

**The Poverty and Inequality Commission**  
**Annual Public Meeting**  
**Presentation on Income from the Poverty Truth Commission**

**Elaine Downie, Community Development Worker - Introductions**

The Poverty Truth Commission is a collection of people with very different life experiences who share the same concern and accept a common commission: to explore and challenge the consequences of poverty in all its form and to imagine and promote change.

As a Commission we see strength and potential in the midst of deprivation and know that we cannot understand or address poverty fully until those who live every day with its reality are at the heart of any process for change.

The Commission brings together some of Scotland's best known leaders (in politics, policy, public service, academia and the arts) with people who are living with poverty on a daily basis (vitaly involved in their local communities, schools, and speaking out for justice) and invites them to work together as equal Commissioners.

**Income and poverty**

Poverty of income doesn't sit alone in isolation. For those who live with its consequence, it is part of a much bigger picture, affecting mental health, community resilience, life expectancy and many other issues. People we have talked and listened to have told us time and time again that in order to understand what it is really like, we have to see the many parts. While statistics are important to help us shape the picture, we must remember that all the time we are talking about everyday ordinary people - people with a name.

Bearing witness to the harsh reality and violence of poverty, we know that many untruths are told in its name. Poverty is not about laziness and bad decisions, nor is it just about money. It is about poorer health, about dying younger, about the threat of sanctions, about choosing between heating or eating and about children missing out on school because of increasing costs. It is about the stigma and labels, and the slow stripping away of dignity and humanity.

It is about a young woman told by her teacher she would never go to University, because no-one from her area ever did.

It is about a mother quietly speaking of how she cannot always afford to feed her whole family - telling her children her ulcer is playing up to hide the reason she goes without.

It is about a young man with mental health and learning difficulties sanctioned for not filling his job book in properly - despite asking for help - who wonders how not being able to shower, shave or eat will help him get a job.

It is about a child when asked what they would like for their birthday saying they would like their present to be to go on the school trip. About children who put their

coats on to go to the toilet as the family can only afford to heat one room, and it's freezing in the bathroom.

It is about the people who tell us of the daily and never-ending struggle to make their income stretch to the amount that is required to live off. It is about precarious family finances; income and expenditure levels just matching; just getting by. And then the washing machine breaks down and everything spirals into debt. And then it is Christmas...

### **Jackie Stockdale, Commissioner – Presentation**

And this is a good place for me to start, because Christmas is all about income, or lack of it, for people in poverty. You become saturated with pressures from a culture in which what you receive is never enough and what you give has become a 'keeping up with the Jones's' competition which can financially cripple you for years to come. All year round you are paying for last Christmases; and that was a deliberate use of the plural. Because for people on low-incomes the cost of last Christmas will still be getting paid when next Christmas comes along. The cost of a new washing machine will still be getting paid when your cooker breaks down 6 months later. The cost of a child's birthday will still be getting paid when they reach adulthood. These are not extravagant purchases; they are things that everyone needs to pay for every now and again. But for people on low incomes, they are turned into lifelong financial burdens.

On top of these burdens, low income generates a high level of risk to livelihood, for example many families on low incomes have no life insurance, contents insurance, child trust funds, savings, pensions or funeral plans. These are relinquished because they do not meet immediate needs; they won't get you through the here and now so they get put on the back burner for an indefinite period of time. And I do not use the term 'back burner' loosely, because these sacrifices become fears, which burn away in the back of your mind every day. And there are other burning issues that pop up on a daily basis when you're doing your chores and you realise that your kids' duvets are grotty, their pillow cases are stained, your walls need to be painted and your towels are fusty. You feel ashamed at the realisation that you simply have to keep them because you have no money. Then you find that one of your kids has used black gaffer tape to cover a hole in the sole of their school shoe; and you feel crushed by guilt.

I naturally focus on the effects of income on families because of my own experiences and those of fellow members of my community. But low income affects many people for all sorts of reasons. Countless people are out there doing the most important jobs in society and still having to apply for benefits to top up their income. Cleaners, delivery drivers, security guards, carers, call centre workers, shop workers, auxiliary workers, labourers, factory and warehouse workers and more all make it possible for business to make profit, infrastructure to be maintained, people to feel safe, have convenience, indulge in leisure activities and to receive medical care and be educated in a clean environment. These people work difficult, insecure jobs with anti-social hours and wholly inadequate contracts for society's general needs to be met and for wealth to be created. Yet our system refuses to provide them with a

decent, dignified income so that they can live the kind of comfortable lives that they yield for everyone else. This isn't just wrong, it's oppressive. Workers are effectively being forced into selling their souls to the lowest bidder.

Then there are people whose income is comprised of some degree of benefits (which should really be referred to as National Insurance Entitlements but for present purposes I will stick to the term 'benefits') which are supposed to provide a financial safety net for people unable to work, or find work. But what is safe about them? The letter from the DWP says that 'This is how much money the law says you need to live on each week'; yet this very 'law' has frozen benefit levels for years while the cost of living soars, has imposed sanctions for ridiculous reasons, cuts benefits off completely when they are under review, keeps backdating to a minimum, even if the system is at fault and forces increasing numbers of people into using food banks. People are penalised for being unemployed for longer than six months, having an extra bedroom, having a third child, being a third child, having a high rent, being under 25 and being sick or disabled, and they have to endure a bureaucratic assault course for the privilege. This is not a safety net - it turns income into a harrowing ordeal which is eating away at the souls and the dignity of humans across Scotland and the rest of the UK and it cannot go on.

How do people deal with the lifelong financial burden, the high risk and blatant injustice of low income? How do they cope with the punishing nature of the benefit system? They sacrifice basic needs, get into debt, spiral into depression, resort to desperate measures, exhaust themselves working long hours at the expense of family life, turn to gambling, drink or drugs. It is interesting to note the perverse irony that while excessive alcohol consumption is being curtailed, the excessive consumption of energy drinks is being effectively encouraged! The former affects people's ability to work, the latter (at least in the short-term) enables people to work harder, longer and quicker. I'll let you draw your own conclusions....But one thing is for sure, if people continue to rely on energy drinks (and other substances) to keep up with the pressures and pace of modern life and work themselves into an early grave, there will no danger of an NHS crisis caused by an ageing population.

Income should not be about earning money through any kind of work, anytime, anywhere and at any cost in vital but undervalued and badly paid jobs in order to survive. It should be about earning a decent, living wage through flexible, secure and suitable jobs which are respected for their pivotal role in society. It should be a fundamental human right for ALL families to be able to maintain a work-life balance without having to sacrifice either their dignity, precious time with their kids, financial stability or all of these things.

I am aware that what I have to say is grim, but this is the reality. There is nothing positive in poverty and right now, in the current social, political and economic climate, hopelessness among people on a low income is rife. But it would be grossly unfair to ignore the transformative, progressive and innovative work of grass-roots community organisations, charities, the public sector and others in helping to alleviate poverty – those who are campaigning for things like the living wage, providing dignified alternatives to food banks, raising awareness and getting communities involved in sustainable development, helping people with the isolation, stigma, homelessness, addiction, mental health issues etc. that low income can

cause. And it is absolutely essential, that decisions and calculations about poverty be made in direct consultation with people living in poverty. 'Nothing About us, Without Us, Is For Us.'