are broadly similar across urban, town and rural areas.

Figure 6.1.1: Long-term Health Problem or Disability by Urban/Rural Classification

	People with LT Health Problem		All People (%)
	Number	% Distribution	
Other Urban Areas	9,407	28.6	29.0
Accessible Small Towns	5,044	15.3	15.7
Accessible Rural	8,494	25.8	26.8
Remote Small Towns	2,643	8.0	7.4
Remote Rural	7,346	22.3	21.1
D&G Total	32,934	100.0	100.0

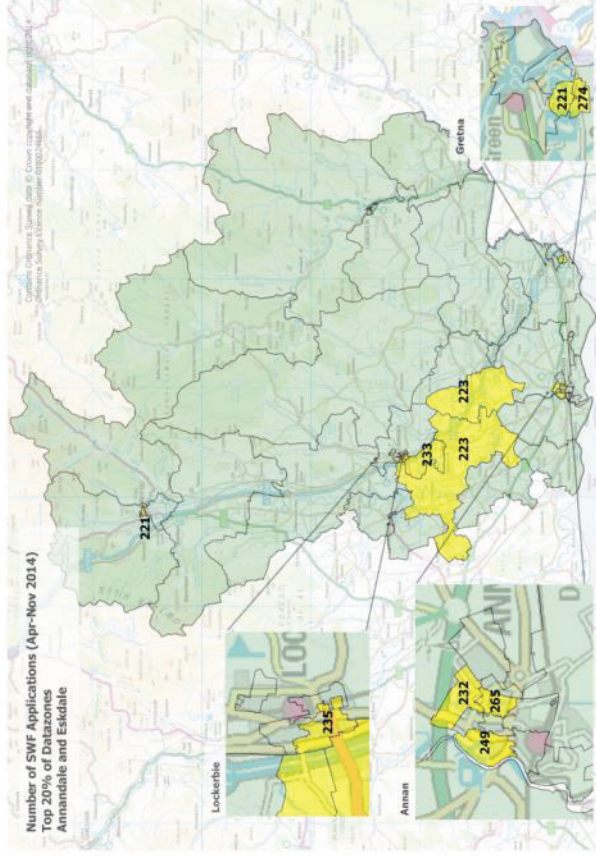
The spread of affected people is similar in the four areas, albeit slightly under-represented in Nithsdale and over-represented in Wigtownshire. This is likely to reflect the differences in age profiles of the areas’ populations, as older people are more likely to experience health problems.

Figure 6.1.2: Long-term Health Problem or Disability by Committee Area

	People with LT Health Problem		All People (%)
	Number	% Distribution	
Annandale and Eskdale	8,115	24.6	25.5
Nithsdale	12,313	37.4	39.3
Stewartry	5,300	16.1	15.9
Wigtownshire	7,206	21.9	19.4
D&G Total	32,934	100.0	100.0

Figures 6.1.3/4/5/6 show the concentrations in each area of people with long-term health problems or disabilities.

Figure 6.1.3: Annandale and Eskdale

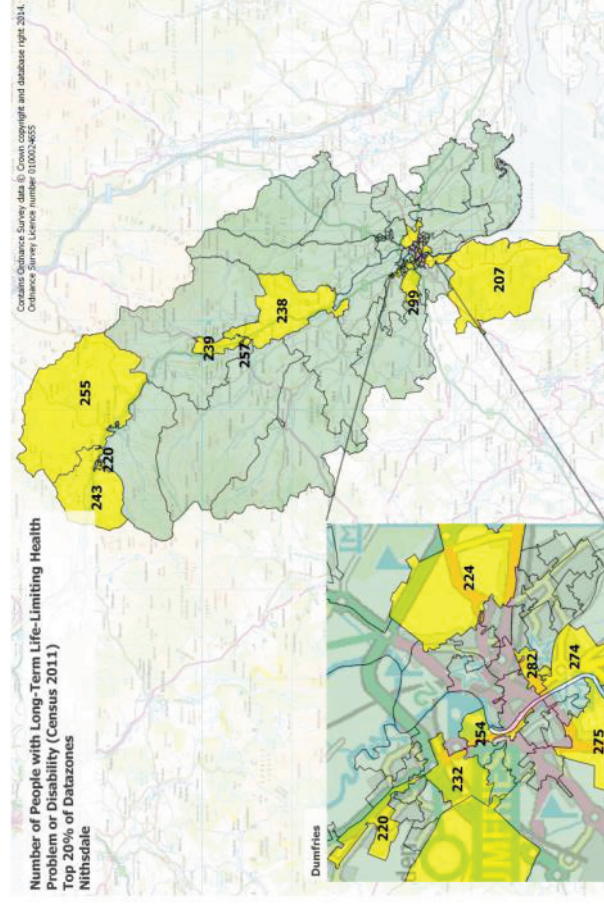


The highest numbers of affected people in Annandale and Eskdale live in:

- 3 datazones in Annan
- 2 in Gretna
- 1 in Lockerbie
- 2 rural datazones to the south of Lockerbie
- Around Ecclefechan

However, these datazones only account for 29% of all people in this group.

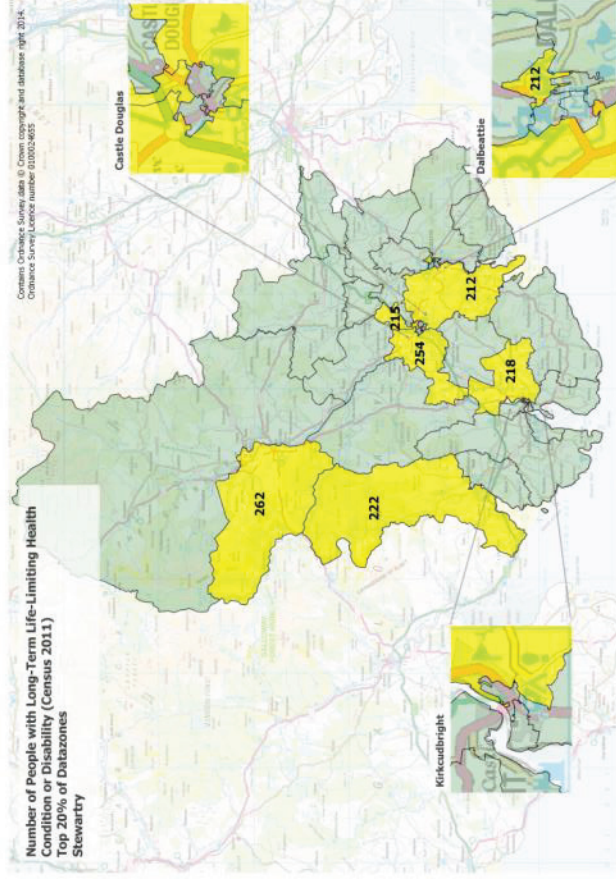
Figure 6.1.4: Nithsdale



Although there are some commonalities, the pattern of people with life-limiting health problems appears somewhat more dispersed across Nithsdale compared to those affected by the income or employment indicators discussed in Chapters 3 and 4.

The datazones with the highest numbers are spread across the area, and taken together only account for 30% of the total – a lower level of concentration than many other indicators show in Nithsdale.

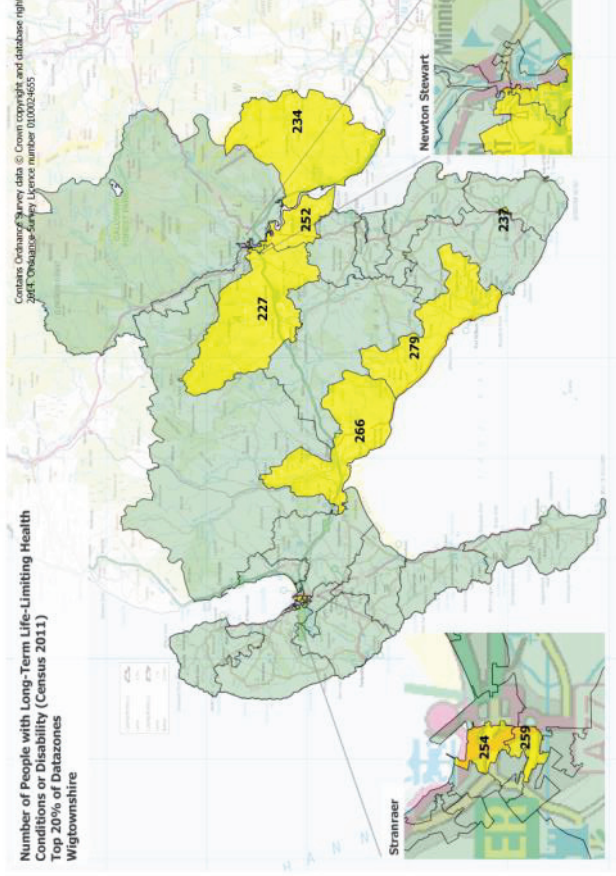
Figure 6.1.5: Stewartry



With the exception of one datazone in the north-east of Dalbeattie the highest numbers of affected individuals in the Stewartry are found in largely rural parts of the area. This is a different pattern from income and employment deprivation.

These datazones account for only 30% of the total.

Figure 6.1.6 Wigtownshire



In comparison with other indicators, the highest numbers of people in this category show a low degree of concentration in Stranraer, although two datazones in the town are still represented.

Other areas with high numbers include two coastal datazones, three around Newtown Stewart and Whithorn.

Only 28% of affected people live in these datazones, with 72% spread across the rest of the area.

6.2 Unpaid Carers

Just under 15,000 people in Dumfries and Galloway provide some level of unpaid care to friends or relatives and more than half of this group say that they provide over 50 hours of unpaid care per week. These people are most likely to suffer negative consequences as a result.

There is no significantly disproportionate distribution between the region's urban, town and rural areas although the number of carers in accessible rural areas is slightly above the population share.

Figure 6.2.1: Unpaid Carers by Urban/Rural Classification

	Unpaid Carers		All People (%)
	Number	% Distribution	
Other Urban Areas	4,093	27.4	29.0
Accessible Small Towns	2,216	14.8	15.7
Accessible Rural	4,209	28.1	26.8
Remote Small Towns	1,118	7.5	7.4
Remote Rural	3,319	22.2	21.1
D&G Total	14,955	100.0	100.0

The spread of affected people between the four areas is close to the population share, albeit slightly under-represented in Nithsdale and over-represented in the Stewartry. This is likely to reflect the differences in age profiles of the areas' populations.

Figure 6.2.2: Unpaid Carers by Committee Area

	Unpaid Carers		All People (%)
	Number	% Distribution	
Annandale and Eskdale	3,750	25.1	25.5
Nithsdale	5,653	37.8	39.3
Stewartry	2,494	16.7	15.9
Wigtownshire	3,058	20.4	19.4
D&G Total	14,955	100.0	100.0

Only 7% of unpaid carers live in the region's 16 datazones in Scotland's most deprived 20% based on the SIMD.

6.3 Health: Analysis of Focus Group Data

A number of participants had long-term health problems that either limited their ability to work or, in their view, made them unattractive to potential employers.

"I couldn't do 99% of these jobs because of my health issues" (Dumfries)

"Even though they're not supposed to be biased ... there's so many people out there looking for work, they think they can pick and choose who they're going to interview" (Dalbeattie)

Several participants talked about their experience of poor health and disability in relation to the benefits system. For example:

"My wife, she's disabled she was on ESA and she received a letter, no warning, you're fit to work, your money's stopped now. We appealed and we went to the appeal if anybody is officious or in her face she crumbles, she panics, she gets tearful, they would ask her a question she can't explain things very well they were really, really nasty." (Dumfries)

Poor health is seen not only as a cause of poverty but also a direct effect of, or exacerbated by poverty. A number of participants found the struggle to manage on a low income had a negative impact on their mental and physical health. They typically said:

"It makes you ill, because you're worried sick – every day, where's the food coming from, where's the money coming from" (Annan)

"You probably find that you can't afford to have a balanced diet or what you should be eating from day to day, you buy the stuff that's the cheapest and that lasts the longest to make your money spin out which is nine times out of ten unhealthy fat greasy stuff" (Dumfries)

"If you're on your own you're obviously sitting watching TV, smoking and drinking coffee all day, how healthy is that? It does happen, you get so depressed sitting in the house all the time day after day." (Dalbeattie)

The health of family members can also have an impact on the lives of individuals and be a contributory factor in experiencing deprivation. For example, having caring responsibilities can limit the employment or educational opportunities that people are able to take:

"It's got to fit in with my family life" (Dalbeattie)

In common with other services, access to health services can be more difficult for those living in more remote parts of the region. For example, participants in the Stranraer focus group were particularly vocal about the challenge of having to make the long journey to Dumfries by public transport for short and early-morning hospital appointments (See Chapter 8).

6.4 Health: Summary and Conclusions

The links between poor health and deprivation more broadly is clearly established in an extensive literature and a number of key messages emerge through the evidence gathered in this study.

- Poor health can be a cause of low income (e.g. where individuals are unable to work and are reliant on benefits). 22% of the region's population report having long-term and life-limiting conditions around half of which say they are 'limited a lot' by their condition. This group are widely dispersed across the region.
- Being in poverty contributes / adds to poor health by impacting on the affordability of, for example, a nutritious diet and appropriate heating and causes stress associated with 'struggling to pay bills and make ends meet'.
- 10% of the region's population are unpaid carers and around half provide 50+ hours of unpaid care per week. While the need for carers is related to health more broadly, carers face specific issues and require targeted support and, like those with long-term and life-limiting conditions, are widely dispersed. **The Region's Carers Strategy sets out a number of actions to support this group.**
- Neither of these indicators show strong geographical relationships with the other measures of deprivation used in this study (see *Appendix D*) and only a small proportion of affected people live in the datazones identified as 'most deprived' in the SIMD. However, people with health problems often experience multiple types of deprivation, particularly related to income and employment, and some also experience significant barriers in terms of transport and access to services.
- While *health* is a broad issue, the evidence from this study indicates two potential areas where there is scope for intervention:
 - Tailored support for those with health problems to move into employment (although health/disability is likely to be only one of several barriers to employment that they face).
 - Support for those on low incomes to improve their health – for example in improving access to healthy and affordable food and.

7. EDUCATION AND SKILLS

This study uses the number of people with no qualifications as a proxy measure for the number of people who are educationally deprived.

Although the SIMD includes a number of further measures of educational deprivation (e.g. school absence and attainment rates) these have not been included as actual counts of affected people are not available at datazone level.

7.1 People with No Qualifications

At the 2011 census 33% (n=41,563) of Dumfries and Galloway's adult population had no qualifications. However, it is unlikely that everyone in that category is deprived in other ways since it is, for example, a much higher number than those experiencing income (Chapter 3) or employment (Chapter 4) deprivation.

Currently, only a very small proportion of school pupils (1.1% in 2012/13) across Dumfries and Galloway now leave school without a qualification (Scottish Government, 2014b).

As *Figure 7.1.1* shows, the number of people with no qualifications across the region's urban/rural areas is broadly in line with their population share.

Figure 7.1.1: People with No Qualifications by Urban/Rural Classification

	No Qualifications		16+ Population (%)
	Number	% Distribution	
Other Urban Areas	11,689	28.1	28.6
Accessible Small Towns	6,918	16.6	15.6
Accessible Rural	11,050	26.6	26.9
Remote Small Towns	3,244	7.8	7.6
Remote Rural	8,662	20.8	21.2
D&G Total	41,563	100.0	100.0

Figure 7.1.2 shows the numbers of people with no qualification by Committee Area. A smaller number of people with no qualifications live in Nithsdale and the Stewartry relative to these areas' population share. Conversely, the proportion is slightly higher in Annandale & Eskdale and Wigtownshire. This could be related to the types of jobs available in these areas or to access to educational opportunities.

Figure 7.1.2: People with No Qualifications by Committee Area

	No Qualifications		16+ Population (%)
	Number	% Distribution	
Annandale and Eskdale	11,125	26.8	25.4
Nithsdale	15,272	36.7	39.1
Stewartry	6,078	14.6	16.1
Wigtownshire	9,088	21.9	19.4
D&G Total	41563	100.0	100.0

7.2 Education and Skills: Analysis of Focus Group Data

Few focus group participants identified lack of skills or qualifications as a reason for experiencing poverty but where the mismatch between their skills and the needs of current employers was acknowledged the participant often related it to their age.

“I’ve done the same job for 36 years so they turn round and say what can you do? I’ve worked in a factory for 36 years what do you expect me to be able to do?” (Dumfries)

“I mean I left school when I was 15 didn’t have any qualifications” (Dalbeattie)

Individuals had tried to improve their skills and qualifications but did not always find it easy and recognised that there was no guarantee that it would lead to employment.

“I decided to go to college but I’m paying for that so that’s a struggle but to get a job I need to learn” (Dalbeattie)

“You can go to college and you can lean your Highers and I done well in my course and all that then you’ve not got the practical experience.” (Dumfries)

Illustrating the multiple barriers preventing people from undertaking education or training many participants in the Stranraer focus group spoke of the limited range of Further Education courses available locally and of the difficulty of travelling to Ayr or Dumfries to access further opportunities.

“They can only do so much here, you have to actually go away to finish – likes of hairdressing you can only do a year here then you’ve got to go somewhere else.” (Stranraer)

This ‘split-site’ requirement was a cause of particular difficulties for those with young children.

“What happens with my weans then, I cannae take them with me ... say I got child care, I am maybe not getting back to the town til 7 o’clock at night ... you can get so much childcare for them but then I would need somebody else to come in and take them” (Stranraer)

7.3 Education and Skills: Summary and Conclusions

Poor educational attainment is linked to deprivation through its impact on the individual's ability to gain employment and on various other aspects of life.

- As shown in the Baseline Study for the Regional Economic Strategy (Crichton Institute, 2014), Dumfries and Galloway compares poorly with the Scottish average in terms of the educational profile of its population.
- 33% of adults in Dumfries and Galloway have no qualifications and within some parts of the region (e.g. Wigtownshire) this proportion is even higher (see *Figure 3.1*). However, this, to an extent, is an historical issue as very few young people now leave school without any qualifications. Further research into the characteristics of those with no qualifications would be valuable.
- Lack of skills was not identified by participants as a key reason for experiencing poverty but some recognised its contributed to their inability to find employment.
- Those with no qualifications are not concentrated in particular areas but spread across the region.
- While the qualifications that people hold is an indicator of their skill level there are many skills that are less tangible and evidence of work experience is often sought by employers as evidence of employability.
- Several of the measures currently being taken forward by Dumfries and Galloway Council, such as the Youth Guarantee, Link Worker Service and D&G Employability Award aim to support people into education or training.
- The work undertaken in this study raises a number of questions where a more in-depth understanding would help to shape an appropriate response. These include:
 - A better understanding of the reasons why individuals and cohorts have and continue to have low skills.
 - The extent to which the skills held within the regional labour market match those required by employers.

8. ACCESS

Access to services or employment opportunities is particularly relevant in rural areas given the greater distances involved and more limited transport provision.

'Access', as measured by average travel times, is included as one of the SIMD domains. McKendrick *et al.* (2011) suggest that this measure should be given more weight in order to better recognise its importance.

8.1 No Car or Van

14,889 households in the region do not have access to a car or van. This is not in itself an indicator of deprivation or disadvantage - in urban areas a car may not be necessary to access employment, education or services – but in rural areas access to a car is more likely to be viewed as a basic necessity, even amongst low-income households. Thus, the 2,559 households in the region's remote rural areas without a car are likely to be those most disadvantaged in terms of access to services (Figure 8.1.1).

Figure 8.1.1: No Car or Van by Urban/Rural Classification

	Households with No Car		Households (%)
	Number	% Distribution	
Other Urban Areas	6,034	40.5	29.5
Accessible Small Towns	2,641	17.7	15.8
Accessible Rural	2,455	16.5	25.8
Remote Small Towns	1,200	8.1	7.7
Remote Rural	2,559	17.2	21.2
D&G Total	14,889	100.0	100.0

Figure 8.1.2 shows the distribution of car-less households by committee area with the largest proportion in Nithsdale.

Figure 8.1.2: No Car or Van by Committee Area

	Households with No Car		Households (%)
	Number	% Distribution	
Annandale and Eskdale	3,508	23.6	25.2
Nithsdale	6,340	42.6	38.8
Stewartry	1,871	12.6	16.2
Wigtownshire	3,170	21.3	19.8
D&G Total	14,889	100.0	100.0

In order to identify those households most likely to be disadvantaged by their lack of access to a car or van, it is necessary to look at the figures at a local level in conjunction with information about the area in which they live. Figures 8.1.3/4/5/6 show the parts of each area that are 'hardest to access' based on their ranking in the SIMD access domain which is calculated using average times taken by

car and by public transport to reach a number of key local services, such as retail centre, doctor etc. In these maps:

- The red areas are amongst those in the 5% most hard to access in the whole of Scotland.
- The orange areas are ranked in the 5-10% hardest to access.
- The yellow areas are in the 10-15% hardest to access.
- The green areas are those not in Scotland's 15% hardest to access datazones.

As the rankings for each datazone are based on averages they cannot give a perfect assessment of the distances and access barriers that individual households face but they do allow a more meaningful assessment of those households that are likely to be most disadvantaged by their lack of access to a car.

These maps show that:

- 135 of Annandale and Eskdale's carless households are in Scotland's 5% hardest to access areas. These are largely in the north and east of the area.
- 200 of Nithsdale's carless households are in Scotland's 5% hardest to access areas.
- 204 carless households in the Stewartry are in Scotland's 5% hardest to access areas.
- 361 carless households in Wigtownshire are in Scotland's 5% hardest to access areas.

Figure 8.1.3: Annandale and Eskdale

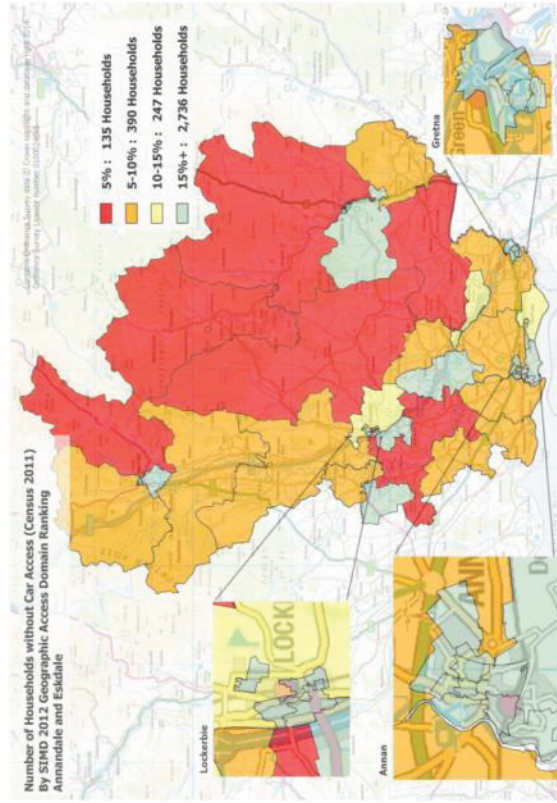


Figure 8.1.4: Nithsdale

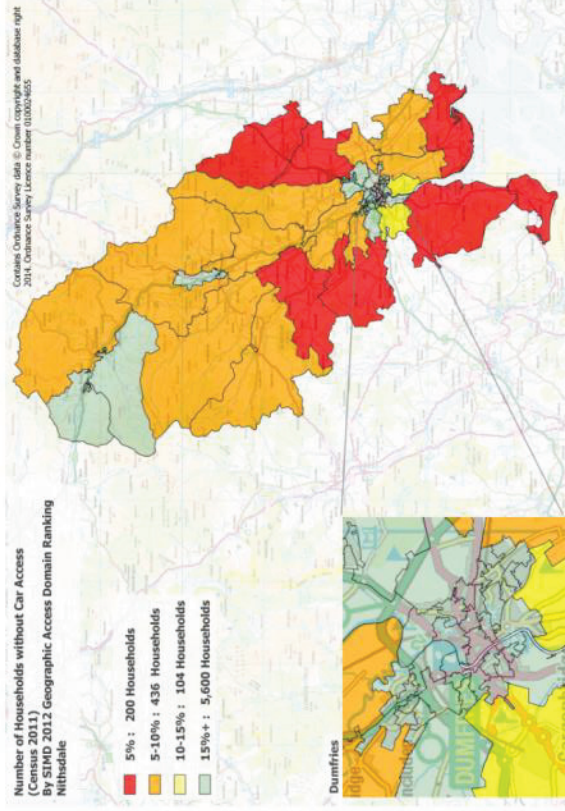


Figure 8.1.5: Stewartry

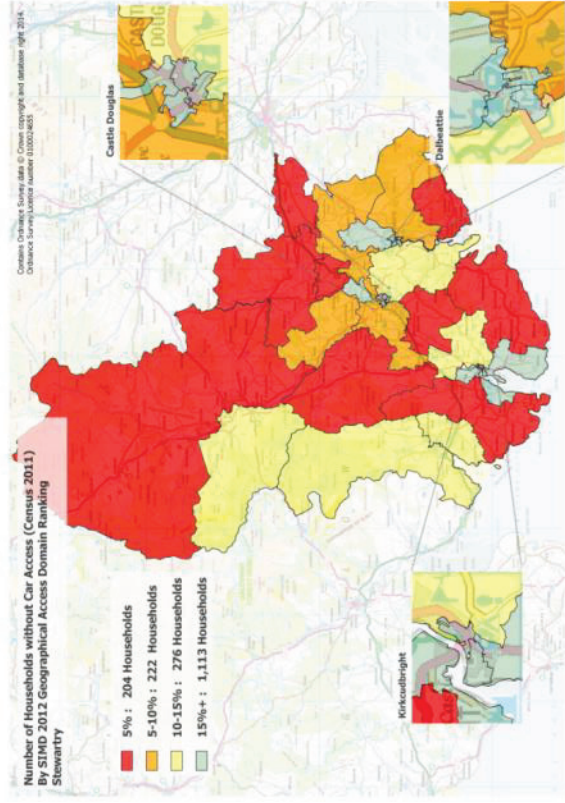
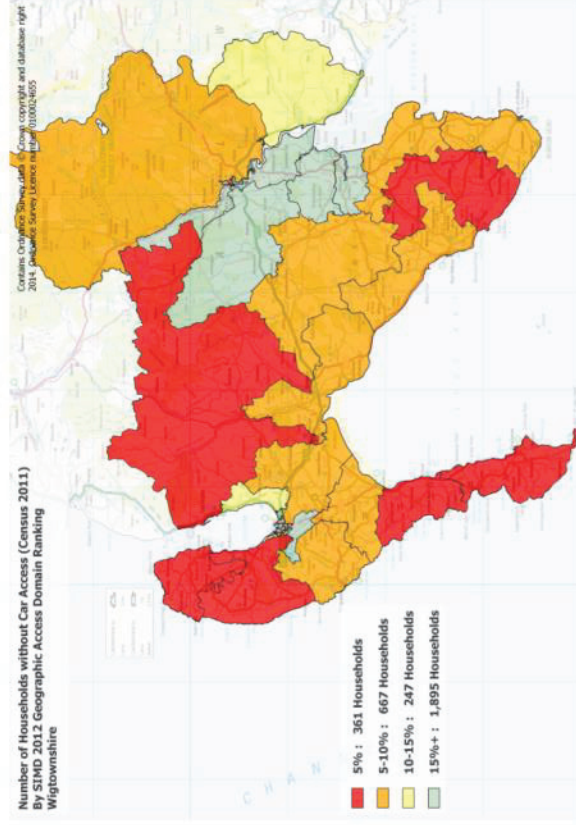


Figure 8.1.6: Wigtownshire



8.2 Access: Analysis of Focus Group Data

Transport was raised as a key issue by a number of participants. Many, who lived outside Dumfries, expressed difficulties, both in terms of time and cost, of having to use public transport to access employment opportunities and services. This limited their access to job opportunities, leisure and support services. In some cases the higher costs associated with living in small towns or rural areas exacerbated the difficulties they faced in making their income go far enough.

“You’ve got to pay to get to anywhere or to do anything” (Dalbeattie)

“You need transport if you want cheaper food because the food is dearer in Dalbeattie than it is Dumfries” (Dalbeattie)

“Two and a half hours to get to Ayr on a bus? I could be in Spain quicker.” (Stranraer)

Several Jobcentre Plus users highlighted the unfairness of having to travel long distances for compulsory appointments. The region’s only two Jobcentres are located in Dumfries and Stranraer putting those living at a distance at significant disadvantage in terms of access, and the cost of access, to services. For some, their ‘compulsory travel spend’ significantly reduced the income available for other essentials and, as illustrated in Chapter 3, many who are reliant on benefits struggle to feed and heat themselves adequately.

“Every month you have to come down (from Kirkconnel) and sign in to Dumfries job centre and you don’t get your bus fare back which is £8.20 return. It’s a 60 mile round trip, you don’t get any help with that and that’s money which could be benefitting going into your electric or your gas, toiletries” (Dumfries)

Participants in the Stranraer focus group were particularly vocal about the problems associated with having to travel to Dumfries for for what they saw as relatively trivial hospital appointments.

“You’re not well, you have to sit on a bus for nearly three hours to get there, three hours to get back ... you have to eat, they don’t take that into account ... that’s a long day, you’re forking all this out”. (Stranraer)

The time and financial costs associated with living outwith the region’s main towns are an additional burden for those living on low incomes who commonly face a range of other barriers to accessing services or employment opportunities.

8.3 Access: Summary and Conclusions

As a region of relatively low population density and large rural areas, geographic access to jobs and services is a significant issue for many who live in Dumfries and Galloway. The following observations are based on the evidence of this study.

- There is no comprehensive measure of the number of people who face ‘access’-related deprivation but for some, distance and the availability of transport are undoubtedly major barriers to accessing services and employment opportunities. This is an aspect of deprivation that is arguably under-weighted in the SIMD.
- 21% of the region’s households are in remote rural areas. Not all will experience deprivation but together with the 26% in accessible rural areas and 8% in remote small towns, they are most likely to find it difficult to reach local services or job opportunities.
- There is a significant cost (financial and time) to individuals who *have* to travel long distances to access services that are only available in the region’s main towns. This is most striking in the case of Jobcentre Plus as many people are required to travel long distances at significant cost, for mandatory appointments, or risk incurring sanctions.
- Car ownership is an indicator that can be used to measure ability to access services and opportunities. However, access to a car is more important in some areas than others and these figures need to be analysed understood in combination with information about where people live.
- Dumfries and Galloway Council is already taking forward initiatives to address the costs associated with transport for vulnerable groups – for example the Taxi Card scheme for disabled people, and the Poverty and Social Inclusion strand of the current budget. These will help specific categories of people to access employability related support.
- The difficulties and costs of transport faced by deprived people in many parts of the region should not be underestimated and consideration should be given to means of amelioration.

9. CRIME

An indicator of crime levels is included in most measures of multiple deprivation on the grounds that it is related to other aspects of deprivation and represents a set of problems that impact on people's lives in their own right. "Feeling that you and those you care about are safe" was ranked joint fourth in the elements necessary for well-being in the consultation to develop the Oxfam HumanKind Index (Fraser of Allander Institute/Oxfam, 2012).

There is evidence of an association between some types of crime and deprivation more broadly, and of fear of crime being greatest amongst the poorest in society (Bailey *et al.*, 2003). The most recent Scottish Crime and Justice Survey showed that the risk of being a victim of crime was higher for those living in the most deprived areas based on the SIMD (Scottish Government, 2014e).

The prevalence of crime in Dumfries and Galloway is significantly lower than the Scottish average (Scottish Government, 2014c) although levels of crime vary significantly across the region and eighteen datazones in Dumfries and Galloway rank within Scotland top 20% in terms of crime deprivation (Scottish Government, 2012a). However, in contrast with the indicators used to measure other aspects of deprivation is not possible to identify the numbers of people or households affected by crime at a datazone level.

9.1 Crime

The contrast between the region's urban and rural areas is marked with the former accounting for over half of selected crimes⁸ (despite being home to less than a third of the total population). (Figure 9.1.1). However, this pattern can reflect the fact that town centres often attract significantly larger numbers of people (during both day- and night-time) than their resident populations.

Figure: 9.1.1: Crime by Urban/Rural Classification

	Selected Crimes		All People (%)
	Number	% Distribution	
Other Urban Areas	2,450	51.7	29.0
Accessible Small Towns	684	14.4	15.7
Accessible Rural	695	14.7	26.8
Remote Small Towns	306	6.5	7.4
Remote Rural	603	12.7	21.1
D&G Total	4,738	100.0	100.0

As Figure 9.1.2 shows, there is an imbalance between the region's four areas, with Nithsdale accounting for 49% of all of these crimes.

Taken in combination with the urban/rural breakdown in Figure 9.1.1 this suggests that the figures are skewed by a disproportionate number of crimes taking place in Dumfries.

⁸ Based on the SIMD 2012 crime count which relates to selected recorded offences, not all crimes committed in an area. See Appendix A.

Figure: 9.1.2: Crime by Committee Area

	Selected Crimes		All People (%)
	Number	% Distribution	
Annandale and Eskdale	1,054	22.2	25.5
Nithsdale	2,304	48.6	39.3
Stewartry	426	9.0	15.9
Wigtownshire	954	20.1	19.4
D&G Total	4,738	100.0	100.0

9.2 Crime: Analysis of Focus Group Data

Seven of the focus group participants lived in datazones that had amongst the region's highest number of crimes (based on the SIMD crime count). Despite this, very few participants mentioned crime as an issue. This may be because they personally had no experience of crime, or because they do not see crime as closely related to their experience of low income.

9.3 Crime: Summary and Conclusions

Being more likely to experience or having a greater fear of crime is widely recognised as being associated with poverty and crime is usually included in attempts to measure multiple deprivation. The available data however allows only a limited number of observations to be made:

- As the sources of data on people's experiences of crime or of how safe they feel in their community are survey-based it is not possible to disaggregate the figures to local levels. This means that the number of selected crimes recorded by datazone is the best indicator available – but this does not allow identification of the numbers of people or households affected by crime and means that crime cannot be measured in the same way as the other aspects of deprivation in this study.
- There does not appear to be any strong correlation with other types of deprivation (see *Appendix D*) in Dumfries and Galloway possibly because other factors, such as the concentration of crimes in town centres, outweigh any link that exists with deprivation.
- Crime was not identified as an issue by participants in the focus groups. This may reflect their personal experiences or the fact they do not see crime as related to their experience of poverty. However, evidence from elsewhere suggest that those in poverty and those living in the most deprived areas are more likely to experience crime and it is likely that the absence of any clear link in this research may reflect the lack of appropriate data, or the particular patterns of crime and deprivation in Dumfries and Galloway. More in-depth research would be required to shed more light on this issue.

10. HOUSING

Housing, along with health, is the highest weighted domain in the Oxfam HumanKind Index (Fraser of Allander Institute/Oxfam, 2012) but is measured by using the Scottish House Condition Survey, which cannot provide data for small areas. The two indicators used here (lack of central heating and overcrowding) are those used in the calculation of the SIMD Housing Domain based on the 2011 Census.

10.1 No Central Heating

The level of fuel poverty is defined as the proportion of households that need to spend more than 10% of their income on fuel in order to heat their home to a satisfactory standard. Data from the Scottish House Conditions Survey (Scottish Government, 2015) suggests that 45% of households in Dumfries and Galloway are likely to be ‘fuel poor’ with 14% experiencing ‘extreme’ fuel poverty (i.e. needing to spend more than 20% of their income). There is however, no robust data down to local level on the number of individuals or households experiencing fuel poverty although some model-based estimates have been constructed, based on applying survey data to small areas⁹.

Households without central heating are at greater risk of fuel poverty and have a stronger likelihood of experiencing problems with dampness and condensation which can have health implications (Scottish Government, 2012a, Palmer *et al.*, 2008). Only 2% of households in the region (n=1,458) have no central heating and just over half of these are owner-occupied.

As shown in *Figure 10.1.1*, the affected households are disproportionately found in (both accessible and remote) rural areas. This is likely to reflect the existence of older housing stock in rural areas particularly where they do not have access to mains gas, resulting in increased fuel costs.

Figure 10.1.1: No Central Heating by Urban/Rural Classification

	Households with No CH		Households (%)
	Number	% Distribution	
Other Urban Areas	346	23.3	29.5
Accessible Small Towns	117	7.9	15.8
Accessible Rural	457	30.8	25.8
Remote Small Towns	95	6.4	7.7
Remote Rural	470	31.6	21.2
D&G Total	1,485	100.0	100.0

Figure 10.1.2 shows that households without central heating are over-represented in the Stewartry and Wigtownshire. This may reflect the older housing stock in the rural parts of these areas.

Only 7% of households with no central heating are in the datazones identified as ‘most deprived’ in the SIMD and, as shown in *Figures 10.1.3/4/5/6*, the highest numbers of affected households, compared to other indicators, are likely to occur in more rural parts of the region - although there are also significant numbers in the centre of Dumfries.

⁹ See for example Scottish Government (2012b)

Figure 10.1.2: No Central Heating by Committee Area

	Households with No CH		Households (%)
	Number	% Distribution	
Annandale and Eskdale	321	21.6	25.2
Nithsdale	530	35.7	38.8
Stewartry	297	20.0	16.2
Wigtownshire	337	22.7	19.8
D&G Total	1,485	100.0	100.0

Figure 10.1.4: Nithsdale

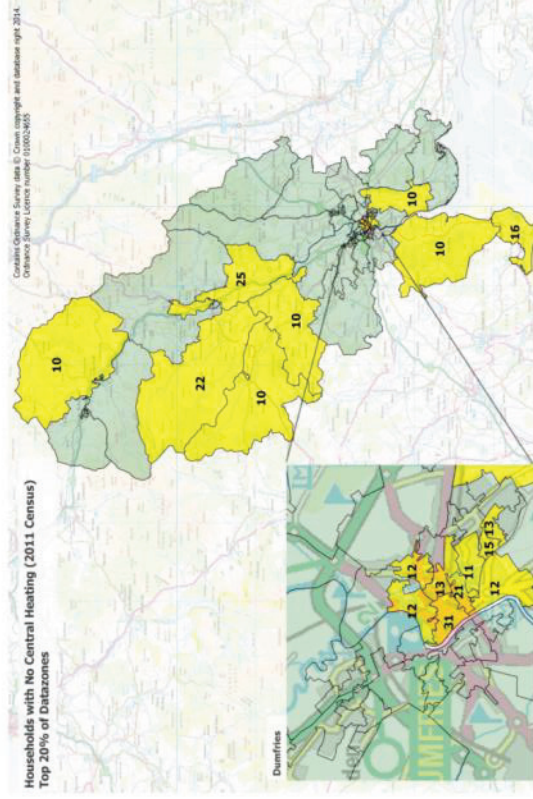


Figure 10.1.3: Annandale and Eskdale

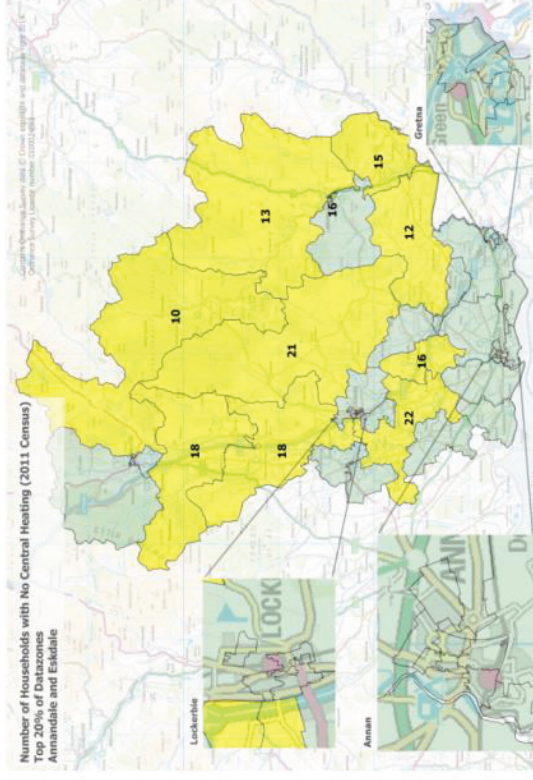


Figure 10.1.6: Wigtonshire

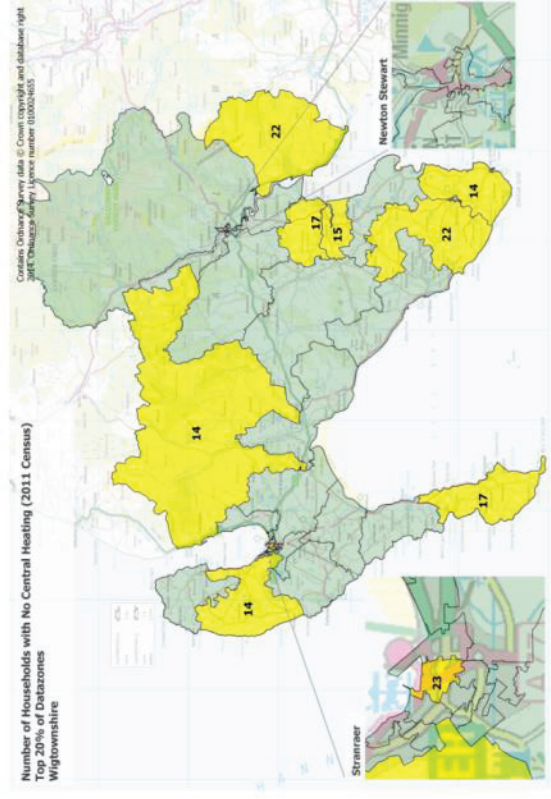
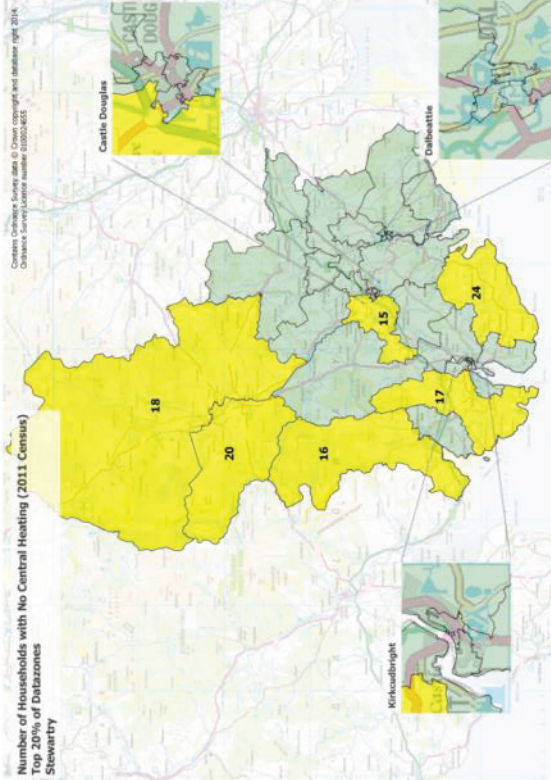


Figure 10.1.5: Stewartry



10.2 Overcrowding

At the 2011 Census, 4% (n=2,729) of households in Dumfries and Galloway were classified as 'overcrowded' and, as *Figure 10.2.1* and *Figure 10.2.2* show, overcrowding is considerably over-represented (relative to their share of all households) in the region's two urban areas and in Nithsdale. This suggests, in contrast to the 'no central heating' measure of housing deprivation (where the largest numbers of affected households tend to be in rural areas), overcrowding is concentrated in (although not limited to) Dumfries.

Figure 10.2.1: Overcrowding by Urban/Rural Classification

	Overcrowded Households		Households (%)
	Number	% Distribution	
Other Urban Areas	1,093	40.1	29.5
Accessible Small Towns	420	15.4	15.8
Accessible Rural	508	18.6	25.8
Remote Small Towns	208	7.6	7.7
Remote Rural	500	18.3	21.2
D&G Total	2,729	100.0	100.0

Figure 10.2.2: Overcrowding by Committee Area

	Overcrowded Households		Households (%)
	Number	% Distribution	
Annandale and Eskdale	621	22.8	25.2
Nithsdale	1,200	44.0	38.8
Stewartry	320	11.7	16.2
Wigtownshire	588	21.5	19.8
D&G Total	2,729	100.0	100.0

10.3 Housing: Analysis of Focus Group

Despite the fact that eleven focus group participants live in datazones that have amongst the region's 10% highest numbers of overcrowded homes, overcrowding was not mentioned as an issue.

One of the major housing-related issues recounted by focus group participants was the challenge of properly heating their homes on a low income.

"Heating and shopping and paying your bills can be very hard if you are on a low income and you have to make sacrifices like either you have your heat one day and feed yourself the next day, sometimes you can't afford both." (Dumfries)

"My Gas fire has been broken for 2 years now and I don't have the money to get it fixed so I have no heat, simple as that. I can't afford to fix it because I don't have the money." (Dumfries)

One participant had experienced homelessness in the past.

"I eventually got placed in a semi-homeless bit and then I went into a bed and breakfast and then I got a council house but this took a long time like this took 7 or 8 year" (Dalbeattie)

Many participants were aware of the planned introduction of Universal Credit and that this will entail monthly (rather than fortnightly) benefit payments and individuals becoming responsible for paying rent themselves rather than Housing Benefit being paid direct to landlords. This was a source of concern for some who felt that it would make budgeting more difficult or that they were not up to the task.

"There will be a lot of people who won't pay their rent at all, they'll just spend it" (Dalbeattie)

"Folk with drug problems, alcohol problems – they're going to evict everybody when they don't pay their rent ... how can they expect anybody to go five weeks without any money?" (Stranraer)

Some in the Stranraer focus group specifically mentioned a shortage of one-bedroom homes in the town. One participant described how she had been forced to move house by the introduction of the 'bedroom tax', but was still losing out financially:

"I was paying bedroom tax ...I was in a three bedroom house ... moved down to a two because you cannae get a one bedroom ... I was struggling to find this £11.50 a week" (Stranraer)

Dumfries and Galloway Council have taken steps to mitigate the impacts of the bedroom tax using Discretionary Housing Payments. This is seen as a positive step towards helping people on low incomes but conversely, illustrates the extent to which reforms to the UK-wide welfare system have the potential to exacerbate issues of poverty and deprivation in a rural region with a limited housing stock.

10.4 Housing: Summary and Conclusions

The quality, availability and affordability of appropriate housing all have an impact on deprivation but there is a limited amount of data available on these issues for small areas in Dumfries and Galloway. However, based on the available evidence:

- Around 4% (n=2,729) of households across the experience overcrowding. This points to at least some mismatch between supply and demand in the housing sector.
- Just over 2% of households in the region have no central heating and are likely to be vulnerable to fuel poverty. Some estimates put the proportion of households in Dumfries and Galloway experiencing fuel poverty as high as 45% and struggling to heat their homes, or being forced to choose between heating and eating, was a common theme across the four focus groups.
- The two indicators used to measure housing deprivation show differing patterns of distribution across the region. Overcrowding is most prevalent in the largest towns while houses with no central heating tend to be more widely dispersed and often in more rural areas.
- The region's **Local Housing Strategy** targets a 20% reduction in the number of people living in fuel poverty. It also identifies targets for meeting the demand for affordable housing, improving the quality of private rented housing and making better use of the region's stock of social rented housing.
- The implementation of Universal Credit will lead to a significant change as tenants whose Housing Benefit is currently paid direct to their landlord will become responsible for paying rent themselves. The ongoing work to improve financial capability and provide advice and information as part of the **Financial Inclusion Strategy** will be especially important for this group.

11. AT RISK GROUPS

11.1 Lone Parents Families

There were 3,864 lone parent family households in Dumfries and Galloway in 2011 and while these families cannot all be classed as deprived, there is evidence that children in lone parent households are at a greater risk of experiencing poverty and social exclusion (Main and Bradshaw, 2014).

As *Figures 11.1.1* and *11.1.2* show, a disproportionate number of the region's lone parent families are in 'urban' areas and are slightly over-represented in Nithsdale and Wigtownshire relative to their population share.

Figure 11.1.1: Lone Parents by Urban/Rural Classification

	Lone Parent Households		Households (%)
	Number	% Distribution	
Other Urban Areas	1,479	38.3	29.5
Accessible Small Towns	645	16.7	15.8
Accessible Rural	770	19.9	25.8
Remote Small Towns	256	6.6	7.7
Remote Rural	714	18.5	21.2
D&G Total	3,864	100.0	100.0

Figure 11.1.1: Lone Parents by Committee Area

	Lone Parent Households		Households (%)
	Number	% Distribution	
Annandale and Eskdale	935	24.2	25.2
Nithsdale	1,598	41.4	38.8
Stewartry	528	13.7	16.2
Wigtownshire	803	20.8	19.8
D&G Total	3864	100.0	100.0

11.2 Single Person Households aged 65+

There are around 10,700 households in Dumfries and Galloway where people aged 65 or older live alone. Not all people in this category will suffer poverty or deprivation but there is evidence that they may be at greater risk from social isolation and poor mental health (Bennet and Dixon, 2006) as well as fuel poverty (Palmer *et al.*, 2008).

The urban/rural breakdown in *Figure 11.2.1* shows that the spread of single older people broadly matches the distribution of all households. This means that this group is distributed fairly evenly across all types of area, rather than being disproportionately found in towns or remote parts of the region. However, those in rural areas may be at a greater risk of, for example, social isolation, due to their distance from services or lack of public transport.

Figure 11.2.1: Single and 65+ by Urban/Rural Classification

	Single Aged 65+		Households (%)
	Number	% Distribution	
Other Urban Areas	3,080	28.8	29.5
Accessible Small Towns	1,803	16.9	15.8
Accessible Rural	2,471	23.1	25.8
Remote Small Towns	961	9.0	7.7
Remote Rural	2,384	22.3	21.2
D&G Total	10,699	100.0	100.0

They are, however, slightly over-represented in the Stewartry and Wigtownshire (*Figure 11.2.2*).

Figure 11.2.2: Single and 65+ by Committee Area

	Single Aged 65+		Households (%)
	Number	% Distribution	
Annandale and Eskdale	2,648	24.7	25.2
Nithsdale	3,901	36.5	38.8
Stewartry	1,898	17.7	16.2
Wigtownshire	2,252	21.0	19.8
D&G Total	10699	100.0	100.0

In contrast with the lone parent group, many of the areas with the highest numbers of people aged 65+ are found in more rural parts of the region. This is seen in *Figures 11.2.3/4/5/6*.

Figure 11.2.3: Annandale and Eskdale

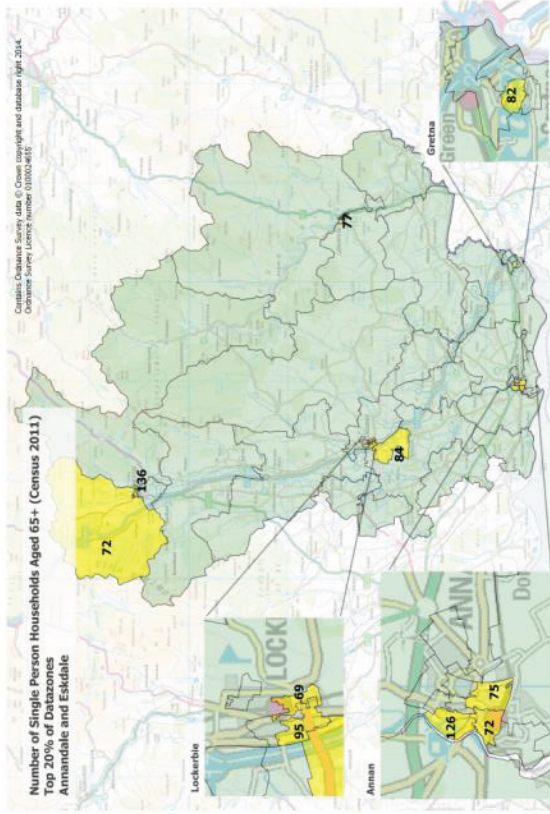


Figure 11.2.4: Nithsdale

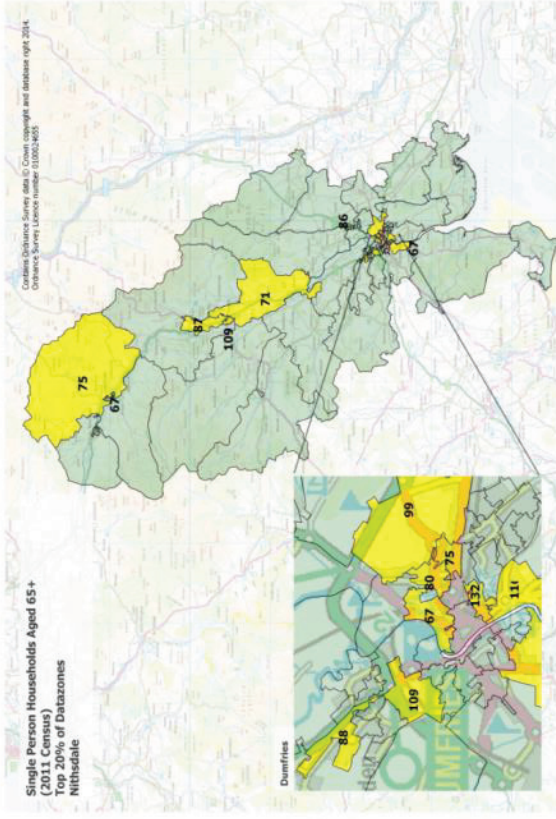


Figure 11.2.4: Stewartry

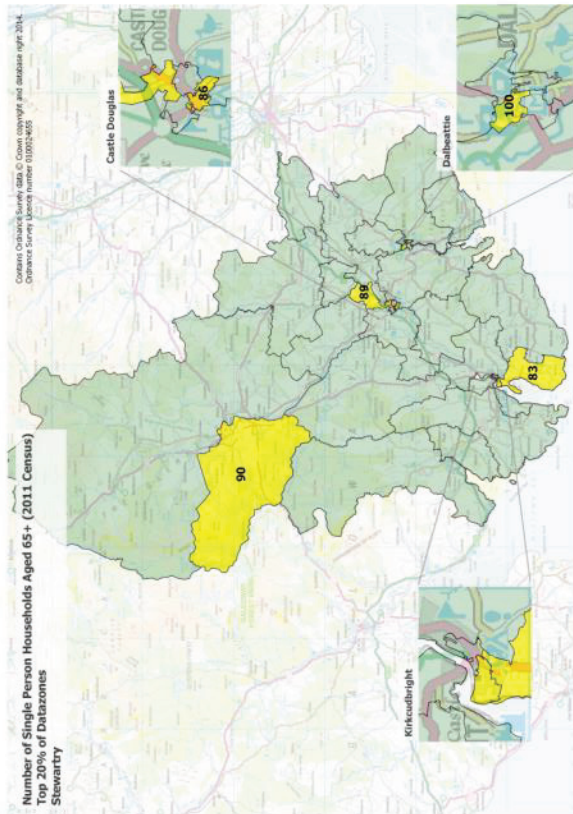
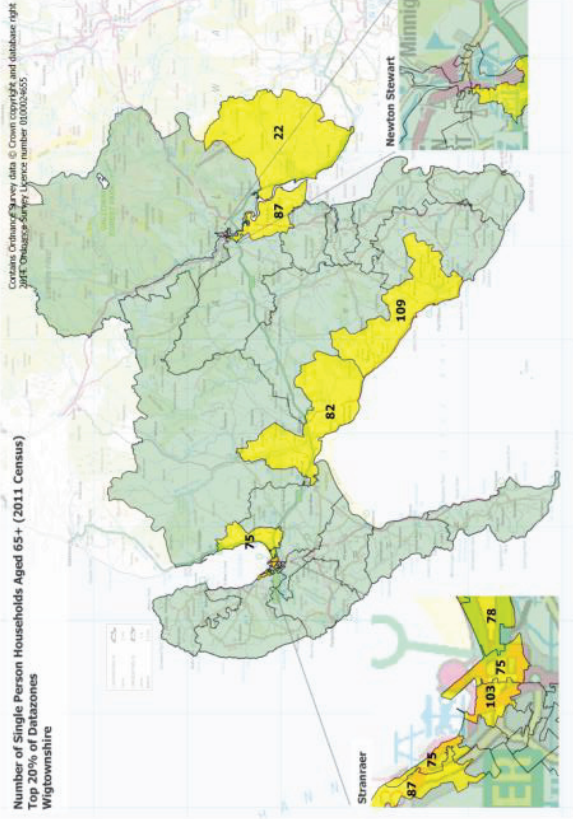
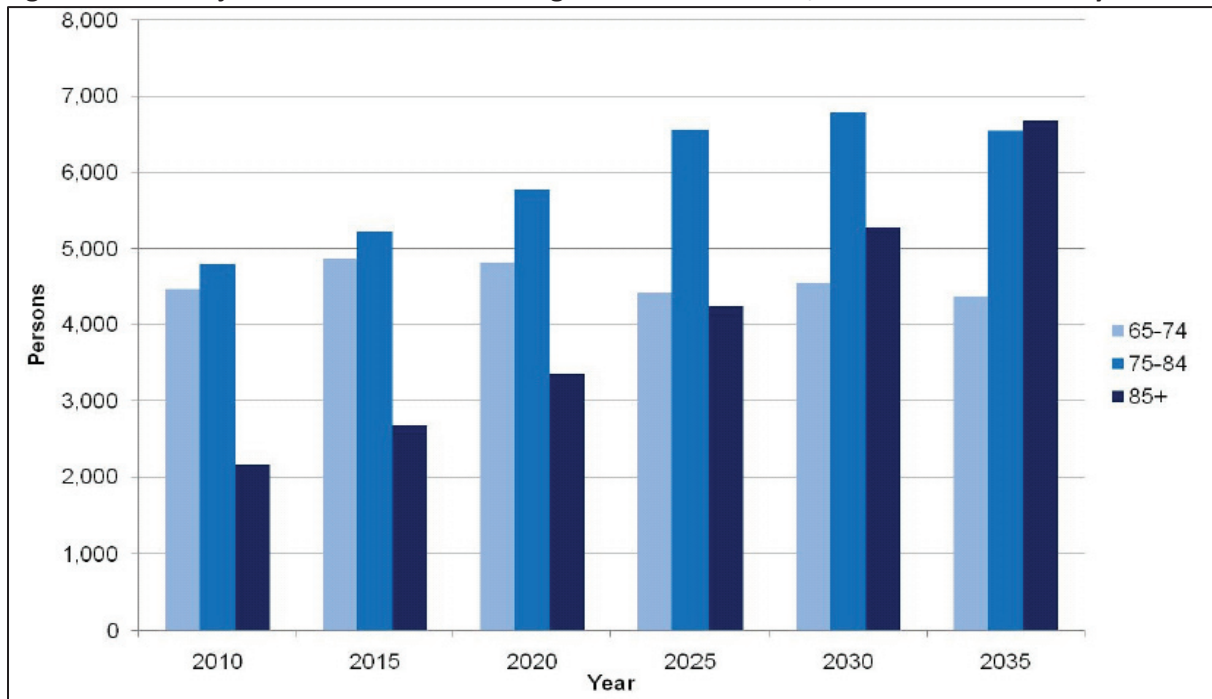


Figure 11.2.5: Wigtonshire



As shown in *Figure 11.2.6*, this group is projected to grow significantly over the next 25 years.

Figure 11.2.6: Projected Number of Older Single Adult Households, Dumfries and Galloway



Source: Putting You First (2012)

12. MEASURING MULTIPLE DEPRIVATION

The range of indicators used in this analysis show poverty and deprivation to be multi-faceted and experienced in different ways. These different forms of deprivation can interact and reinforce each other and there is some suggestion (SRUC, 2014) that these processes are more important for people living in rural areas. Many of the people who took part in the focus groups experienced more than one type of deprivation.

Two alternative approaches to measuring 'multiple deprivation' are presented here:

1. Looking at the areas in which high numbers of people or households are found across multiple indicators.
2. Looking at the number of individual households experiencing multiple forms of deprivation.

12.1 Datazones with High Levels of Multiple Types of Deprivation

By overlaying maps for each of the individual indicators it is possible to identify which datazones have the highest numbers across multiple indicators of deprivation. There are four important caveats to this approach:

1. Some of the indicators are closely related. For example, the measures of 'employment deprivation' and 'unemployment'¹⁰. It can be expected that the highest numbers in each will be found in the same areas.
2. The approach is not an attempt to construct an alternative to SIMD or to identify the 'most deprived' parts of the region. The focus is on the number of people or households affected.
3. Although numbers may be higher in some areas than others deprived people live in every part of the region.
4. The extent to which deprivation can be said to be 'concentrated' is lower than might be expected.

Despite these caveats there are benefits to knowing where high numbers of people affected by different types of deprivation are located. This is presented in two ways:

- Firstly, for Dumfries and Galloway as a whole, based on the datazones amongst the region's 'worst' 10% across all of the indicators.
- Secondly, for each of the four areas, looking at the 'worst' 10% of datazones within each. This analysis is presented in *Figures 12.1.1/2/3/4/5*.

¹⁰ See Appendix D for measure of correlation between indicators.

Figure 12.1.1: Datzones Across Multiple Deprivation Indicators, Dumfries and Galloway

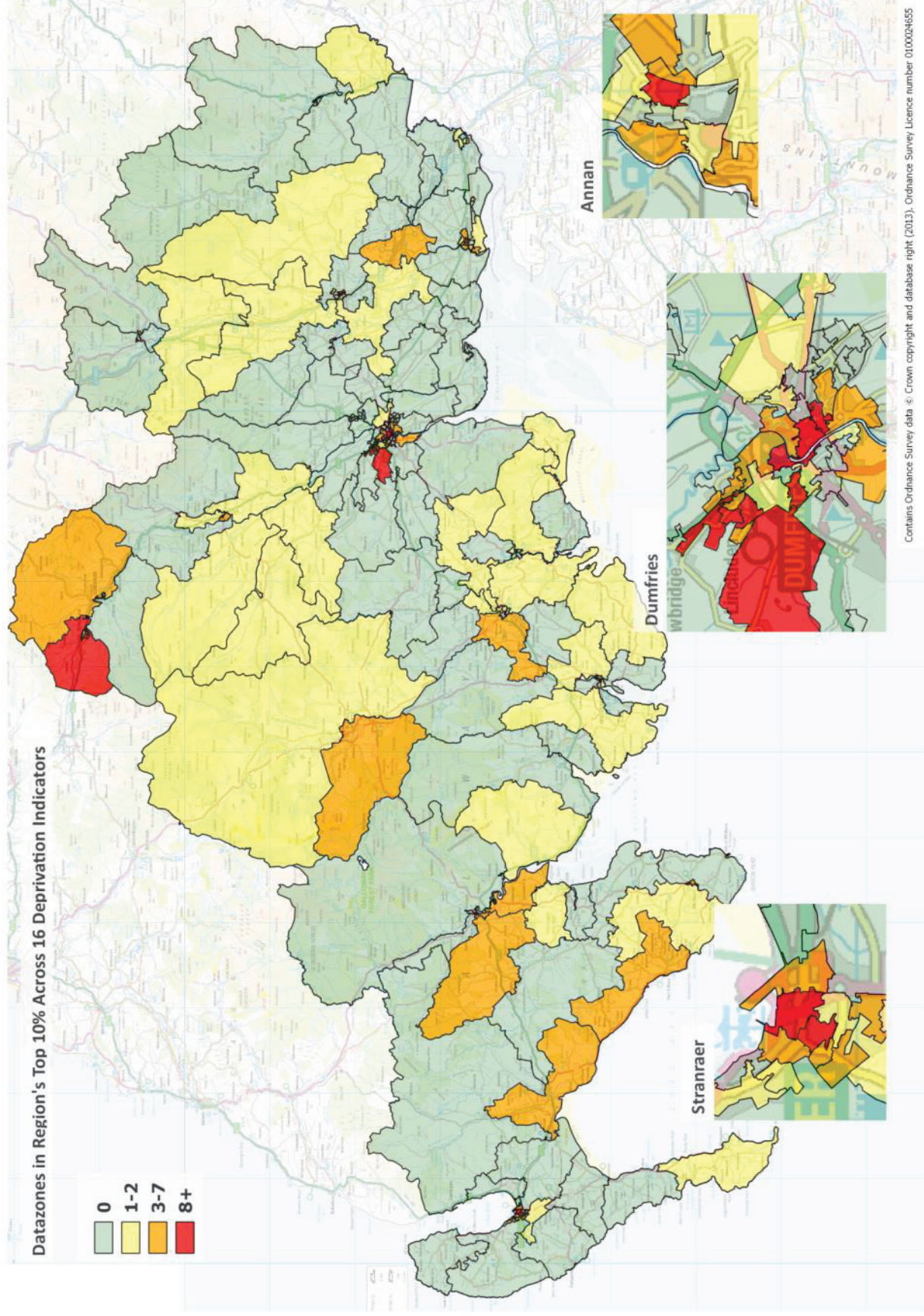
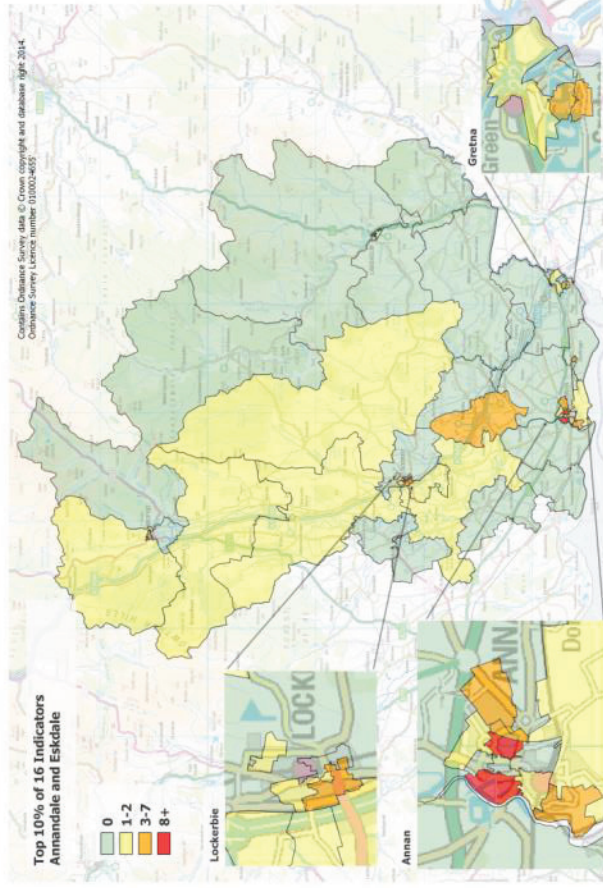


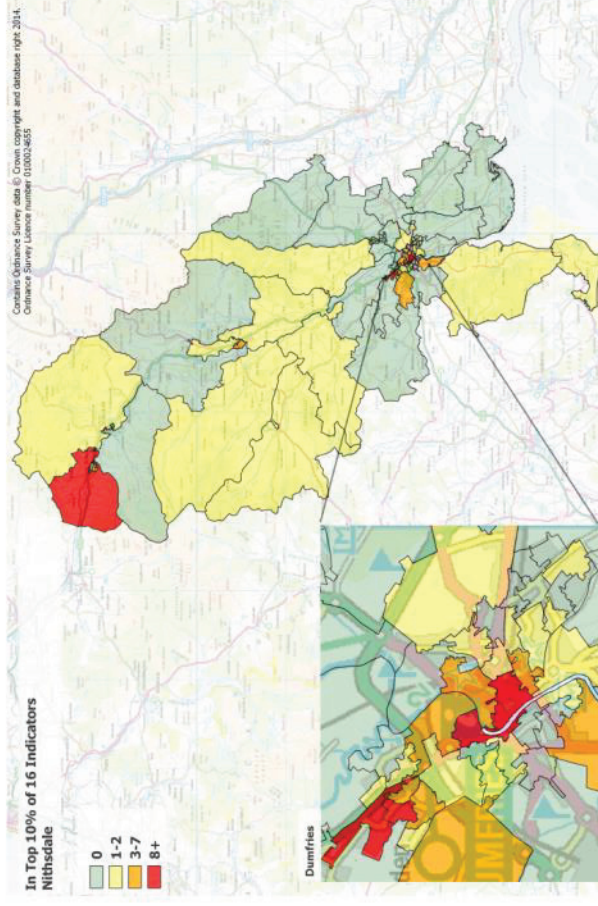
Figure 12.1.2: Annandale and Eskdale



24 of the 49 datazones in Annandale and Eskdale are amongst the 'worst' 10% for at least one indicator.

Only 2 areas stand out as being amongst the 'top' 10% for at least 8 indicators (shaded red) and both of these are in Annan.

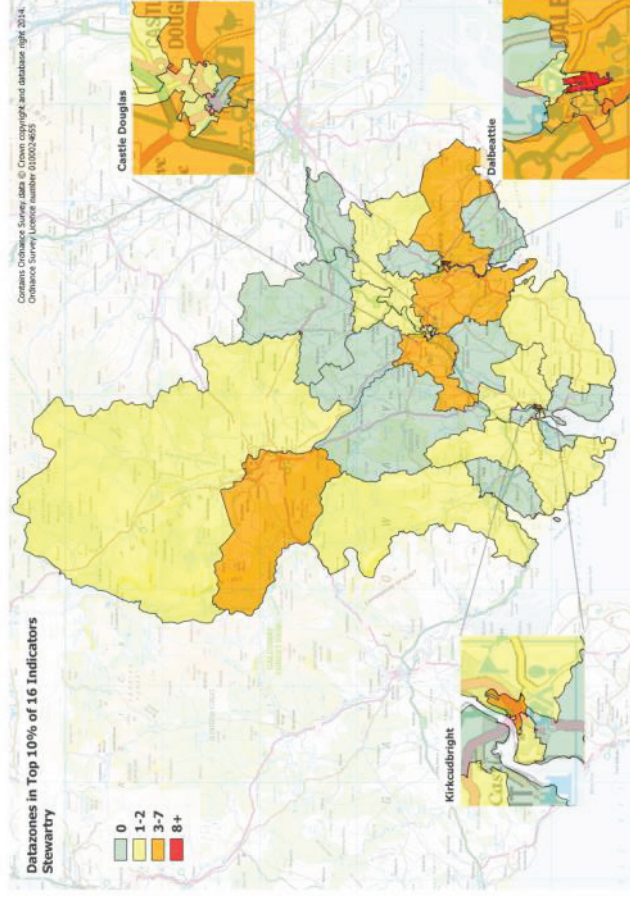
Figure 12.1.3: Nithsdale



38 of 75 datazones in Nithsdale are amongst the 'worst' 10% in the area for at least one indicator.

5 datazones have among the highest numbers for at least 8 indicators (4 in Dumfries, 1 in Upper Nithsdale).

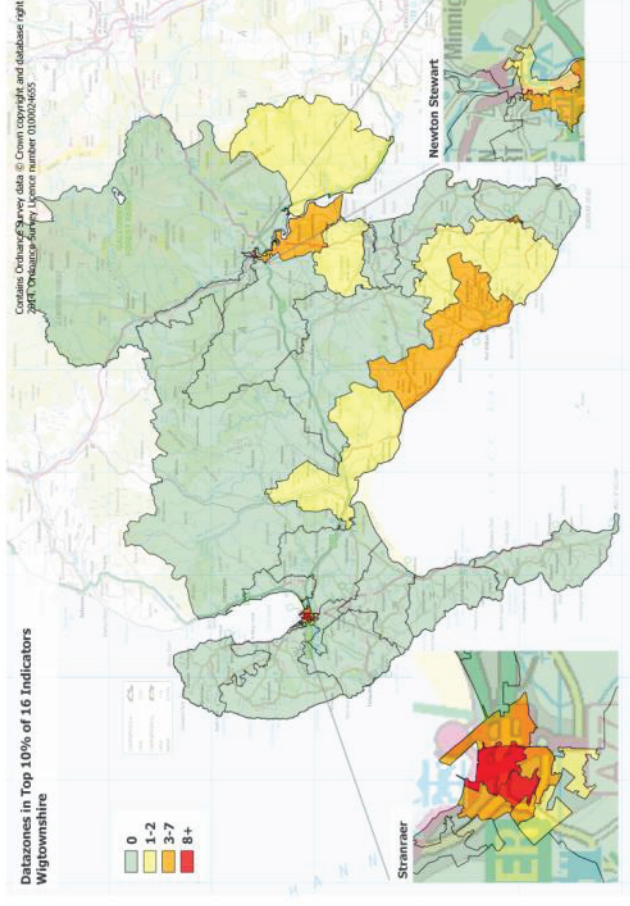
Figure 12.1.4: Stewartry



20 of the Stewartry's 31 datazones are in the area's top 10% for at least one indicator. This illustrates how broadly different types of deprivation are dispersed across the region.

There is only one datazone within the Stewartry's top 10% for 8 or more indicators. This is in Dalbeattie, to the east of the High Street.

Figure 12.1.5: Wigtownshire



16 of the area's 38 datazones are amongst the 'worst' 10% for at least one indicator – this indicates a greater degree of concentration across all indicators relative to the Stewartry.

Only 2 areas have among the highest numbers for at least 8 indicators – these are both in central Stranraer, and are both amongst Scotland's 20% most deprived overall in the SIMD.

12.2 Households with 3+ Dimensions of Deprivation

The Census identifies a number of 'dimensions' of deprivation in order to measure the number of households that are multiply deprived. These are:

- A person in the household aged 16 who is either unemployed or long-term sick or disabled.
- No working age person with a highest level qualification of level 2 or above, or aged 16-18 and a full-time student.
- Any person with 'bad' or 'very bad' health, or a long-term limiting health problem/disability.
- Accommodation that is either overcrowded, in a shared dwelling or does not have central heating.

In Dumfries and Galloway 6% (n=4,025) of all households are affected by at least 3 of these 'dimensions of deprivation'. *Figures 12.2.1 and 12.2.2 show that:*

- Urban areas have a disproportionate share of the region's multiply deprived households.
- There are more multiply deprived households in Nithsdale and Wigtownshire and fewer in the other two areas compared to overall population share.

Figure 12.2.1: 3+ Dimensions of Deprivation by Urban/Rural Classification

	Households with 3+DD		Households (%)
	Number	% Distribution	
Other Urban Areas	1,463	36.3	29.5
Accessible Small Towns	595	14.8	15.8
Accessible Rural	850	21.1	25.8
Remote Small Towns	281	7.0	7.7
Remote Rural	836	20.8	21.2
D&G Total	4,025	100.0	100.0

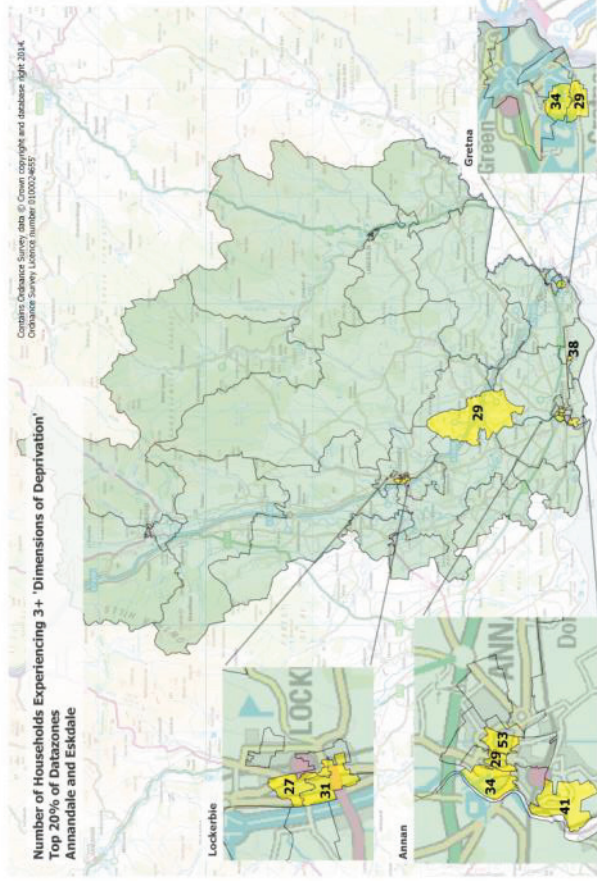
Figure 12.2.2: 3+ Dimensions of Deprivation by Committee Area

	Households with 3+DD		Households (%)
	Number	% Distribution	
Annandale and Eskdale	896	22.3	25.2
Nithsdale	1,615	40.1	38.8
Stewartry	490	12.2	16.2
Wigtownshire	1,024	25.4	19.8
D&G Total	4025	100.0	100.0

Only 19% of these multiply deprived households are found in the 16 datazones identified as amongst Scotland's most deprived in the SIMD – i.e. 81% are in other parts of Dumfries and Galloway.

Figures 12.2.3/4/5/6 show where the highest numbers of households in this category are located within each of the four areas.

Figure 12.2.3: Annandale and Eskdale

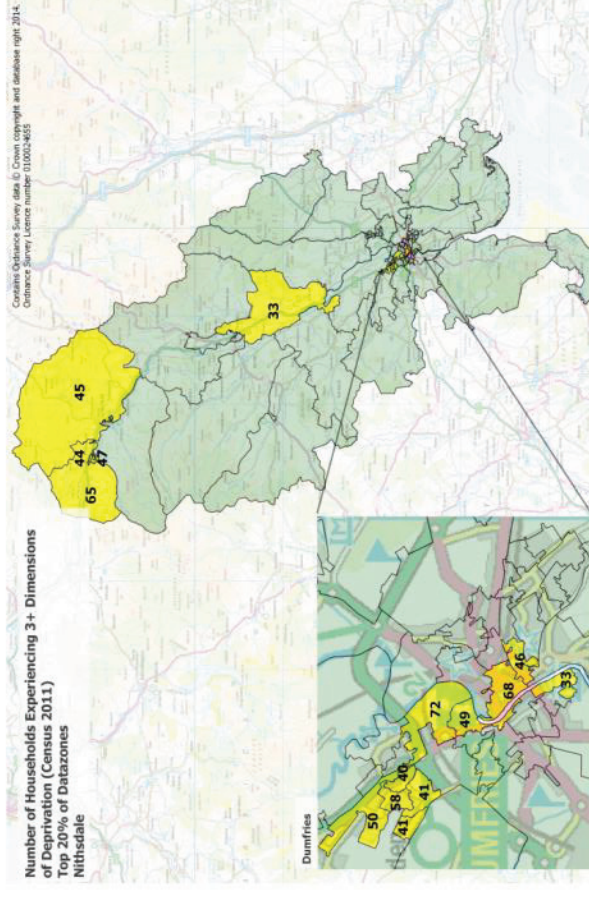


The highest numbers of 'multiply deprived' households are in:

- Annan
- Lockerbie
- Gretna
- Ecclefechan
- Eastriggs

35% of the area's total are in these datazones.

Figure 12.2.4: Nithsdale

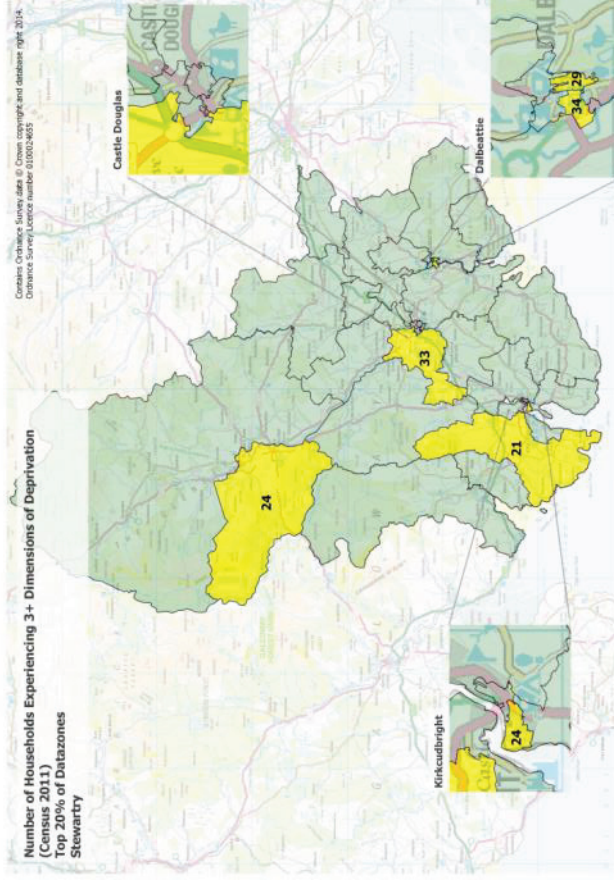


The highest numbers of these households are in:

- Dumfries – both central and north west
- Upper Nithsdale
- Around round Auldgirth/Closeburn

These datazones account for 732 (45%) of multiply-deprived households in the area which means that 894 (55%) are in other parts of Nithsdale.

Figure 12.2.5 Stewartry

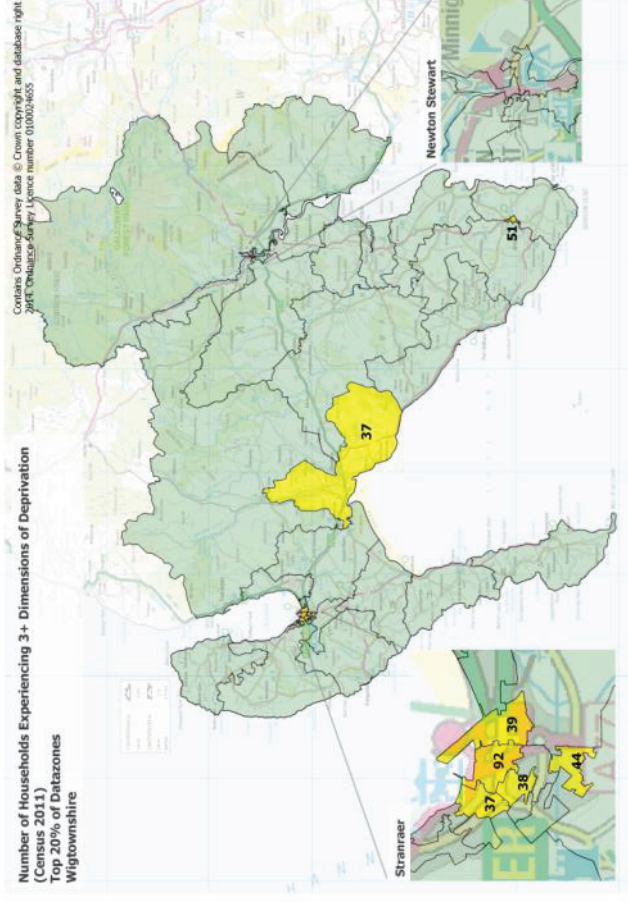


The highest numbers of 'multiply deprived' households in the Stewartry are in:

- Two areas in Dalbeattie, east and west of High Street.
- To east of Castle Douglas, including Ringford.
- Centre of Kirkcudbright.
- Area to east of Kirkcudbright including Twynholm and Borgue.
- St John's Town of Dalry, New Galloway and areas to east.

35% of the area's total are in these datazones.

Figure 12.2.6: Wigtownshire



The highest numbers of 'multiply deprived' households in Wigtownshire, are in:

- Central and south Stranraer
- Whithorn
- Area around Glenluce

Together these areas account for 375 (37%) of multiply-deprived households which means that 649 (63%) are in other parts of Wigtownshire

13. SUMMARY AND CONCLUSIONS

The preceding chapters have presented analyses of the available data on local levels of deprivation in combination with the findings from a series of focus groups conducted across the region. While specific conclusions relating to the different aspects of deprivation are set out at the end of each chapter, a series of more general observations can be made:

- Poverty and deprivation in Dumfries and Galloway must be viewed in light of broader developments and trends. As described in Chapter 1, after a long period of decline, there is evidence that relative income poverty has increased since 2011. This increase can be partially attributed to concomitant developments in the labour market and the impact of welfare reforms i.e. to **structural factors within the wider international, national and regional economy**.
- While poverty can be defined simply in terms of income, a broader view encompasses the range of different ways in which people can experience deprivation and recognises that these can interact with, and reinforce, each other. As such, **there is no single or comprehensive measure of poverty / deprivation**.
- The ability to identify the characteristics of individuals and clusters of individuals experiencing one or more indicators of poverty within Dumfries and Galloway is circumscribed by **the limited number of data sources for small areas**.
- By looking at different types of deprivation within the region it is **possible to identify patterns in which the largest numbers of affected people or households can be found but these patterns do not look the same for all indicators or all types of deprivation**.
- A clear message from the data is that people experiencing deprivation **live in all parts of the region – not just areas identified as ‘most deprived’** in the SIMD or where the greatest numbers of affected people are concentrated.
- Many **individuals have complex, multi-faceted needs and as a result experience multiple types of deprivation**. As users of the local services through which they were recruited, focus group participants were all experiencing some kind of difficulty and were on low incomes. However, beyond that, there lies a range of individual experiences including ill health, homelessness and various barriers to employment.
- A common factor in many focus group participants’ experience of poverty is their **difficulty in dealing with the welfare and benefits systems**. This includes:
 - not knowing what they were entitled to;
 - rules that make it difficult or unattractive to work; and,
 - facing sanctions that they saw as unfair and unreasonable.

In addition, participants were highly aware of the UK Government’s programme of welfare reforms – particularly the introduction of Universal Credit – and concerned about the potential impact.

- While many issues are common to people across the region, those living in some areas face particular difficulties in accessing employment opportunities and services because of their location and the accessibility of affordable transport.

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APPENDICES

Appendix A: Indicators, Data Sources and Definitions 81

Appendix B: Dumfries and Galloway in the SIMD..... 84

Appendix C: Population and Household Distribution..... 86

Appendix D: Correlations between Indicators of Deprivation..... 87

Appendix E: Focus Groups..... 88

Appendix F: Local Policy Context..... 90

Appendix A: Indicators, Data Sources and Definitions

Indicator	Source	Date	Geography	Definition	Notes
4.1: Income Deprived People	SIMD 2012	2011	Datazone	The count of the number of income deprived people in a datazone is equivalent to the count of adults and their dependants in receipt of Income Support, Employment and Support Allowance, Job Seekers Allowance, Guaranteed Pension Credits, and Child and Working Tax Credits.	A proxy measure for the number of people on low incomes. May exclude some people on low incomes who are not eligible for any of these benefits.
4.2: Free School Meals	Dumfries and Galloway Council	2013/14	Primary School Catchment Area	<p>Numbers of primary school pupils entitled to free school meals. Parents are eligible to claim free school lunches for their children if they are receiving:</p> <ul style="list-style-type: none"> • Income Support (IS) • Income-based Job Seeker's Allowance (JSA) • Any income related element of Employment and Support Allowance • Child Tax Credit, but not Working Tax Credit, with an income of less than £16,010 • Both maximum Child Tax Credit and maximum Working Tax Credit, with an income of less than £6,420 • Support under Part VI of the Immigration and Asylum Act 1999 • Universal Credit <p>From January 2015 all pupils in P1-3 receive free school meals.</p>	Not available at datazone level – figures are for primary school catchment areas, although some pupils may live outside the area of the school that they attend. Primary schools have been allocated to each of the four areas on a 'best fit' basis according to their catchment areas. The figures for Roman Catholic primary schools are excluded from the area analysis as they do not have defined catchment areas in the same way as non-denominational schools.
4.3: Scottish Welfare Fund Applications	Dumfries and Galloway Council	April-November 2014	Postcode, Datazone	Numbers of applications to Dumfries and Galloway Council for Crisis Grants (to provide a safety net in a disaster or emergency, when there is an immediate threat to health or safety) or Community Care Grants (to enable independent living or continued independent living, preventing the need for institutional care).	Provides an indicator of the number of people in severe need. May also reflect local levels of awareness and support to apply for SWF.
4.4: In-Work Low Income	HMRC	2012	Datazone	The number of in-work families receiving Child Tax Credit and/or Working Tax Credit as of 31st August 2012. Tax credits are based on household circumstances and can be claimed jointly by members of a couple, or by singles. Entitlement is based on factors such as: age, income, hours worked, number and age of children, childcare costs and disabilities.	A proxy measure for the number of people in working households living in poverty.
5.1: Employment Deprived People	SIMD 2012	2011	Datazone	The count of the number of employment deprived people in a datazone is equal to the number of men aged 16-64 and women aged 16-60 who are on the claimant count, receive Incapacity Benefit, Employment and Support Allowance, or Severe Disablement Allowance.	This is an estimate of the number of people who are out of work because of either unemployment or disability. It will however exclude some people not eligible for these benefits who might otherwise be included in this category.

Indicator	Source	Date	Geography	Definition	Notes
5.2: Unemployment	Census	2011	Output Area, Datazone, Settlement, Ward	Number of people (aged 16-74) who were available for and looking for work in the week prior to the Census.	This differs from the commonly quoted (claimant count-based) unemployment figures in that people who are looking for work are considered 'unemployed' regardless of whether they are eligible for/receiving JSA. May also include those in full-time education and over retirement age should they be seeking employment.
5.3: Long-Term Unemployed/Never Worked	Census	2011	Output Area, Datazone, Settlement, Ward	Based on National Statistics Socio-Economic Classification. People aged 16-74.	Includes both those who have been long-term unemployed (i.e. seeking work) and those who have never been in employment (i.e. economically inactive, e.g. because of disability).
5.4: Workless Households with Dependent Children	Census	2011	Output Area, Datazone, Settlement, Ward	The number of households with dependent children where no adults are in employment.	As children's economic circumstances are to a great extent determined by the economic status of the adults in their household, this is one possible indicator of the level of child poverty.
6.1: Long-Term Health Problem or Disability	Census	2011	Output Area, Datazone, Settlement, Ward	The number of people with a long-term health problem or disability that means their day-to-day activities are limited 'a little' or 'a lot'.	As older people become more likely to experience health problems, this indicator will be closely related to demographic structures.
6.2: Unpaid Carers	Census	2011	Output Area, Datazone, Settlement, Ward	A person is a provider of unpaid care if they look after or give help or support to family members, friends or neighbours because of long-term physical or mental ill health or disability, or problems related to old age. This does not include any activities as part of paid employment. No distinction is made about whether any care that a person provides is within their own household or outside the household.	Measures the impact of poor health on the families and friends of those affected. Providing unpaid care can be a barrier to employment and is linked to disadvantage and financial hardship.
7.1: No Qualifications	Census	2011	Output Area, Datazone, Settlement, Ward	Number of people aged 16 and over with no qualifications.	People with no qualifications are more likely to experience unemployment and to have lower than average incomes.
8.1: No Car or Van	Census	2011	Output Area, Datazone, Settlement, Ward	Number of households with no cars or vans owned or available for use by members of the household.	Because of the nature of transport needs in rural areas, this indicator should be used in combination with either the Scottish Government's Urban/Rural Classification or the SIMD Geographic Access to Services Domain.
9.1: Crime	SIMD 2012	2010/11	Datazone	The SIMD 2012 crime count relates to selected recorded offences, not all crimes committed in an area. Crimes included are crimes of violence, sexual offences, domestic housebreaking, vandalism, drugs offences and common assault. Figures are suppressed for datazones with a SIMD crime count of 5 or less.	Unlike the other indicators used here, it is not possible to quantify the number of people or households affected by crime.

Indicator	Source	Date	Geography	Definition	Notes
10.1: No Central Heating	Census	2011	Output Area, Datazone, Settlement, Ward	Number of households with usual residents that have no central heating.	A household's accommodation is described as 'with central heating' if it has central heating in some or all rooms (whether used or not). Central heating includes gas, oil or solid fuel central heating, night storage heaters, warm air heating and under-floor heating. This is one of the 'dimensions of deprivation' measured in the 2011 Census.
10.2: Overcrowding	Census	2011	Output Area, Datazone, Settlement, Ward	Number of households with an occupancy rating of -1 or lower. The occupancy rating of a household is calculated by subtracting the notional number of rooms required from the actual number of rooms. This provides a measure of whether a household's accommodation is overcrowded or under-occupied and gives an indication of how many households may be living in overcrowded conditions.	There has been some criticism that the Census measure of overcrowding (the occupancy rating) is not as sophisticated as the 'bedroom standard' which is generally used to assess overcrowding, and tends to overstate.
11.1: Lone Parent Families	Census	2011	Output Area, Datazone, Settlement, Ward	Number of households comprising a lone parent family only (i.e. households with no non-family members present) with a dependent child (any person aged 0 to 15 in a household or a person aged 16 to 18 who is in full-time education).	Lone parent families are at increased risk of deprivation
11.2: Older People Living Alone	Census	2011	Output Area, Datazone, Settlement, Ward	Number of households with a single resident who is aged 65 or older.	Measures the number of older people at increased risk of certain types of deprivation.
12.2: Households with 3+ 'Dimension of Deprivation'	Census	2011	Output Area, Datazone, Settlement, Ward	<p>The dimensions of deprivation used to classify households are indicators based on four selected household characteristics. A household falls into this category if it meets three of the following conditions:</p> <ul style="list-style-type: none"> • employment: a person in the household aged 16 and over who is not a full-time student is either unemployed or long-term sick or disabled. • education: no person aged 16 to 64 in the household has a highest level qualification of level 2 or above, or no person aged 16 to 18 is a full-time student. • health and disability: any person in the household has 'bad' or 'very bad' general health, or has a long-term limiting health problem or disability. • housing: the household's accommodation is either overcrowded (with an occupancy rating of -1 or less), is in a shared dwelling or does not have central heating. 	Provides an estimate of the number of households experiencing multiple deprivation.

Appendix B: Dumfries and Galloway in the SIMD
Figure B.1: Datazones in Scotland's 20% Most Deprived

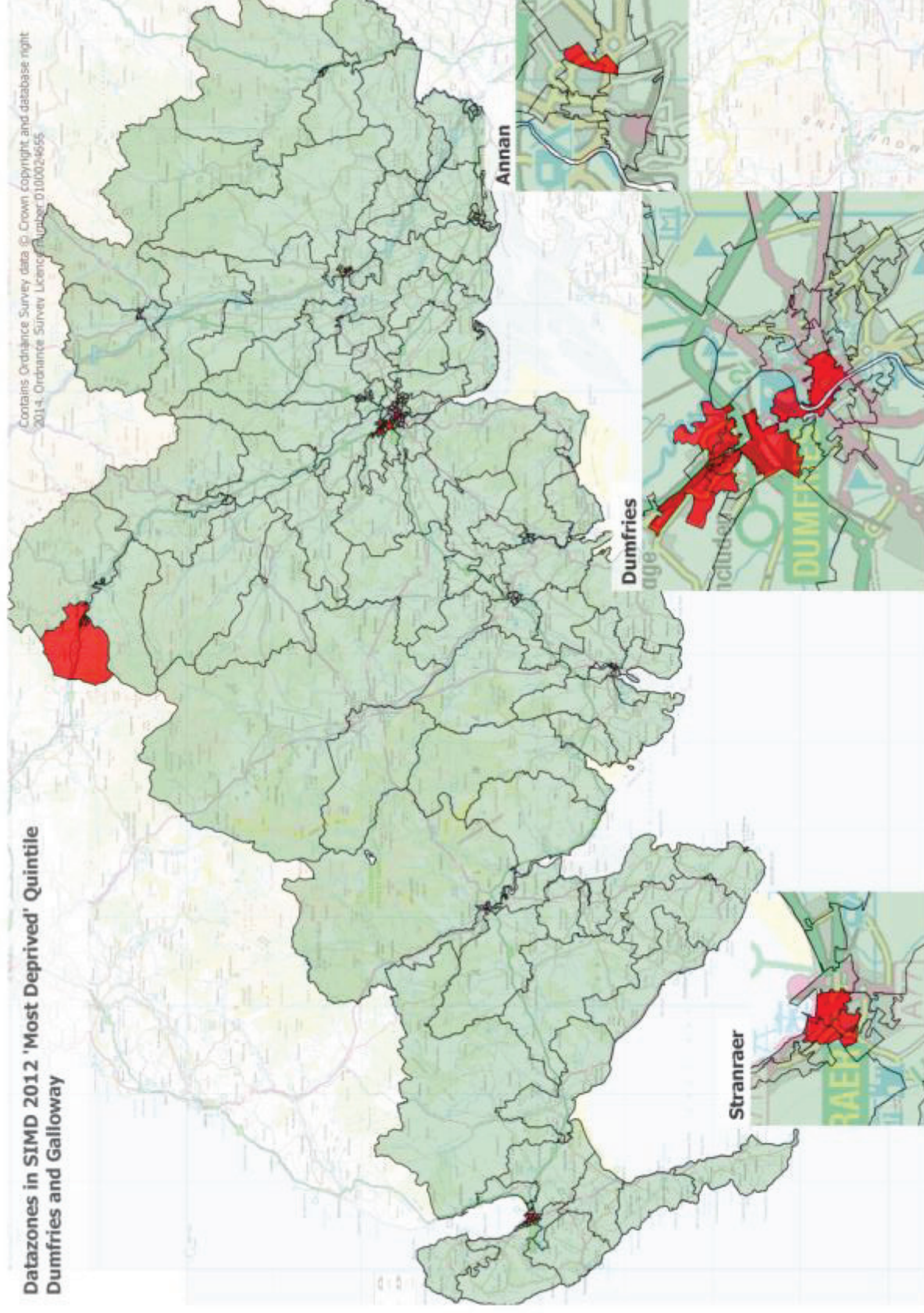


Figure B.2: Indicators of Deprivation by SIMD Ranking, Dumfries and Galloway

	% Distribution	
	16 Datazones in SIMD 20%	Rest of D&G
Income Deprived	17.6	82.4
Social Welfare Fund	32.7	67.3
In-work Low Income	10.5	89.5
Employment Deprived	18.2	81.8
Unemployed	17.2	82.8
LT Unemployed/Never Worked	18.1	81.9
Workless Households, Dependent Children	22.3	77.7
LT Health Problem/Disability	8.7	91.3
Unpaid Carers	7.1	92.9
No Qualifications	9.6	90.4
No Car or Van	17.8	82.2
Selected Crimes	28.9	71.1
No Central Heating	7.0	93.0
Overcrowded	17.7	82.3
Lone Parents with Dependent Children	16.6	83.4
Single aged 65+	7.2	92.8
3+ Dimensions of Deprivation	19.1	80.9
Total Population	7.6	92.4

Appendix C: Population and Household Distribution

Throughout this analysis, breakdowns of numbers by Committee Area and rurality¹¹ are presented but it is important to take into account how the region's population as a whole is distributed. For example, as the Stewartry is the smallest area in terms of population and the numbers of households, it is to be expected that it also has the smallest share of people in various forms of deprivation.

Figure C.1: Population and Households by Urban/Rural Classification

	Population		Households	
	Number	% Distribution	Number	% Distribution
Other Urban Areas	43,824	29.0	20,022	29.5
Accessible Small Towns	23,759	15.7	10,746	15.8
Accessible Rural	40,621	26.8	17,545	25.8
Remote Small Towns	11,216	7.4	5,229	7.7
Remote Rural	31,904	21.1	14,438	21.2
D&G Total	151,324	100.0	67,980	100.0

Source: Census 2011

Figure C.2: Population and Households by Committee Area

	Population		Households	
	Number	% Distribution	Number	% Distribution
Annandale and Eskdale	38,521	25.5	17,111	25.2
Nithsdale	59,452	39.3	26,410	38.8
Stewartry	24,022	15.9	10,990	16.2
Wigtownshire	29,329	19.4	13,469	19.8
D&G Total	151324	100.0	67980	100.0

Source: Census 2011

Deprivation is also mapped within these areas by datazone.

Datazones in Scotland are designed to be roughly comparable based on the number of households in each, rather than geographical size. In reality there is quite wide variation between datazones. In Dumfries and Galloway, the number of households in datazones ranges from 176 to 699 and the population between 435 and 1,862. This variation is due to differences in population density and housing patterns between areas as well as the aim for datazones to respect natural and administrative boundaries.

Datazones were revised in 2014 with some changes made to boundaries within Dumfries and Galloway however, the data used in this paper is based on the previously defined datazones.

¹¹ Based on the Scottish Government's 6-fold Urban/Rural Classification

Appendix D: Correlations between Indicators of Deprivation

	Income			Employment				Health		Skills	Access	Crime	Housing		At-Risk Groups		Multiple Deprivation	
	Income Deprived	Social Welfare Fund	In-work Tax Credit Recipients	Employment Deprived	Unemployed	LT Unemployed/ Never Worked	Workless Households	Dependent Children	LT Health Problem/Disability	Unpaid Care	No Qualifications	No Car or Van	Selected Crimes	No Central Heating	Overcrowded	Lone Parents with Dependent Children		Single aged 65+
Income Deprived	1.00																	
Social Welfare Fund	0.70	1.00																
In-work Low Income	0.67	0.38	1.00															
Employment Deprived	0.91	0.82	0.59	1.00														
Unemployed	0.87	0.78	0.63	0.89	1.00													
LT Unemployed/Never Worked	0.89	0.73	0.60	0.88	0.90	1.00												
Workless Households, Dependent Children	0.86	0.60	0.65	0.77	0.81	0.81	1.00											
LT Health Problem/Disability	0.53	0.23	0.38	0.49	0.37	0.47	0.33	1.00										
Unpaid Carers	0.06	-0.13	0.23	0.06	0.04	0.07	0.02	0.65	1.00									
No Qualifications	0.63	0.30	0.55	0.58	0.49	0.55	0.45	0.83	0.47	1.00								
No Car or Van	0.84	0.76	0.48	0.87	0.79	0.79	0.69	0.50	-0.03	0.59	1.00							
Selected Crimes	0.42	0.76	0.16	0.60	0.54	0.49	0.26	0.15	-0.08	0.13	0.55	1.00						
No Central Heating	0.04	0.08	0.07	0.09	0.03	0.03	-0.09	0.19	0.10	-0.01	-0.04	0.29	1.00					
Overcrowded	0.75	0.72	0.48	0.82	0.76	0.73	0.60	0.38	-0.04	0.49	0.85	0.62	0.09	1.00				
Lone Parents with Dependent Children	0.79	0.56	0.69	0.72	0.77	0.70	0.87	0.31	0.03	0.43	0.72	0.21	-0.14	0.62	1.00			
Single aged 65+	0.25	0.11	0.04	0.24	0.13	0.17	0.02	0.71	0.40	0.55	0.47	0.13	0.10	0.31	0.09	1.00		
3+ Dimensions of Deprivation	0.84	0.71	0.53	0.91	0.79	0.82	0.68	0.51	0.05	0.60	0.82	0.54	0.14	0.82	0.61	0.27	1.00	

Note: Figures highlighted in red show high levels of correlation (i.e. above 80%). These have not been tested for statistical significance but indicate a strong relationship – for example between the number of lone parents with dependent children and workless households. This does not necessarily mean that these groups are the same, but shows that they are likely to live in the same areas.

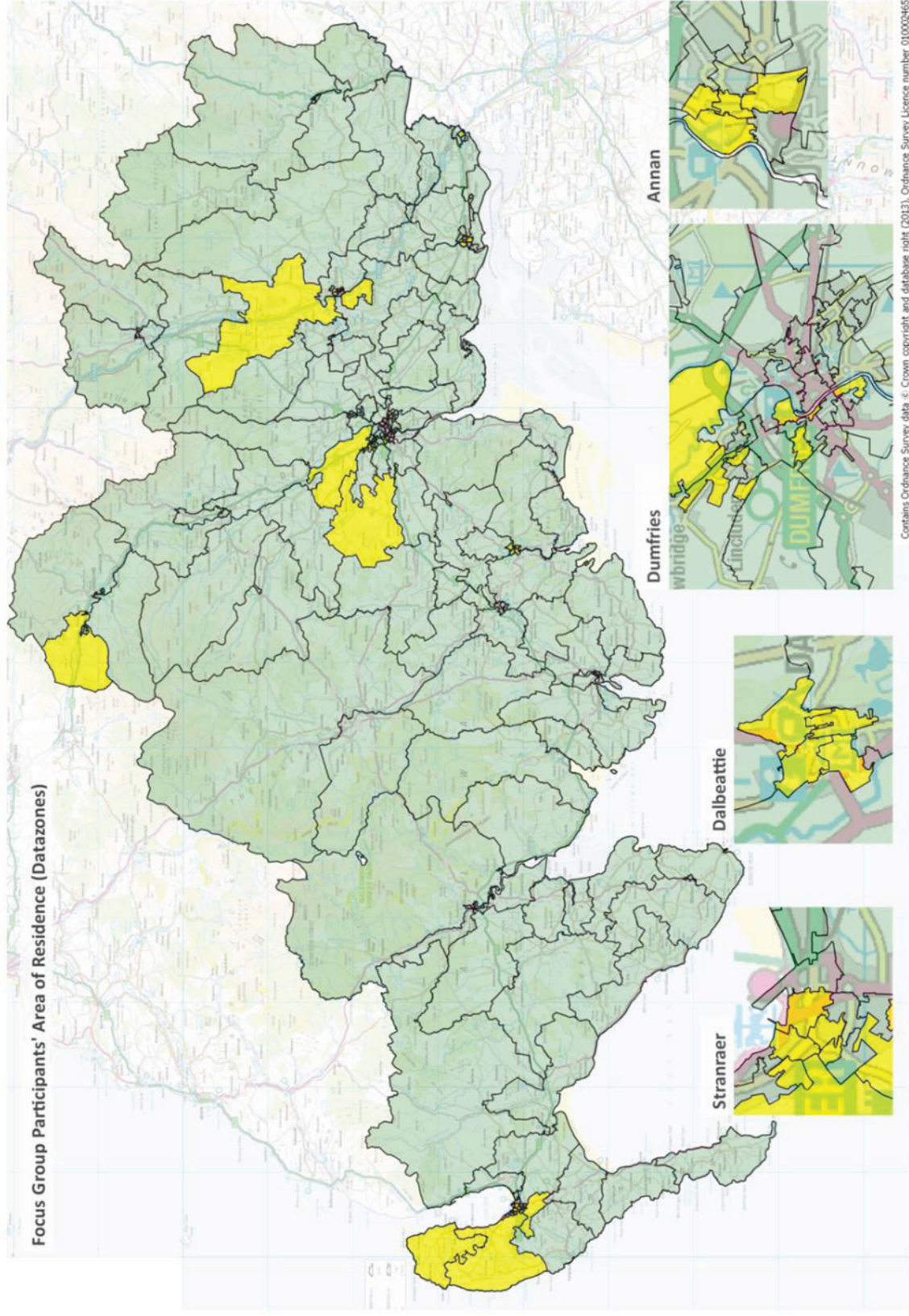
Appendix E: Focus Groups

Figure E.1: Focus Group Participants' Datazones of Residence

Datazone	Intermediate Zone	Income			Employment				Health		Skills	Access	Crime	Housing		At-Risk Groups		Multiple Deprivation
		Income Deprived	Social Welfare Fund	In-work Tax Credit Recipients	Employment Deprived	Unemployed	LT Unemployed/ Never Worked	Workless Households	LT Health Problem/ Disability	Unpaid Care				No Qualifications	No Car or Van	Selected Crimes	No Central Heating	
S01000923	Portpatrick																	
S01000929	Stranraer West																	
S01000930 x2	Stranraer West																	
S01000931	Dalbeattie																	
S01000934	Stranraer Central																	
S01000935 x2	Dalbeattie																	
S01000937	Stranraer West																	
S01000938	Stranraer West																	
S01000939	Dalbeattie																	
S01000940	Dalbeattie																	
S01000948	Portpatrick																	
S01000961	Annan South																	
S01000967	Annan North																	
S01000969	Annan North																	
S01000977	Gretna and Eastriggs																	
S01000978	Lower Annandale/South East Dumfries																	
S01000988	New Abbey																	
S01000998	Rotchell and Rosefield																	
S01001017	Summerville																	
S01001019	Nithside and Nunholm																	
S01001031	Summerville																	
S01001032	Lincluden and Lochside																	
S01001036 x2	Lincluden and Lochside																	
S01001037	Lincluden and Lochside																	
S01001039	Lower Nithsdale																	
S01001047	Lockerbie and Mid Annandale																	
S01001062	Lochmaben and Parkgate																	
S01001072	Lockerbie and Mid Annandale																	
S01001088 x2	Upper Nithsdale																	

Note: Highlighted in red where datazones are in top 10% in Dumfries and Galloway for each indicator of deprivation

Figure E.2: Map of Focus Group Participants' Datasources of Residence



Appendix F: Local Policy Context

Dumfries and Galloway Council and its local partners have a range of existing strategies and policies in place that are attempting to address different aspects of poverty and deprivation.

F.1 Single Outcome Agreement (SOA)

The SOA sets out the vision and principles for partnership working in Dumfries and Galloway for the period 2013 to 2016 and identifies key priorities, ambitions, targets, and how and who will deliver those. Given the broad definition of deprivation achieving many of these priorities will make a significant contribution to the challenge of redressing poverty – broadly defined – across the region.

Priority 1: We will provide a good start in life for all our children

- All our children will have the best possible health and wellbeing
- All our children will have good literacy and numeracy skills

Priority 2: We will prepare our young people for adulthood and employment

- 2.1 We will raise attainment, achievement and participation for all our children and young people
- 2.2 Our young people will be given the life skills to optimise their health and independence
- 2.3 We will support all our young people to participate in appropriate employability activity

Priority 3: We will care for our older and vulnerable people

- 3.1 Older and vulnerable people will have independence, choice and control in decisions affecting their lives
- 3.2 Older and vulnerable people will be enabled to optimise their health and wellbeing
- 3.3 Older and vulnerable people will be provided with the support that they need

Priority 4: We will support and stimulate our local economy

- 4.1 We will attract and sustain investment to grow our local economy
- 4.2 We will enhance access to employment by maximising the impact of our employability provision
- 4.3 We will build the capacity of individuals and communities to support the economy

Priority 5: We will maintain the safety and security of our region

- 5.1 Our people and communities will be, and feel, safe and secure
- 5.2 We will build individual and community resilience
- 5.3 We will ensure that individuals and communities are treated fairly and with respect

Priority 6: We will protect and sustain our environment

- 6.1 We will be a carbon reducing region
- 6.2 We will improve the accessibility of transport
- 6.3 We will be a resource efficient region
- 6.4 Our landscape, natural and built environment will be sustainably managed

F.2 Financial Inclusion Strategy 2013-17 (FIS)

The FIS sets out the vision that “All residents across Dumfries and Galloway [should] have access to advice, information and affordable credit and possess or have access to the skills and understanding to make informed decisions about their finances.”

This is to be achieved through a range of actions under four key themes:

Financial Capability: Supporting individuals to understand financial management and make informed decisions relating to managing their finances.

Advice and Information: Aligning advice and information services to customer needs, ensuring consistent, quality service provision across the region.

Income Maximisation: Providing services across the region to support individuals and households to maximise their income.

Affordable Credit: Ensuring access to affordable credit through bank accounts and development of credit unions and advising residents in the dangers of short term high interest loans.

F.3 Carers Strategy 2012-17

Developed in partnership with Carers, the Carers Strategy identifies a range of issues for carers living in Dumfries and Galloway and envisions that carers will:

- Be treated as equal partners in care by all agencies
- Feel valued and respected
- Be able to combine work commitments with caring responsibilities
- Have choice in how their needs are met
- Be able to engage in a range of opportunities promoting inclusion within their family and community
- Have a key role in the planning, development and evaluation of existing and future service delivery

The strategy specifies a number of actions for Dumfries and Galloway Council, NHS and partner organisations under 12 strategic objectives which include a range of measures to provide support and information to carers with specific help targeted at young adult carers.

F.4 Local Housing Strategy 2011-16 (LHS)

The LHS articulates the shared understanding of the housing and related priorities of Dumfries and Galloway and addresses how the Council and its key partners will meet these. Of the nine outcomes (with associated actions) specified in the strategy, three are particularly relevant to tackling deprivation in the region:

- There will be 20% fewer people living in fuel poverty in Dumfries and Galloway by 2016.
- More households will receive appropriate housing options advice to prevent homelessness and fewer households will become homeless.
- Homeless households and those threatened with homelessness will develop the skills to allow them to sustain their housing choices and be able to live independently.

F.5 Dumfries and Galloway Council Budget 2015/16 to 2017/18

The current budget allocates funding for a range of new policy development projects focused on three of the council's key priorities within which a number of the projects are likely to be relevant to the goal of addressing poverty in Dumfries and Galloway

- Building the local economy
- Providing the best start in life for all our children
- Protecting the most vulnerable

Economic Inclusion Programme (EIP)

Elements of the EIP relate directly to the goals of addressing or preventing poverty and deprivation. These include:

Youth Guarantee: A commitment to offer every young person a guaranteed place of employment, continued education, apprenticeship or traineeship within four months of leaving formal education or becoming unemployed. This will also progress the intention to achieve 100% positive destinations for all school leavers.

Link Worker Service: To increase both the number of young people and adults supported on a 1-2-1 basis into training, education or work and the numbers of long term unemployed supported in work clubs.

DG TAP: The existing 'Total Access Point' service will be enhanced with Job Brokers whose role is to support the interface between employers and clients to ensure improved match of workforce demands with labour market supply.

Project Search: An internship programme within the council for young people with learning disabilities or additional support needs.

D&G Employability Award: An accredited work experience based award to support people's – especially young people's – employment aims.

Poverty and Social Inclusion: Funding to support individuals living in poverty into employability related support. It will provide intensive personal development support and associated costs such as travel and childcare. Delivery will focus on lone parents who are not currently engaging with services and on teen parents; especially in the west of the region.

Employment Programme for Looked After Young People

Twenty-four young people who have left care will be employed within the Council on 6 month placements at the Living Wage. During that time any practical barriers to progression will be addressed through a 'Barrier Free' support fund to support their employability goals. This may include driving lessons, access to transport or other practical support as required.

Family Centres

Establishment of integrated School/Family Centres for the purpose of developing an extended offer to families built around the core provision of early learning and childcare for 2, 3 and 4 year olds and primary education.

Taxi Card Scheme

£100 annual credit to those eligible (registered blind or in receipt of certain disability benefits of over the age of 60 with severe restriction of mobility) which can be used to buy taxi service from participating operators.

Tackling the Cause and Effects of Poverty

The allocation of funding for implementation of the Anti-Poverty Strategy and measures being taken forward in advance of the strategy being published:

- *Co-ordinated information and support:* Action to make it easier for people to access the help they need in a range of accessible formats including a web resource.
- *Poverty awareness for schools;* Training for teachers and school staff to improve awareness of poverty and its impact.

- *Living Wage accreditation:* Dumfries and Galloway Council will join the national scheme which accredits living wage employers and supports them to encourage the deployment of the living wage in their local area.
- *Encouraging the Living Wage with suppliers:* Investment in expert support to develop an approach to procurement which encourages the living wage within council contracts.

