Listening to the lived experience of poverty in Scotland

*An evidence review of issues pertaining to income, expenditure and wealth*

September 2018

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Table of Contents

Table of Contents ........................................................................................................................................... 2
Acknowledgements ............................................................................................................................................. 2
Main Messages .................................................................................................................................................. 3
2. Seminal Studies in Sharing the Lived Experience of Poverty and Inequality in Scotland ................. 9
3. Wealth ........................................................................................................................................................ 12
4. Household Income ...................................................................................................................................... 15
5. Household Expenditure ............................................................................................................................. 25
6. Critical Reflections on the Evidence Base ................................................................................................. 34
7. Conclusion: Lessons for the Poverty and Inequality Commission ......................................................... 39
Annex 1 – About This Review .......................................................................................................................... 43
Annex 2 – References (cited in main body of the report, but not listed in Bibliography of Resources in Annex 3) ......................................................................................................................................... 46
Annex 3 – Bibliography ................................................................................................................................... 48

Acknowledgements

We are grateful to the Poverty Alliance (and in particular to Neil Cowan, Peter Kelly, Fiona McHardy and Robin Tennant) for assisting in the sourcing of material that conveyed the lived experience of poverty from their extensive work in this area. We are also grateful to many individuals from a wide range of organisations for assisting with sourcing material from their respective organisations – Annabelle Armstrong Walter (Renfrewshire Council), Corrinna Bain (ATD Fourth World), Michele Barr (Poverty and Inequality Commission), Dundee Fairness Commission, Eileen Cawley (Scottish Pensioners Forum), Sharon Colvin (3D Drumchapel), Elaine Downie (Poverty Truth Commission), Keith Dryburgh (Citizens Advice Scotland), Annette Johnston (Aberdeen Council), Mairi McCallum (Moray Foodbank), Hanna McCulloch (CPAG Scotland), Hayley Smith and Audrey Sutton (North Ayrshire Council) and Morag Treanor (University of Stirling).
Main Messages

The Poverty and Inequality Commission tasked us to review recent evidence of the views and experiences of those with lived experience of poverty and inequality in Scotland, and to draw together key findings from that evidence in relation to the themes of wealth, household income and household expenditure. The report that follows provides a fuller account. Here, we summarise the key findings under six headings:

What did we know (from writing on the lived experience of poverty) at the outset?

- Testimony is a powerful tool for conveying the lived experience of poverty.
- The significance of living on a low income extends far beyond the material, with adverse impact on subjective well-being and relationships.
- The impact of managing life on a low income (household expenditure) has been the main focus of writing on the lived experience of poverty.
- Those with lived experience deploy a wide range of everyday strategies to manage life on a low and fragile income.
- People experiencing poverty share the same hopes and aspirations as those who do not. The key difference is the income that is available to achieve these ends.

Wealth: learning from the lived experience of those without

- There is limited reference to wealth in the writing on the lived experience of poverty.
- There is little evidence of people with lived experience of poverty engaging directly with ‘the wealthy’, although there is a perception that ‘the wealthy’ have attitudes that are hostile toward them.
- There is little evidence of people with lived experience of poverty being able to draw upon personal wealth to mitigate the effects of poverty.
- Without the safety-net of personal wealth upon which to draw, many people experiencing poverty are poorly placed to cope with unexpected, but necessary everyday expense.

Household Income: learning from the experience of those living with poverty

- Recent writing has increasingly focused on household income, which was previously a starting point (or assumed given) for writing on lived experience. The more recent writings have focused on the income dynamics, insecurities and the inadequacies of income earned through paid work.
- There is a perception that residing in some neighbourhoods and being identified with some sub-populations make it less likely to be able to access decent paid work.
- Access to income is not always straightforward for people living with poverty:
o The fixed costs associated with accessing paid work (e.g. childcare, uniforms) is reported to claim a disproportionately high share of earned income for the low paid. Indeed, there was also reference made to the costs that can be incurred in accessing social security, undermining the value of this income.

o Accessing social security is described as being overly complex, while the security that it affords has – for the vast majority of those who share their experience of it – been weakened with the transition to Universal Credit.

o For those who are able to draw from it, family is an important source of support (in kind and monetary terms) that mitigates the inadequacy of household income. Although financial support is provided, more often than not, this is support in-kind that permits income to be earned or directly provides what income is unable to deliver.

• Although income mitigates destitution, the way in which those with lived experience of poverty access income is reported as being increasingly less secure, compromising dignity, stigmatising and stressful.

• Income stress is reported as presenting particular problems for particular groups. Prominent in reports of lived experience were the challenges being encountered by those living with disability in response to changing entitlement and income levels following Welfare Reform, although other sub-populations (homeless, kinship carers, etc.) were also reported to experience particular challenges.

Household Expenditure: Learning from the experience of those living with poverty

• Not consuming and missing out is reported as being accepted as a part of everyday life. Critically, this extends beyond what might be considered by some to be unnecessary consumption; being unable to meet basic needs was commonly reported.

• Although previous research had shown how a wide range of coping strategies were being deployed by people living with poverty, what becomes clear in recent writing is the ‘forced’ nature of these choices and that coping is increasingly crisis management, rather than prudent management, with more austere means of coping becoming more prevalent.

• The limited financial means of people living with poverty is further stressed with the poverty premium, the ways in which costs are greatest for those with least.

• There is perception and some evidence that while some collective community provisions to mitigate the impact of poverty have increased in recent years (e.g. food banks), in many other respects, low or no cost community leisure is being curtailed through the scaling back of local service provision.

• Many families living in poverty report difficulties in availing themselves of low or supposedly no-cost provision.
Critical reflections on the lived experience evidence base

- Scotland has accumulated a rich resource base, which explores the views and lived experiences of those experiencing poverty and inequality.

- The lived experience of poverty is being deployed to different ends in writing about poverty in Scotland. It would appear that much writing is conservative in the sense that the voice of experience is used to illustrate a point, although there are increasing numbers of what might be described as progressive writing in the sense that the objective is to enhance understanding of key issues related to poverty.

- Resilience is a strong theme that underlies much writing on the lived experience of poverty.

- It is plausible that as the lived experience of poverty is shared more widely, it will exert a greater influence on anti-poverty policy and practice. However, it can be difficult to ascertain the specific impact of engaging lived experience.

What needs to happen now?

- We need to appraise the process through which the lived experience of poverty is accessed, in order to be assured of the nature and quality of this evidence base.

- We need to understand who is engaging with writing on the lived experience of poverty and how they are engaging with this experience.

- We need to ascertain the impact on opinion and understanding of both the wider public and key decision-makers (who have engaged with the lived experience of poverty)
  - Should it be found that the lived experience of poverty impacts favourably on opinion and understanding, then we need to better understand what effects this positive change in order that future work can encourage others to think likewise.
  - On the other hand, should it be found that the lived experience of poverty either has no impact or impacts adversely on opinion and understanding, then we need to better understand why no positive change results in order that the impact of future sharing of the lived experience of poverty can be more progressive.

- We need to articulate more precisely how recommendations for anti-poverty interventions (practice, policy and strategy) in Scotland follow from engaging with the lived experience of poverty
  - Those implementing change to anti-poverty strategy, policy and practice should specify how, and the extent to which, these changes have been shaped by learning from the lived experience of poverty.
  - Those authoring reports that draw directly on the lived experience of poverty should clarify how these experiences have shaped the conclusions that are reached.

- We need to broaden our understanding of the lived experience of poverty beyond that shared through published literature on the themes of wealth, household income and household expenditure.
Two themes that were inextricably linked with the lived experience of poverty in relation to wealth, income and expenditure were stigma and well-being/stress. There would be merit in exploring these issues in greater depth.

More generally, there would be merit in consolidating understanding of the lived experience of poverty beyond wealth, income and expenditure, the foci of this report.

We need to broaden the evidence base, beyond readily accessible testimony in the published literature that formed the main resource for this report.

- There would be merit in exploring how lived experience of poverty is shared and received through other means, such as social media, the arts and mass media.
- There would also be merit in consolidating the readily accessible knowledge of the lived experience of poverty that is reported in aggregate through national surveys.
1. Introduction: The Rise of the ‘Voice of Experience’ in Understanding Poverty in Scotland

“... we recognise that our most disadvantaged communities can particularly benefit from support to build the capacity of community groups – empowering them to make things happen on their own terms and to influence the decisions that affect them. This can in turn lead to more effective services, as these become more responsive to those who benefit from them.”

(COSLA and The Scottish Government, 2008, 1-2)

1.1 – Scotland’s Listens

For the last decade, Scotland has actively pursued a participatory agenda, culminating in the Community Empowerment (Scotland) Act 2015. In principle, this commitment should be welcomed. In practice, supportive interventions are required to realise the aspiration of a fully participatory democracy that includes the most disadvantaged and disenfranchised.

Therefore, the voices of Scotland’s most impoverished will not be heard unless organisations are fully committed to actively seeking to share the ‘voice of experience’ of those living with poverty in Scotland. Such is the business of the Poverty Truth Commission and The Poverty Alliance in Scotland.

In recent years, the twin pillars of government commitment to participation and authoritative independent champions of the ‘voice of experience’ have encouraged a wide range of organisations to engage more directly with people experiencing poverty in Scotland.

1.2 - The Poverty and Inequality Commission

The Poverty and Inequality Commission was established in 2017 to advise Scottish Ministers and scrutinise their work on poverty and inequality. It also has scope to develop its own work plan and take on an advocacy role working with wider society.

1.3 - The Purpose of This Report

The aim of this report is to provide the Poverty and Inequality Commission with an understanding of recent research, consultation and other relevant evidence about the views and experiences of people with lived experience of poverty and inequality in order to inform the Commission’s work plan.
The specific objectives of this report are twofold:
- Review existing evidence of the views and experiences of those with lived experience of poverty and inequality
- Draw together key findings from that evidence in relation to the themes of wealth, household income and household expenditure

Professor McKendrick of SPIRU (Scottish Poverty and Inequality Research Unit at GCU) was commissioned by Policy Scotland to undertake this review for the Poverty and Inequality Commission. The research was completed between April and June in 2018, with the revised report published in September.

1.4 - The Structure of This Report

After this introduction, this report is organised into six further chapters:
- Seminal studies in Scotland (Chpt. 2)
- Wealth (Chpt. 3)
- Household Income (Chpt. 4)
- Household Expenditure (Chpt. 5)
- Critical reflections on the evidence base (Ch. 6)
- Conclusion (Chpt. 7)

Furthermore, there are three Annexes at the end of the report:
- About this review (Annex 1)
- References (Annex 2)
- Bibliography (Annex 3)
2. Seminal Studies in Sharing the Lived Experience of Poverty and Inequality in Scotland

“I was a child of Irish Catholic immigrants and we led an impoverished, underprivileged existence – not that I knew it at the time.”

(Crerand, 2007, xiii)

2.1 - Overview

The brief is to explore recent lived experience of poverty in Scotland in order to better inform the future work of the Poverty and Inequality Commission (1.3). Restricting the focus to work published within the last ten years ensures that reported experience in this report can draw on the reality of living with poverty in contemporary Scotland.

This restriction of the time frame is not to suggest that there is a lack of historical material that sheds light on the significance of income, expenditure and wealth for people experiencing poverty. For one, there is a rich autobiographical tradition in Scotland that has value in exploring the nature of low income living in Scottish childhoods of yesteryear. One well-known example is the rich evocation of a Gorbals childhood in the 1920s and early 1930s by Ralph Glasser (1986). More recently, McKendrick (2018) has explored how the ‘growing up’ chapters in Scottish footballers’ auto/biographies can be used to understand the experiences and representations of poverty through time.

Two reports published in the recent past and therefore beyond the strict timeframe of the brief, are nevertheless worthy of attention in this review. Both reports were commissioned by key organisations concerned to tackle poverty in Scotland and aimed to provide an overview of life for those living with poverty in Scotland.

2.2 – The Scottish Executive’s Life in Low Income Families in Scotland Reports

In 2002, the Scottish Executive commissioned the Centre for Research and Families and Relationships at the University of Edinburgh to explore the experiences and views of poverty amongst individuals and groups living within low-income households in Scotland with at least one child under the age of eighteen. The work comprised two parts, each of which generated a separate report, i.e. a literature review (McKendrick et al., 2003a) and a research report (McKendrick et al., 2003b).
2.2.1 - Literature review

Acknowledging that there was a ‘lack of research which explores the way in which life is experienced in low income households’ (p.1), the review was structured into two main themes (understanding low income living and experiencing low income living) with an annotated bibliography of nine ‘key texts’ described in an Annex.

At the outset, a key difference is drawn between the interests of the ‘old experts’ (researchers and other professionals) and the ‘new experts’ (people experiencing poverty). It is argued that the ‘old experts’ have been pre-occupied with measuring poverty, while the ‘new experts’ were more concerned with the nature of life (good and bad) when living with material hardship.

Interestingly, strong arguments for listening to the voice of experience can be made when the area of concern is income and expenditure; for example, Bob Holman (1998, 164-166) argued that one of the key reasons to value ‘resident writing’ on poverty was its ability to demonstrate the problems experienced by poor people paying for Social Fund loans. The challenges of living on inadequate income are evident, although it is important to stress that concern extends beyond the material to the social and psychological impacts. There is also a strong emphasis on coping strategies.

2.2.2 - Research report

The research comprised discussions with 99 individuals across 18 focus groups, engaging adults and children in rural and urban areas. The research powerfully conveyed that life is tough on a low income, with people experiencing poverty generally opining that they had enough income on which to survive, but not enough to fully participate.

Reinforcing the literature (2.2.1), it was reported that a wide range of strategies were adopted to cope with inadequate household income. Table 1 on pages 22 and 23 of the report describes 22 financial management strategies that were deployed, including ring-fence saving of small sums, doing without, foregoing quality goods and selling goods to raise money. Among the key issues identified for further research and attention were (i) the significance of informal support (often income-in-kind from family members); (ii) the stress of Christmas on budgeting; (iii) a widely held belief that work didn’t pay; (iv) problems with the quality and availability of childcare, which were hampering attempts to access the labour market; (v) the inadequacy of the Social Fund; (vi) the problems of managing significant levels of debt; and (vii) high-interest sources of credit.
2.3 – Joseph Rowntree Foundation’s *Voices of People Experiencing Poverty in Scotland*

In 2007, the Joseph Rowntree Foundation published a report with a similar focus (Green, 2007) to that of the Scottish Executive (2.2). *Voices of people experiencing poverty in Scotland* shared the lives of 112 adults and children with experience of poverty, with the focus on exploring how life had changed since the introduction of the Scottish Parliament in 1999. It highlighted that (i) low income is central to the experience of poverty; (ii) low income can be derived from ‘benefits’ or low-paid work; (iii) people are making difficult choices on a daily basis to manage inadequate household income; (iv) a lack of access to basic financial services (including affordable credit) has an adverse impact on people’s lives. Once more, it was shown how low income living has an adverse effect on the quality of wider family life, leading to tensions, frustrations, anxiety and worries about security.

The testimony that conveys these experiences (as with McKendrick et al., 2003) is powerful, as the following extracts demonstrate:

“After bringing up kids and not working, then going back to work and being too old to take out a pension, there’s no hope for me. I retire in a year and I’ve got nothing to look forward to. I’m going to be a poor pensioner and that’s my future.”

“I now buy food and bring it home – cooked chicken and things like that, because I’m scared to use the oven because I know it costs too much money. I only use the washing machine twice a week because I’m scared of what it costs.”

“I’m scared to open the front door. If there’s a knock, I’m on the nebuliser wondering how much he’ll be looking for now.”

Among the conclusions to the report were: (i) raising people’s incomes is the starting point for tackling poverty; and (ii) low paid work was weakening what was traditionally understood to be a route out of poverty.
3. Wealth

“The least wealthy 30% of households [in Scotland] have very few assets, with some having negative assets (where borrowing is greater than the value of assets owned). The share of wealth for this group has not really changed [from 2006 to 2014].”

(Scottish Government, 2017, 28)

3.1 - Overview

Defining wealth is not unproblematic. Wealth is about savings, possessions and capital, but it may involve more besides. Arguably, our wealth (or inequalities of wealth) should encompass family and relationships, psychological well-being (happiness, security), health, education, faith, freedom of expression and political engagement, and area/environment in which people reside. However, for the purpose of this report, wealth is understood in narrower terms, i.e. the financial or material resources that have been acquired (whether accumulated, gifted or bequeathed) and which can act as a means to self mitigate the adverse impact of poverty.

There are many who have explored the links between wealth and poverty from across the political spectrum (from George Gilder’s (1981) denial of poverty within a fully-functioning capitalist society that pursues wealth creation, to Thomas Piketty’s thesis (2013) that inequality is a structural inevitability of capitalism). Many in Scotland premise their commitment to anti-poverty interventions with the assertion that poverty should and could be tackled in Scotland, because Scotland is a wealthy country. Thus, although the nature of the association is contested, it seems clear that wealth is inter-related to poverty and inequality.

On the other hand, it seems counter-intuitive to consider wealth (defined narrowly in terms of financial/material resource) when concerned with the lived experience of poverty. Consequently, this section of the report is limited to three themes, i.e. views on wealth, experience of wealth and utilisation of wealth to mitigate poverty.

3.2 – Views on wealth among those with lived experience of poverty

“If you ain’t got the money, then the rich don’t care ... the rich can have a laugh and make you feel small” (Young woman, early 20s, West of Scotland in Poverty Truth Commission, 2013, Video 3).

Most of the writing of the lived experience of poverty focuses on their lived experience (and that of their immediate family), although when asked to reflect on others with means, the attitudes expressed are negative, as the quotation above illustrates. The sentiments expressed on the wealthy are not outwardly hostile toward them. On the other hand, those
with lived experience of poverty tend to perceive that the well-to-do are hostile toward them.

These sentiments are often expressed geographically, with reference made to more affluent parts of towns/cities, presenting a sense of there being a ‘Tale of Two Cities’ or ‘city of major contradictions’.

“... your postcode determines your life” (Young woman, early 20s, West of Scotland in Poverty Truth Commission, 2013, Video 3).

On the other hand, there are also examples of some people living with poverty experiencing adverse judgement from within their home community, although as the following example suggests, this might not necessarily be a direct result of an impoverished existence, but rather based on the particular driver of poverty that defines them to others:

“... because you are so young and you are staying yourself, your neighbours look at you as if like they don’t want to know you” (Young person in focus group aged 18-21 in The Poverty Alliance et al. (2015, p.39 in Beyond 4 Walls)

3.3 – Experience of wealth among those with lived experience of poverty

Experience comes in many forms; it can be direct in that it is personally experienced, but it can also be indirect in the sense that it may be encountered second-hand, through media representation or engagement with others. As noted above (3.2), frames of reference for the wealthy tend to be generalised and not based on personal interaction.

Among the literature reviewed, there was no sense of people experiencing poverty having previously experienced wealth, although some reference was made of a transition from a comfortable existence to the condition of living with poverty.

At a different threshold, there is also much evidence that people with lived experience of poverty do not have access to a personal safety-net of savings to deal with unforeseen circumstance, whether small-scale everyday expenses (e.g. child growing and needing new clothes) or larger-scale expenses arising from adverse circumstance (e.g. washing machine breaking down). Fragility and vulnerability become an accepted part of everyday life.

3.4 – Utilisation of wealth among those with lived experience of poverty

If we understand wealth to be non-income based resource, which provides security or the ability to be converted into disposable income in times of crisis, then we can find evidence of people experiencing poverty being able to draw upon personal wealth to mitigate the impact of poverty, as the following extract illustrates:

“Changes in the benefit system have had a huge impact on some for whom the wait for any financial support has been delayed. [One client] sold her mobile phone to buy food’.” (Sara, Citizens Advice Scotland, 2013d article 115).
However, whether low value resources that can be converted to income should be considered wealth is open to question. What is more certain is the limits to what can be achieved through this financial coping strategy – the small and finite sum of money to be gained by selling a mobile phone is nothing more than a short-term solution to crisis. Indeed, there might be much to be lost when monetization of the wealth increases social isolation and weakens the ease with which labour market opportunities can be accessed, such as may be the case when a mobile phone is sold to access money.

3.5 – Conclusion

There is limited reference to wealth in the writing on the lived experience of poverty. What is clear is that the impressions are negative on the whole. There is little evidence of personal wealth that can be used to mitigate the impact of poverty and a perception that the wealthy are viewing them with disdain.
4. Household Income

Participant 1: I would like to meet the person that actually made up the rules of the fact that you can live on £400 a month.
Participant 2: I'd love to meet them
Participant 1: I'd like to meet them and punch his eyes out.

(Interview extract from McKendrick et al., 2003b, 50)

4.1 - Overview

Much of recent writing on the lived experience of poverty has focussed on income. As is explained in A4 for this research as a whole, the evidence base for writing on household income is diverse and voluminous. It includes what might be considered more ‘conventional’ sources (research reports, dissertations, briefing papers and book chapters) and other less conventional and less readily accessible (case studies). Citizens Advice Scotland and The Poverty Alliance have published many of the reports and case studies, and other organisations have published relevant work with a more delimited brief, e.g. the Children’s Parliament, the Scottish Government Social Research and the Dundee Fairness Commission. As noted elsewhere in this report, there is no shortage of writing, which conveys and reflects on the statistics on household income; however, here we focus on the rich qualitative resource.

In the first section, experiences of each of the main sources of income are reported. Thereafter, four adverse consequences of inadequate income are considered, i.e. (in)security, dignity, stress and stigma.

4.2 Income Sources

4.2.1 – Work

It is now well established that low income living is not synonymous with receiving social security; a growing proportion of people in Scotland are experiencing ‘in work’ poverty. The consequences of this are far-ranging and extend beyond the low paid worker, for example, with emerging evidence of increased rent arrears, debt, unpaid council tax and rising arrears for utility bills (Sims, 2016). Hutton (2017) estimates that just over half of those on low incomes sometimes find their finances depleted before their next pay day, with 15% experiencing this most of the time:

“...we are seeing more people in work relying on foodbanks as the fluctuations in their employment status change from time to time.” (Representative from a community organisation in Mushaka and Tennant, 2016, p13).
The Poverty Truth Commission (2014, p.13) suggests there are “more people living in poverty where at least one person is working than in homes where no-one is in paid employment.”

There would also appear to be socio-geographical dimensions to the problems of accessing work (let alone well paid work). It is perceived that whole areas continue to be branded/labelled as well as individuals (by themselves or others) or groups. One particular video produced for the Poverty Truth Commission highlights the impact of stigmatisation on Govan. It is perceived that this has led to a lack of investment in the area and difficulties for people from the area applying for jobs outwith: if applying for any job one woman noted she was advised to put Glasgow down as her home area and not Govan, as “…won’t get in if put Govan down on application forms … [It’s] discrimination” (Caroline from Govan in Video 23). The Cambium Advocacy notes the strength of feeling towards this: ‘People living in poverty don’t just face discrimination but extinction’ (Cambium Advocacy, 2016, p27).

Some population groups are also considered to face particular difficulties in accessing adequate household income. Although there is little reference or examples of lived experience for those who have been part of the criminal justice system (for an exception, see McHardy, 2011), those that do paint a bleak picture:

“… job seekers with experience of the criminal justice system, access to employment and housing back in the community is a real problem.” (Mushaka and Tennant, 2016, p3)

The hidden costs of participating in the labour market, particularly for those with children, are both a disincentive and a drain on meagre income from paid work. For those in work or seeking work, the cost of childcare can be crippling (The Poverty Alliance, 2013):

“... what about the people who are actually working...childcare is extortionate.” (view of Barbara in Perry and McCulloch, 2015, p20).

“...£300 per month, which is annoying cause I’m obviously only earning £600. So it’s that way of you’re literally, half of it’s going straight away to childcare but I need to work cause if not I’d have no sanity.” (Treenor, 2017, p5)

“Playgroups were too expensive and simply unaffordable to lone parents on benefits.” (Parents from Fife - The Poverty Alliance, 2013, p13).

Childcare issues might be considered one example of a broader concern over the wider societal context, which makes work more/less difficult to obtain and sustain. Although also experienced by some who may not live in poverty (first extract below), the impact is particularly acute for some people living in poverty (second extract below). Fair work is not simply a matter for those employing people directly, as the following examples demonstrate with regard to accessing employment for those who are reliant on public transport (CAS, 2018, 16):

“We no longer have a lifeline service to our local village. The first bus leaves the village for the city centre at 9.20 making access to work, college and university impossible for
a 9 o’clock start. The latest bus leaves the city at 2.30 making return from work, college, university impossible. This also leaves a limited time span for outpatient appointments at hospital.”

“The local bus operator recently stopped the off peak return fare for their service meaning customers need to pay over £4 for an all day ticket regardless of if they need it or not. In some journeys the fare increase is almost £1 per journey. This increase directly affects low income customers specifically people on zero hour contracts who can’t buy a weekly/ monthly pass due to shift uncertainty and low wages.”

4.2.2 – Social Security

Social security is a “safety net for people who need support at various times in their lives” (Sims, 2016). A significant proportion of the resources analysed contain reference (viewpoints and lived experience) to the benefit system in Scotland. This includes access to, lack of, impact of, changing systems and types of benefits. Notwithstanding, the expansion of in-work poverty (4.2.1), for many of the most vulnerable people/families, social security is the primary source of household income.

The benefit system presents many challenges to people experiencing poverty and there is no shortage of viewpoints and reflection on these.

The difficulty associated with benefit applications is noted repeatedly. For example:

“DWP letters and application forms are complex, intimidating and can be misleading” (research participant in Inclusion Scotland, 2015, p16).

“They [the DWP] never do large print... it’s like getting blood out of a stone... I asked again and again and again”’ (research participant in Inclusion Scotland, 2015, p16).

“The application system is confusing and time consuming and not individual enough” (Survey Respondent in Scottish Government, 2017, p13).

“The PIP application is very long and can be confusing.” (Survey Respondent in Scottish Government, 2017, p29)

“Nothing works well, time delays and barriers are there at all points.” (Survey Respondent in Scottish Government, 2017, p25)

“The DWP digital security system is not a good fit for people, who find themselves homeless and it is too protracted.’ (Support Worker in Tennant, 2015, p9).

Lack of access to resources and the skills required to complete forms can have an impact on those accessing/attempts to access benefits (i.e. ability to apply online) (Citizens Advice Scotland, 2018). Accessibility of appropriate resources is problematic for some:
“... she was very upset and felt she was struggling as she did not understand the system she was in.” (Cath in Citizens Advice Scotland, 2013o)

“The system does not support those that can’t do things for themselves.” (Survey Respondent in Scottish Government, 2017, p20).

In several instances it can be argued that applying for benefits for whatever reason can exacerbate health problems: “Nothing at all worked well, the whole system caused more stress and caused my illness to worsen, going through the process was agony especially as I was trying to come to terms with this devastating illness.” (Survey Respondent in Scottish Government, 2017, p45). Similarly, the Poverty Truth Commission captures the lived experience of one individual who as a result of poverty related health problems was unable to ‘fill in the book’ required for his benefits and resulted in him having sanctions imposed. As a result, this lead to enhanced mental and physical health issues and ‘it broke me...crumbles you and all of your pride...stripped of all your dignity’ (Middle aged man, The Poverty Truth Commission, 2013, Video 10).

Many reflect on the impact of (and fear of) changes in the welfare system. Confusion, time delays and fear of losing benefits are repeatedly reported. This includes those who have had to “use the money that was for my food to pay for my bills” (interviewee in Lister et al., 2014, p.46) and those who experienced “rent arrears now due to the delay in sorting out my universal credit money.” (Interviewee in Mushaka and Tennant, 2016, p.5). There is a great deal of uncertainty surrounding potential changes and the need for transparency has been stressed on a number of occasions: “It worries me silly, if they strip my benefits, where will I go, what will I do?” (Woman, aged 58 years in Lister et al, 2014, p57). Potential reform impacts health and wellbeing: “We have seen an observable increase in alcohol consumption in our client group due to the despondency and fear created by the changes and difficulties of navigating the benefit and accommodation systems.” (Homeless and Housing Support Organisation in Tennant, 2015, p8). Several argue that the assessment mechanisms to be used in the reform are problematic “... going to use a points system which is similar to the work capability assessment which is deeply flawed.” (Male, 39 years in Lister et al, 2014, p58).

While the majority report negative impact of the benefit system and reform, there are outliers in which positive change is reported: ‘We’re actually doing alright...a lot better than we were last time.” (Graham et al., 2015, no page)

Sanctions are referred to in several reflections, often with an air of resignation to the reality of sanctions: “… acceptance of benefit sanctions is common, with people just getting on as best they can.” (Tennant, 2015, p.6). The following reflection from a Poverty Truth Commissioner (2014, 11):

“You used to come out of the Job centre happy if you found a job. Now you come out pleased if you haven’t got a sanction.”

Although not widely reported, there are thought to be “misconceptions about the level of benefit fraud”, i.e. that this is thought to be much more widespread than it actually is (Cambium Advocacy, 2016, p8). There are even examples of financial costs that are encountered in sourcing social security:
“A South of Scotland CAB reports that a client has run out of credit while trying to make a crisis grant application over his mobile phone. He has come to see if he can use the Bureau’s phone. He and his wife have been left without any support due to a delay in payment of benefits. They have custody of their young grandchild. The client refused the offer of a food parcel but suggested he may reconsider over the weekend.” (The Poverty Alliance and Cambium Advocacy, 2015, p.6)

4.2.3 – Family and other less formal sources of income in-kind

Noted less in the resources is the support provided by family and friends for those on low incomes. However, when reported, it is clear that families are often a critical port of call for people in financial difficulties. This includes the provision of food, childcare and financial support. Treanor (2017), evidences this in several cases, it is noted in OPFS (2018, 8) with regards to single parents, and is the focus of much of the report by Asenova (2015) focused on research in North Lanarkshire:

Debbie: “I dunno what I’d do without them financially’... you ken you get a bit, you think, “we’re at an age, surely we can dae this ourselves”. And I dinnae want tae (ask them for money), cause they worry about us. They worry about us all.” (Debbie in Treanor, 2017, p.4)

“I have thought about it. I’ve thought, ‘what would [laughs] what would I have done without my sister? She looked after (my son) when I, when he was, it was before school... I wouldnae have been able to work” (Debbie in Treanor, 2017, p.5)

“The cost of living has gone up but benefits haven’t. I mainly shop at charity shops for clothes, bedding and kitchen utensils. My parents help a lot, they shouldn’t need to be helping though as they are pensioners.” (OPFS,2018, 8)

My dad, I’ve seen maybe if my husband’s been nightshift and I’m working the days, so maybe my dad will come up for me going out to work the morning, just to make sure the kids are up, washed, dressed, had breakfast and see them out to school. (Julie, in Asenova et al., 2015, 32)

4.3 – Beyond source: (in)security

As important as the amount of income received, is the reliability of that source. Of growing prominence in the accounts of the lived experience of poverty is the insecurity that is associated with income. While earlier accounts of the lived experience focused more on the level of income, this problem now seems to be exacerbated by uncertainties. Some focus has already been given in the section on social security (4.2.2).

The rise to prominence of insecurity in accounts of contemporary lived experience is a direct result of Welfare Reform and shift to a gig economy, both of which have undermined the
securities and protection that have traditionally been provided by welfare and work for some of the most financially vulnerable.

These insecurities are not experienced evenly and some groups appear particularly vulnerable. People described as having a disability featured prominently in the accounts of those representing their interests (for example, Inclusion Scotland, 2015) and other organisations with a wider remit (for example, The Poverty Alliance, 2018) show that fear of losing benefits and also barriers to gaining employment faced by those with a disability.

4.4 – Beyond source: dignity

The Poverty Alliance convened a series of workshops in 2016, specifically to explore the lived experience of dignity and respect within the social security system. The issues raised in these workshops extended beyond the way in which dignity was undermined through the way in which the social security system was administered, although there was no shortage of evidence of dignity being compromised through this.

For example, application forms were found to be complex and difficult to complete. This often necessitated the support of other people (including family members), heightening a sense of dependency.

It is not only the complexity of administration that is undignified. The system is not always considered to respect the personal circumstances of applicants, heightening a sense that social security is not open to supporting them:

“The forms don’t cover all aspects of what you personally are experiencing” (Workshop Participant in The Poverty Alliance, 2016b).

I applied for PIP and got knocked back and people advised me I should go for it again, they thought it was certain. The doctor says how can they not give you it? ... even the doctors don’t understand, it’s about silly rules and tick the boxes.” (Male Workshop Participant in The Poverty Alliance, 2016d).

For others, dignity is threatened by the way in which professionals engage them. In part, this is a reinforcement of the complexity of the system, but it also is thought to result from the way in which the service is delivered:

“The thing I want to see happening is for them to change the way they speak to people. They use all this really high level grammar. Take it out of the equation so people can understand what they’re reading and have the ability to answer it correctly.” (The Poverty Alliance, 2016c).

“The amount of people I’ve seen burst into tears....that’s the way I feel...the way I’ve been treated as though you’re repeating yourself and repeating yourself all the
time...then it puts you back to square one. What they’re creating is more depression, anxiety, and medical ill health.” (The Poverty Alliance, 2016c).

“My plea to Scottish politicians and officials as we start to take forward new benefits powers is this -please examine your own attitude to benefit claimants. You may not be as compassionate as you think you are and remember, this could be you”. (in McCormack, 2016, 5)

Others express concern at the system within which decisions are made, which is regarded to be a problem regardless of the good intentions and professionalism of staff:

“How can someone who doesn’t know you, someone at York place, who’s never met you before, know you well enough to make a decision?” (The Poverty Alliance, 2016h).

Just accessing benefits and/or support can impact upon people’s self-worth:

“Having to go to the job centre ‘takes your dignity away’ (Poppy in Video 17).

The challenge to dignity for people with lived experience of poverty is not limited to engagement in the social security system. For the example, the way in which schools make requests for money from financially vulnerable families is reported to not always be handled in a manner that allows dignity to be maintained:

Every so often there is a pound for his dress down day as well. There was one day that I never had the money, we had got no money and we got a letter from them. ‘[Your child] has not paid his pound. Can you please send it in.’ I’d already told the teacher we cannot give you today but we will give you it on Monday and she said that is fine. Then at the end of the day she handed me a letter.” (Robbie in Perry and McCulloch, 2015, 16).

Adults are not alone is having their dignity undermined. The Children’s Parliament (2018) explores the ways in which the dignity of children living with poverty may be compromised.

4.5 – Beyond source: stigma

The problematic use of language was highlighted compromising dignity in the context of the social security system. However, it can extend beyond this. Those reliant on social security are at times casually labelled as ‘scroungers’. The term ‘scroungers’ is referred to in many resources on the lived experience of poverty, with such stigmatising language understood as “negative language used to brand some people as social failures while others are referred to as hardworking families...is not helpful as it reinforces stigma” (Mushaka and Tennant, 2016, p15). Davis (2015, 14) reports that this is experienced by many lone parents, whether their main source of income is through social security or paid work:

“I resent the stereotyping of single parents as always on benefits and unable to cope with work and children. I find it very hard and am always tired, but I cope.”
“I am lucky in that I have a well-paid part-time job that enables me to balance my responsibilities as a parent with my personal fulfilment and earn a living. This is especially important when everyone is conditioned (by the media) to believe that lone mothers are all sponging off the state bringing up future criminals.”

The psychological damage can extend to material circumstance. Fear of being labelled has led to several people hiding the fact they obtain benefits:

“I don’t advertise the fact that I get DLA to anyone, because there is a stigma” Woman, aged 24 years in Lister et al., 2014, p55).

Changes in the welfare system are also noted to have highlighted the problem of stigma:

“… the effects of the new legislation have not been entirely financial, there seems to be a new wave of thought that anyone claiming any benefit is a scrounger or a malingerer.” (Daniel, Registered Blind in Inclusion Scotland, 2015, p31).

However, it would be misleading to suggest that Welfare Reform has created negative attitudes toward people experiencing poverty. These are longer-standing, often directed toward those in receipt of social security and food banks:

“People are judging me they will be looking at us and saying: ‘They are down at the Food Bank. They have got no money. The two of them are not working. The two of them are on Income Support and or the Job Seeker’s. They are not doing anything for their money. Whereas they do not know that I do not like being on the dole….. And when people say when you see it on Facebook like these people who are on the dole are bums. I am one of those bums and I do not want to be. Not so much of a label on the person because a lot of people do not want to do it.” (Donna in Perry and McCulloch, 2015, 20)

4.6 – Beyond source: stress

Stress can be an unintended consequence of accessing benefits, with a significant adverse impact on health. The stress may be caused the inefficiencies of administration (first example), or the sense of lack of worth that is associated, with claiming social security (second example) or a sense that their worth is not valued (third example):

“Can’t take the stress of not knowing decision for months’ (Survey Respondents in Scottish Government, 2017, p15).

“I felt like a criminal [for making a claim], I was really depressed for a while.” (Respondent in Graham et al, 2015, p14).
“I think some politicians are so out of touch with how hard up single parents are—rising costs in everyday life all adds up with no increase in wages/tax credits feels like there is no light at the end of the tunnel. This impacts on the social and mental wellbeing of my family. Sometimes I feel - how can I go on, what’s the point?” (single parent in OPFS, 2018, 12)

The health and well-being implications of the stress that is induced by vulnerabilities around claiming for social security are wide-ranging:

‘I live like a hermit in my own home now, confined in four walls all day, that is my life’ (Woman in Mushaka and Tennant, 2016, 15).

‘… my health is part of this issue, you know... I’m on drugs because of it (housing benefit problems) ... I’m in no two minds about that. That’s, you know, this whole situation.” (Sarah in Treanor, 2017, p8)

The stresses are not only reporting to be impacting on those with lived experience. It is also claimed that stress results for those who provide them with advice and support:

“… the whole benefit thing is putting a strain on money advice and CAB because they forget they’re volunteers.” (The Poverty Alliance, 2016c).

4.7 – Particular groups experiencing income stress

Those experiencing homelessness are highlighted in a number of cases. Fernandes and Sharp (2015) focus on those at risk of homelessness in Dundee reflecting on income, benefits and support groups. Furthermore, Sims (2016) notes that around 1 in 10 people enquiring about food parcels are homeless as a result of poverty and inequality and the impact of household income (and welfare reform).

The lack of support and recognition for Kinship carers is also emphasised (c.f. The Poverty Truth Commission, 2013). With “over 20000 children in kinship care in Scotland” (Video 15), the recognition, timeliness and low levels of financial support for kinship carers is problematic. Kinship carers can be financially excluded, with a lack of recognition for kinship care (TPA, Social Justice):

“[Many kinship carers] “… don’t get benefits to look after properly…but if went into care the carers would receive more money.”

‘If my grandson was in foster care, his carer would get allowances to look after him properly…. I had to give up my job to look after him and all I have is income support’.

(Older women kinship carers in video 15).

Some writing explores differences in the lived experience of poverty and inequality across rural and urban areas. EKOS Ltd (2009) shares the viewpoints of those providing services to people living in poverty in rural areas of Scotland. They provide a breakdown of those living in the different income brackets, describing in detail more vulnerable groups in the lowest
income category and the reasons behind this, i.e. labour demand, opportunities for work, low skills and attainment. Within rural locations there is also a greater divide (relating to poverty) between accessible and more remote rural areas. They also suggest that people in more remote rural areas perhaps accept more the poverty they experience is related to living in idyllic locations. Although not directly engaging the voice of lived experience, this is an example of how engaging those who work for/alongside them can enhance our understanding of living in poverty.

The Dundee Partnership (2015) report on the lived experience of those living in poverty within the city of Dundee. Three quarters (78%) of those who participated in the research were on benefits and 80% of opined that they struggled to live on this low income.

4.8 – Conclusion

It is increasingly clear that there are particular problems emerging with both of the main sources of household income for those experiencing poverty, i.e. the reality that paid work is not removing many from poverty and that social security is becoming an oxymoron for many others. The implications of this are far-reaching, extending beyond financial resource, discussed here in terms of insecurity, dignity, stress and stigma.
5. Household Expenditure

*Consumer communities are exclusive; you need to spend money regularly to be granted access. ... just try hanging around for too long without buying something else and you’ll soon learn who the place really belongs to.*

(McGarvey, 2017, 151)

5.1 – Overview

The everyday cost of living to have access to basic resources such as a clean, safe home, ample/healthy food, heating and clothing can be a significant struggle for some. Food poverty and insecurity are emerging problems (Nourish Scotland, 2016), with initiatives across Scotland – such as Grow Eat Moray (Sinclair, 2017) – being introduced. The perception of households being well-off on benefits with their smartphones and wide-screen televisions seems far removed from the everyday realities of the lived experience of poverty that is reported in recent writing.

5.2 – Inability to Consume Everyday Needs

Budgeting is a huge part of life for those on low incomes, but the ability to consume enough to meet basic needs remains a challenge. The Dundee Fairness Commission’s report in 2015 provides lived experience examples of the struggle to access adequate food and heating – with over 40% of research participants having issues with both and one quarter (26%) of the same group noted that there were insufficient funds to purchase and keeping clothing clean.

Missing out becomes an accepted part of everyday life. This was particularly noticeable for children, where examples were provided of the inability to consume leading to non-participation in the domestic realm (first two examples) and beyond (last two examples):

“Appearance of the home was also an issue and was a barrier in having other children to play in the home.” (McHardy with Fife Gingerbread, 2015, p.25)

‘Our sofa is torn and ripped...I feel embarrassed’ (Isha, aged 8, Govanhill in The Poverty Alliance video 11)

“Structured play activities were a barrier ... hidden costs of community events that would pressures on household budgets. (McHardy with Fife Gingerbread, 2015, p.25):

“You don’t know whether they will be giving juice away for free for the children or is it appropriate for you to take snacks in with you because you have a low income or
whether again you will be scared to be looked at and bothered about being that cheap person that you know.” (respondent in McHardy with Fife Gingerbread (2015, p.25))

Young people report finding it very challenging to access “nice things like holidays and name-brand clothes” (Young People in Brown, 2015, p26). Where budgets are stretched to ensure that services such as the Internet, mobile phones and computers can be accessed, it can have a serious impact on families in poverty. It can also mean difficult choices over which everyday essential to buy, as this example reported in Elsley (2014, 14) shows: “I had to get a pencil and then I couldn’t afford lunch. It’s not a lot. It’s like, I have exact money.”

This is not only a question of ‘missing out’, or avoiding the overconsumption that characterises the lives of many children in contemporary times. One child describes how lonely and isolated she felt as a result of not having access to a bike (I feel lonely and left out’ - Isha, aged 10, Govanhill in The Poverty Truth Commission, 2013, Video 20).

Lack of income can impact upon cleanliness/personal hygiene, clean clothing and shoes, which can also be stigmatising:

“Being ‘manky’ and dirty ... embarrassed, unequal and different to other children.” (child reported in Children’s Parliament, 2018, p14).

The more money you have, the better the childhood you have, in my opinion. Because I’ve got mates that are minted and they’re just loving life. And then you see people like me, who don’t have a lot of money, while they’re walking about with new shoes and everything, and I’m still wearing from 2003.' (reported in Elsley (2014, 22).

Many families are unable to provide basic provisions within the home such as toothbrushes, required medication and struggle with the cost of transport to ensure children/young people can access basic healthcare required (Children’s Parliament, 2018).

Further evidence of adverse impact of not being able to afford the basics is evident, with the Children’s Parliament (2018) reporting that, “… hungry, ill and tired and unable to focus at school’ (p.14). Additionally, not having enough food can affect a child’s body weight and growth, resulting in the child being undernourished (p.18). This also affects adults, with McHardy (2013, p31) finding much evidence of: “skipping or cutting down on meals”.

Consequently, health is adversely impacted by unacceptable living conditions, such as lack of finances for heating and associated problems:

“It was damp, it was wet, it was stinking. It was really dark and had been totally neglected. There were big holes in the walls.” (Blair Green in Poverty Truth Commission, 2009, no page).

The stresses of trying to meeting everyday consumption are experienced intensely by those living with poverty, although research also shows that these stresses are being encountered more widely among those in paid employment, reflecting the rise of in-work poverty, as
McCarey (2014, 6) reports from research undertaken with UNISON members in west central Scotland:

“I often asked myself over the past few years why I was unable to manage the household budget at times and then I realised that I was trying to juggle prices in 2013 with 2009 wages” (NHS worker, no children, dual income)

5.3 – Priorities and Coping Strategies

Life must be lived and through resilience or necessity people experiencing poverty respond in many different ways to their situation. Following the earlier work of McKendrick et al. (2003b), there continues to be a range of strategies deployed to manage poverty.

Prioritising spending is commonplace. A series of videos by the Poverty Truth Commission (2013) provides a powerful lived experience voice on a number of these issues (Videos 2, 4, 6 and 8). Deciding whether expenditure on heating or eating is more important is part of the day-to-day life of some people living in poverty (Dundee Fairness Commission, 2015 and The Poverty Truth Commission, 2013). For some, the first step upon receipt of money is to prioritise necessities such as gas, insurance (Poverty Truth Commission, 2013, Video 7), leaving “left with £32 per week... a small amount of money which has to ‘cloth me, feed me and any toiletries I’m needing’” (Middle aged woman from Glasgow). For others, a starker choice must be confronted: “Three days before my giro payment it comes down to ‘heat or eat’ as often I cannot afford to do both” (Poverty Truth Commissioner in Poverty Truth Commission, 2014, p9)

Prioritisation is going without (as noted above in 5.2). This often follows an explicit, rational and conscious choice to ensure that other needs, which are considered more pressing are met, as one lone parent reports, when reflecting on a lowering of weekly income as a result of Welfare Reform:

“I’ve went without eating to make sure there is electricity... milk and nappies.” (Woman, aged 19 in Lister et al, 2014, p47).

For others, going without is not the only strategy to be deployed. Inclusion Scotland (2015) emphasises the impact of benefit reform on food poverty:

“... there’s a lot of stuff I get in tins now because it’s a meal... it’s not what you want to do, it’s what you’re forced to do. You’re not getting the quality stuff. It’s what you have to do.” (Nan and Gerry, married, registered blind, in Inclusion Scotland, 2015, p.30).

While many view debt as a problem, accessing credit (which makes debt inevitable for many people experiencing poverty) is used as a means to cope. Significantly, this is not only to fund extras:

“I’m not getting into debt because I’m going on luxury holidays... I need every day things” (Woman aged 42 in Lister et al., 2014, p48).
Some have expressed concern that longer-term strategies to ensure that people are best able to cope with challenging financial circumstances are not in place. The Poverty Alliance (2015) highlights a lack of education for young people relating to life beyond school, in terms of managing budgets:

“... when you’re in school they teach you stuff that you would ever need to know out of school but they don’t tell us how to manage our money.” (14-17 year olds in The Poverty Alliance, 2015a, p.48)

“... no one tells us. We need to know how to manage money and rent and stuff.” (ibid, p.48)

Resigned acceptance of problems is also a means through which people experiencing poverty rationalise their situation, as is expressed here in The Poverty Alliance’s (2015) Beyond 4 Walls project:

“... I think if it’s a council flat and it kinda makes sense there would be a few weird people living there.” (ibid, Interview 18-21, p.45)

Shopping smart (or downmarket) is deployed, as is recycling goods that are no longer required by others:

“I shop in charity shops … car boot sales or hand me downs.” (Lone Parent Interview Respondent in McHardy, 2013, p29).

Smart shopping can also involve delaying purchase. Buying children’s clothing, for example, has been reported as only when absolutely necessary:

“... once the water leakage into the shoes is a considerable amount and the trousers that are supposed to be below the ankle are now above the ankle.” (Woman, Asian, Single Mum in The Poverty Truth Commission, 2010a, p2)

“Partners trainers have holes in them, but he will have to wait until ... we get the giro.” (Glasgow Research Participant in The Poverty Alliance, 2010a, p3).

Other ways of coping seem less than smart, for example, gambling was described as a means of “making the money stretch further.” (The Poverty Truth Commission, 2014).

Children were also found to be deploying coping strategies on behalf of their family. While it might be viewed as sensible consumption given family circumstance, it can nevertheless impact on the parent. The extremity of this is noted by one mother who advises that her daughter and son each asked for money for birthday gifts to enable them to go on a residential trip and a school trip respectively. The mother “... felt terrible as a parent that this is what they wanted for their birthday.” (Poverty Truth Commission, 2013, Video 8).
5.4 - Managing financial crisis

‘It just mounts up and mounts up and you think you are getting on top of it and then you get hit with something else and you are back to square one’ (Lone Parent Interview Respondent in McHardy, 2013, p47).

As the previous section on coping strategies suggests, small-scale everyday crises are part of the everyday reality for many on a low income. However, other financial stresses can be of a more significant order. Changes in a person’s circumstances can also lead to ‘ordinary’ people experiencing poverty (The Poverty Truth Commission, 2009). This can include instability in the job market and often redundancy.

Unable to draw on savings to meet the cost of a broken cooker and the like can lead to life involved in a spiral of debt. Biographical case studies published by the Poverty Truth Commission include the lived experience of the impact of such financial crisis (Poverty Truth Commission, 2009). Purchasing a car via hire purchase led to a significant downward turn for one family due to inability to pay back a debt, causing extreme stress and anxiety, threat of repossession, bailiffs, moving into inadequate council accommodation (The Poverty Truth Commission, 2009). Debt is a significant problem for many people experiencing poverty and inequality (The Poverty Alliance 2010 and McKendrick, 2016).

In the most extreme cases, these crises lead to homelessness. The homeless are a group noted in various lived accounts of poverty, with the Dundee Partnership (2015) providing an in-depth report on those who are at risk of homelessness in Dundee.

5.5 – Poverty Premium and other costs/barriers

Reinforcing the problems presented by inadequate income is the reality for many that costs can be higher for those living with poverty, i.e. there is a poverty premium. Those who do not have access to these resources are often excluded from the best prices for energy. Additionally, the poverty premium means that some families are unable to access simple banking facilities (Cambium Advocacy, 2015). The Poverty Truth Commission’s (2010) research report highlights how poverty can mean more expense for some households. This includes the use of pre-payment meters for budgeting, which can involve higher tariffs.

Much of the evidence for this comes from Citizens Advice Scotland (Cambium Advocacy, 2015; Hogan, 2017). Adverse consequences often follow from these poverty premiums:

“An East of Scotland CAB reports of a client who has no money at all. He used a payday lender broker company to research a loan of £500. The client did not take out a loan, but his bank account was emptied due to broker fees. The client has been given a food parcel and has been awarded a crisis grant from the Scottish Welfare Fund.” (case notes of a male CAB client in Cambium, 2015, p.14)
Not only are there higher costs to be born for equivalent goods and services. Some are simply unable to respond to what is asked of them to access services:

“A South of Scotland CAB reports that a client has had a letter from her energy supplier telling her that she has to re-apply for her Warm Home Discount and must do so online. She does not have a computer. No alternative was offered and there was no phone number given.” (Case notes of a woman CAB client in Cambium Advocacy, 2015, p.10)

Citizens Advice Scotland have produced a number of resources pertaining to the poverty premium in Scotland, including the report by Cambium Advocacy, *Still Addressing the Poverty Premium*, which includes much case note evidence.

5.6 – Collective Consumption / Community Provision

Advice and support for financial crisis are given significant attention in the resources analysed to date. Citizens Advice Scotland and associated authors have produced numerous research reports and biographical case studies that explore individual experiences and advice provided for poverty related issues (c.f. Citizens Advice Scotland, 2018, 2013, 2016; Sims, 2017 and Gowans, 2016). The sheer volume of resources dedicated to this indicates the severity of the problems. While informal personal networks can provide much needed assistance in areas such as Aberdeenshire (McKendrick et al., 2018), there are also many community and charitable groups in existence to support people experiencing poverty, e.g. reference is made to COPE Scotland (Video 25), Fife Gingerbread, Change Maker, Bridging the Gap, and BIG Thursday’s Drop-In (Askins et al., 2017). Groups providing advice and support are critical for some “... it was like a life jacket.... like something to cling onto because they helped me.” (McHardy, 2013, p.39). One particular resource analyses the impact of support and advice particularly relating to fuel poverty (Stewart, 2017). Accurate advice is necessary, “When you are in a vulnerable place it’s so important that the person gives you the right support.” (Cambium Advocacy, 2016, p.9).

Community areas and resources, such as clean and safe spaces (play or otherwise) can provide areas of escape (to get away from problems) (Children’s Parliament, and McKendrick, 2016). Community provision is also something that is valued by young people in providing respite from an unforgiving and impoverished local environment. The Poverty Alliance (2015) in *Beyond 4 Walls*, shows how the problems of some local areas, e.g. “There are bottles and needles, smashed bottles and everything.” (p.37); “Round my bit there is a lot of fly tipping, throwing junk out on the street.” (p.37); and “…it is so covered in graffiti and rubbish …’ (p.39), can be avoided when local alternatives are provided: “The youth centre gives young people a sense of safety and gives us a chance to expressing ourselves.” (p.36).

The Poverty Truth Commission’s’ (2013) videos highlight the impact of not having safe places to play “gang fighting at its worse”, “the bad stuff over in the park”, ‘violence’ and ‘fear’ (videos 1, 11, 19 and 20). This can lead to withdrawal from public space: “I have to play in the house because bad people are around.” (video 11) – (Isha, girl, age 8 from Govanhill) and general feelings of being unsafe: “... not enough policemen to keep us safe”. Lack of safe play
spaces can be detrimental to a child’s development particularly when children have “nothing to do and no way to express yourself.” (Video 1).

On the other hand, the local environment that is inhabited by people experiencing poverty is not problematic for all. A series of videos by the Poverty Truth Commission (2013) bring the voices of those experiencing poverty and inequality to the fore, in many instances the local area is often associated with strong positive identity, e.g. “our scheme”, “My home, my community”.

“I think it’s a great place, everyone is so friendly…the community people help each other out…they’d do anything to help ya’. ‘All you ever hear is bad bad negative stories, you never hear any good stories about Govan’… I will write Govan because I am proud of living in Govan…I am’ (Caroline, from Govan, Video 23).

5.7 – The Cost of Free Provision

Juggling incomes is often part of everyday life for those experiencing poverty and inequality. However, as education in Scotland is a ‘free resource’ it could perhaps be assumed that no child in Scotland will be deprived in respect of learning. However, as noted above (5.3) and as Elsley (2014) has shown, it is not the mere provision of an education system that makes the learning experience equal for all. Elsley (2014) discussed that the extra-curricular activities that some children from families experiencing poverty miss out on can be vital for learning. The Perth and Kinross Fairness Commission (2017) note that, “Participation in extra-curricular activities is lower for children from more disadvantaged backgrounds” (p.20). They also highlight that aside from the free education provided, the cost of providing essentials for children in school life can be problematic. For example, school uniforms, resources, computers and the internet (Elsley, 2014). Participating in extra-curricular activities can help with confidence levels in addition to socialisation, therefore for one family deciding whether to “… put money on the gas or pay…football fees…” (Poverty Truth Commission, 2013, Video 6) can be a very tough decision.

The hidden cost of the school day is also recognised by children themselves:

“Education is free but a lot of school things are not” (11 year old Member of the Children’s Parliament in Children’s Parliament, 2018, 18).

“I think that it is very important that you know that children living in poverty are missing out on opportunities. I believe that there should be a fund in place so that children who are living in unfortunate circumstances can go on trips. These trips would be available for anyone in different circumstances and are vital for social interaction” (11 year old Member of the Children’s Parliament in Children’s Parliament, 2018, 20).

These incidental (but incrementally challenging) demands on the resource available to people living in poverty is also encountered beyond school education, as this working single parent explains with regards to additional costs related to the childcare service that she uses.
“My wages don’t seem to be able to cover all the expense I have - things seem more expensive and wages have been stagnant for a long time. Also, not sure if this is relevant here but there are ongoing requests for money from my childcare provider - fundraising, weekly snack fund, trips and pantos. This despite childcare being supposedly funded. I’ve complained as it’s putting huge pressure on me as a single parent and I’m sure on other families.” (reported in OPFS, 2018, 9)

Missing out, being stigmatised and socially isolated can all lead to developmental and confidence issues which can be detrimental to a child’s future. Additionally, the impact of school holidays on those from deprived areas, such as the cost of additional food and perhaps childcare can be problematic (Perth and Kinross Fairness Commission, 2017).

Even with accessibility to foodbanks being prevalent, “current estimates suggest that around 35 organisations in Glasgow are providing food aid in one form or another” (Tennant, 2015, p.6), problems may not be adequately solved, as noted by the Poverty Truth Commission: “… not able to cook food from the foodbank, as [I have] no money for electricity.” (Video 22).

Other problems caused by free provision inclusion being stigmatised as a result of needing support in some way or another: “People are judging me …’They are down at the foodbank. They have got no money’” (Donna, female, 3 small children, depression and anxiety in Perry and McCulloch, 2015, p.20).

This is also an issue to consider as local authorities and social security shift toward on internet-based interaction with client groups. The challenges encountered extend beyond the financial (e.g. having the necessary skills and confidence), but the hidden costs of accessing essential services and support should be acknowledged:

“I have struggled to get online, which is difficult as the job centre wants me to go on my universal credit account every day! This is especially bad as I’ve been really busy with finding a flat as I’m homeless and the job centre doesn’t get it.” (CAB client in CAS, 2018, 17)

“I cannot afford to access internet/email etc., I have to visit the library to use it. I live 5 miles from town, so this creates problems with travel.” (CAB client in CAS, 2018, 20)

It is harrowingly ironic that the hidden cost of trying to access free services to deal with credit and debt problems was found to be a problem of Robbie and Donna, in the CPAG study that explored the wider lives of six foodbank using families in Scotland (Perry and McCulloch, 2015, 14):

“… it was too expensive for the two of us to go… it would be £7.60 or £10.50 depending on the [bus] driver if we had to pay for the kids or not. So that is too much money, money that we could have used for something else rather than going to the advice shop.”
5.8 – Conclusion

By definition, living with poverty is to exist on a low income and it is to be expected that this will present challenges in terms of meeting everyday needs and ‘getting by’. There is a rich evidence base that shows the ways in which and extent to which this presents challenges for people with lived experience of poverty in contemporary Scotland.
6. Critical Reflections on the Evidence Base

... I liked my Scotch undiluted, like I liked my truth.

(Unnamed narrator spy in Nguyen, 2015, 80)

6.1 - Overview

Prior to drawing conclusions, it is useful to reflect on the evidence base of the lived experience of poverty in Scotland. Four issues are considered.

6.2 – Access and Purpose

How the lived experience of poverty could (or should) be accessed and utilised in anti-poverty activity can be better understood when we draw parallels with work that describes the different ways in which community engagement functions. Advocates of community participation and community rights have conceptualised the nature of citizen’s involvement in planning and decision-making in terms of a spectrum, typically using a ladder to represent different levels of engagement, giving the impression that there is a range from worst practice (lowest level) to best practice (highest level). For example, Roger Hart (1992) has described children’s participation in these terms (Figure 1), adapting the metaphor used by Shelly Arnstein (1969) to conceptualise citizen’s participation in the planning process.

*Figure 1: Roger Hart’s Ladder of Young People’s Participation*

<table>
<thead>
<tr>
<th>Degrees of participation</th>
<th>Non-participation</th>
</tr>
</thead>
<tbody>
<tr>
<td>8. Child-initiated, shared decisions with adults</td>
<td></td>
</tr>
<tr>
<td>7. Child-initiated and directed</td>
<td></td>
</tr>
<tr>
<td>6. Adult-initiated, shared decisions with children</td>
<td></td>
</tr>
<tr>
<td>5. Consulted and informed</td>
<td></td>
</tr>
<tr>
<td>4. Assigned but informed</td>
<td></td>
</tr>
<tr>
<td>3. Tokenism</td>
<td></td>
</tr>
<tr>
<td>2. Decoration</td>
<td></td>
</tr>
<tr>
<td>1. Manipulation</td>
<td></td>
</tr>
</tbody>
</table>
There are two points of particular interest in this framing of children’s participation. First, the third and second bottom rungs of the ladder (decoration and tokenism) are described as non-participation. Although not without merit (children are involved in matters that pertain to them) and although not necessarily without good intention (the intention of ensuring that children’s voices are heard), involvement can fall short of meaningful participation. Furthermore, at the other end of the ladder, it is interesting that the top rung does not exclusively involve children; rather the most meaningful forms of participation are considered to be those when children raise an issue that is of importance to them, but then share decision-making on what should be done about this with adults.

There would be merit in substituting ‘people experiencing poverty’ for children ‘and ‘professional experts’ for adults from Hart’s tool (Figure 1) to generate a tool that allowed for the critical appraisal of the involvement of people experiencing poverty in decision-making and planning. Here, we propose a similar tool to describe the intended purpose of conveying the lived experience of poverty (Figure 2).

**Figure 2: Participation Ladder for People With Lived Experience of Poverty**

<table>
<thead>
<tr>
<th>Degrees of participation</th>
<th>Non-participation</th>
</tr>
</thead>
<tbody>
<tr>
<td>3. Tokenism</td>
<td></td>
</tr>
<tr>
<td>2. Decoration</td>
<td></td>
</tr>
<tr>
<td>1. Manipulation</td>
<td></td>
</tr>
<tr>
<td>4. (People experiencing poverty are) Informed <em>(but decisions are made alone by professional experts)</em></td>
<td></td>
</tr>
<tr>
<td>5. (People experiencing poverty are) Consulted and informed <em>(but decisions are made alone by professional experts)</em></td>
<td></td>
</tr>
<tr>
<td>6. Professional expert-initiated, shared decisions with people experiencing poverty</td>
<td></td>
</tr>
<tr>
<td>7. People experiencing poverty initiate and then determine actions to follow</td>
<td></td>
</tr>
<tr>
<td>8. Initiated by people experiencing poverty, shared decisions with professional experts</td>
<td></td>
</tr>
</tbody>
</table>

Figure 2 follows Hart in blending access and purpose. It should be a useful tool for those who seek to engage the voice of lived experience, encouraging them to also involve the same in decision-making (rungs 6, 7 and 8). The merits of consulting in advance of decisions and informing after decisions have been made (rungs 4 and 5) is acknowledged as being within the realm of meaningful participation, whilst clarifying that this is a less fruitful mode.
of participation than that which involves them in decision-making (rungs 6, 7 and 8). As with Hart (Figure 1), it conveys the point that involvement does not necessarily constitute participation (rungs 1, 2 and 3). One further point should be noted. Where consultation and informing (rungs 4 and 5) fall short on quality to a point at which they lack substance, they would be described as being tokenistic (rung 3).

However, it might be argued that the ladder of participation is not best placed to describe the purpose of sharing the lived experience of poverty in Scotland. There are two limitations of Figure 2 in this regard. First, given that much of the traditional literature on poverty in Scotland does not directly convey lived experience, there is value in using examples of lived experience to enliven text or illustrate a specific point. i.e. whereas this is discouraged in Figure 2, we might acknowledge some value with regard to enhancing traditional approaches to writing about poverty in Scotland. Second, at the other end of the spectrum, there is no articulation in Figure 2 about the utility of conveying the lived experience, i.e. it might be useful to distinguish between contributions that illustrate what is already widely accepted, those that enhance existing understanding, and those that purposively challenge what is accepted. To address these limitations in a tool that is primarily concerned to describe participation (Figure 2), Figure 3 is proposed as a tool to evaluate the ends to which the lived experience of poverty can be put.

Figure 3: Intended Purpose of Conveying the Lived Experience of Poverty

<table>
<thead>
<tr>
<th>Purpose</th>
<th>Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>5. Disruptive</td>
<td>Progressive</td>
</tr>
<tr>
<td>4. Informative</td>
<td>conservative</td>
</tr>
<tr>
<td>3. Illustrative</td>
<td></td>
</tr>
<tr>
<td>2. Decorative</td>
<td></td>
</tr>
<tr>
<td>1. Absent</td>
<td>Hidden / Ignored</td>
</tr>
</tbody>
</table>

Although presented as a ladder, it is not suggested that higher levels are necessarily better than lower levels. Rather, it is argued that each level may have merit, i.e. sharing the lived experience of poverty (or not as in the case of level 1) can fulfil different ends. At one extreme, it might reasonably be argued that it is not always problematic not to share lived experience of poverty, e.g. when reporting the incidence of poverty (level 1). Hart (1992) may suggest that decoration is problematic (level 2), but there may be incidences when a decorative epigraph or an illustrative quotation adds emphasis to commentary on poverty. Also with value but ‘conservative’ in terms of impact is when lived experience is used to illustrate a wider point that is drawn from beyond an evidence base of lived experience (level 3). However, lived experience can be progressive (challenging existing understanding) as in those examples where its purpose is to enhance understanding (level 4), which may in some instances be purposively disruptive to challenge existing thinking (level 5).
6.3 – Whose voices?

The lived experience of poverty in Scotland has been conveyed for a wide range of population groups, in a diverse range of places, and with regards to a broad range of issues. This is clearly evidenced by the extensive list in Annex 3, which contains population-specific work with ex-offenders (McHardy, 2011), lone mothers (Arneson, nd), asylum seekers (Stewart, 2015), homeless persons (Reid, 2015), children (Nourish Scotland, 2016) and disabled persons (Inclusion Scotland, 2015), among others. However, although diverse in character, it is not clear the extent to which this body of work adequately represents the lived experience of poverty in Scotland. Similarly, given that the means taken to access people experiencing poverty is often through gatekeepers or gatekeeper organisations, it is unclear whether this is capturing the voices of the very most marginalised or disenfranchised (who may be beyond the reach of gatekeepers or gatekeeper organisations).

It is beyond the scope of this study to systematically profile the voice of lived experience of poverty in Scotland. In light of the importance now being placed upon giving voice to people experiencing poverty, and given the accumulation of lived experience that is now being shared, it would be prudent to appraise the means through which people experiencing poverty are accessed, the profile of this population who are engaged, the profile of the population whose experiences are reported, and the implications for understanding the lived experience of poverty in Scotland that follow.

6.4 – Is there a dearth of evidence?

As noted above and later evidenced in Annex 3, there is a substantial body of readily available evidence that conveys the lived experience of poverty in Scotland. This study has focused on evidence pertaining to income, expenditure and wealth. The focus has not been to appraise the wider body of evidence on lived experience. Thus, we are not in a position to make informed comment on whether the existing evidence base is sufficient or, indeed, is approaching saturation point with regard to furnishing an understanding of particular groups, themes or issues. As for population profile (6.3), we have now reached a point where it would be useful to consolidate understanding of lived experience beyond the three themes addressed in this report and to specify research priorities for all future work on the lived experience of poverty in Scotland.

6.5 – Experience by number

This report has focused on testimony, i.e. instances when people living with poverty are afforded the opportunity to share their experiences without the constraint of responding to fixed responses to pre-determined questions in survey research. Just as it should be acknowledged that qualitative enquiry is not necessarily unconstrained, it should also be acknowledged that the lived experiences of poverty could also be conveyed in aggregate. Indeed, many of the studies of lived experience that were used in report blended
quantitative and qualitative evidence (e.g. CAS, 2018; Davis, 2015; Hall, 2015; Inclusion Scotland, 2015; McCarry, 2014 and OPFS, 2018)

As has been demonstrated by CPAG Scotland in recent editions of *Poverty in Scotland*, surveys such as the Scottish Household Survey (SHS) and the Scottish Social Attitudes Survey provide insight into the perceptions and experiences of people living on a low income or living in deprived areas. Care must be taken when interpreting such survey data, as comparisons are often based on household income that has not been equivalised, or whether or not populations are resident in a deprived area, neither of which is a measure of poverty. However, these provide important insight into the lived experience of poverty, expressed by number. For example, SHS survey data was used to shed insight into financial wellbeing, it being reported that, “Although more people from low-income households report that they ‘manage financially well’ than ‘do not manage well’ (33 per cent, compared with 24 per cent, for those households with an annual net income of less than £10,000), it is much more likely that those in Scotland who report that they are not managing their finances well are from low-income households (the 24 per cent compares with only 2 per cent from those in households with more than £30,000 annual net income)” (McKendrick 2016, 114).
7. Conclusion: Lessons for the Poverty and Inequality Commission

The Commission believes poverty will only be truly addressed when those who experience it first-hand are at the heart of the process. 

(Faith in the Community Scotland, 2018)

7.1 – Overview

The specific objectives of this were twofold: (i) to review existing evidence of the views and experiences of those with lived experience of poverty and inequality; and (ii) to draw together key findings from that evidence in relation to the themes of wealth, household income and household expenditure. Here, we summarise the key findings, using a past, present and future framework.

7.2 - What did we know (from writing on the lived experience of poverty) at the outset?

The driver for canvassing opinion is the widely-held belief that there is merit in allowing the voice of lived experience to inform understanding and shape priorities and decision-making in regard to poverty in Scotland, not least because testimony is a powerful tool for conveying lived experience. It is also consistent with wider objectives to facilitate a participatory democracy in Scotland.

Self-evidently, the impact of managing life on a low income (household expenditure in this report) has been the main focus of writing on the lived experience of poverty. Critical reflections on earlier work – particularly the contribution of Holman (1986), McKendrick et al. (2003a, 2003b) and Green (2007) – have shown that the significance of living on a low income extends far beyond the material, with adverse impact on subjective well-being and relationships.

Critically, people do not experience poverty passively, as victims of circumstance. Writing on the lived experience has shown the many everyday strategies that are deployed to manage life on a low and fragile income.

This earliest writing also began to challenge misperceptions that conceived of people experiencing poverty as being different to ‘us’. Rather, when understood in the words of people experiencing poverty, it becomes clear that they share the same hopes and aspirations as those whose lives do not confront poverty. This is particularly evident when parents share their thoughts on their children’s lives. The key difference is not outlook, but rather the income that is available to achieve these ends.
7.3 - What do we now know better (from recent writing on the lived experience of poverty)?

7.3.1 – Wealth

Although issues pertaining to wealth are not prominent in writing on the lived experience of poverty, neither are they absent. It is clear that there is little direct contact between rich and poor, that those experiencing poverty do not have wealth upon which to draw to mitigate the impact of poverty and there is a perception of a social distance and lack of understanding between the wealthy and those living with poverty.

7.3.2 - Household Income

Recent writing has increasingly focused on household income, which was previously a starting point (or assumed given) for writing on lived experience. The wider realities of austerity, the withdrawal of public services, the scaling back of low-cost or free provision of local services, and the growing precarity that is the experience of many in the labour market are shaping recent sharing of lived experience. Increasingly, there is a focus on changing incomes and responses to it, and the inadequacies of income earned through paid work.

Sourcing income is also found to be challenging and not a straightforward solution to poverty. Reference was made to fixed costs that reduce the value of earned income, the complexities of accessing social security and the necessity of turning to family as an income source of last resort.

Income stress presents particular challenges for particular groups with, for example, much reference to the problems being encountered by those with disability in both accessing social security and earned income through work. More generally, accessing income is reported to be increasingly less secure, compromising dignity, stigmatising and stressful.

7.3.3 – Household Expenditure

In sharp contrast to some public misperception of the adequacy of household income of those living in poverty, it is clear through testimony that consumption is focused on necessities and often involves difficult choices being made to determine which necessities must be foregone to prioritise others. Consequently, not consuming and missing out becomes an accepted part of everyday life. Indeed, there is a sense that the coping strategies now being deployed by people with lived experience of poverty are increasingly akin to ‘crisis management’.

Although community provisions and passported benefits enable household income to be stretched further than would otherwise be so, concerns are being expressed at the poverty premiums that are still being encountered and the hidden costs associated with low or ‘no’ cost provision.
7.4 – Critical reflections on the lived experience evidence base

In recent years, Scotland has accumulated a rich resource base, which explores the views and lived experiences of those experiencing poverty and inequality. As Annex 3 evidences, this resource base comes in many different forms.

Not only is the shape of this evidence base highly variable. Rather, the lived experience of poverty is being deployed to different ends in writing about poverty in Scotland. In the reflective thoughts in the penultimate section of this report, it is suggested that there are four ways in which the voice of experience is being utilised (6.2). Applying this framework to the evidence base, it would appear that much writing is conservative in the sense that the voice of experience is used to illustrate a point, although there are increasing numbers of what might be described as progressive writing in which the objective is to enhance understanding of key issues related to poverty.

Resilience is a strong theme that underlies much writing on the lived experience of poverty. To some extent, this has been an extension of the earlier writing that demonstrated the way in which those living with poverty were managing (or coping) with the challenges that they face. Arguably, there is now a slightly more positive/progressive tenor to the way in which responses to adversity are reported.

It is plausible that as the lived experience of poverty is shared more widely, it will exert a greater influence anti-poverty policy and practice. However, it can be difficult to ascertain the specific impact of engaging lived experience. One exception, albeit with regard to method and measurement, rather than policy and practice, is the work of Hirsch et al. (2013) who use lived experience to inform their quantitative calculations toward ascertaining a minimum income standard for rural Scotland.

7.5 - What needs to happen now?

Although, intuitively, the arguments in favour of sharing the lived experience of poverty are compelling (particularly as presented by Holman in 1986), this has not been evidenced or evaluated. The importance of this is heightened by the adverse representations of people experiencing poverty that are conveyed through the ‘povertainment’ in popular media, e.g. Benefits Street, The Scheme and the like. Thus, there is a need to move beyond assuming positive impact to actively evaluate the ways in which, and extent to which, the lived experience of poverty is being received in Scotland. As part of this endeavour, we need to understand who is engaging with the lived experience of poverty and how they are engaging with this experience.
Should it be found that the lived experience of poverty impacts favourably on opinion and understanding, then we need to better understand what effects this positive change in order that future work can encourage others to think likewise. On the other hand, should it be found that the lived experience of poverty either has no impact or impacts adversely on opinion and understanding, then we need to better understand why no positive change results in order that the impact of future sharing of the lived experience of poverty can be more progressive. Most importantly, we need to appraise whether the lived experience of poverty is impacting on anti-poverty interventions (practice, policy and strategy) in Scotland.

Those authoring reports that draw directly on the lived experience of poverty should clarify how these experiences have shaped the conclusions that are reached. Those implementing change to anti-poverty policy and practice should specify how, and the extent to which, these changes have been shaped by learning from the lived experience of poverty. Similarly, as discussed in 6.3, we need to appraise the process through which the evidence base on the lived experience of poverty is generated, and to critically evaluate the nature and quality of this evidence base. It is understandable that much of this experience is reached through gatekeepers and trusted organisations and there is no strong suggestion that the existing evidence base is flawed. However, if more emphasis is to be placed upon the voice of experience, then more needs to be understood about it.

The brief was to undertake a focused and rapid review of writing on household income, household expenditure and wealth. In passing – both in relation to these three core themes and independently of them - it became apparent that two additional themes that were inextricably linked with the lived experience of poverty in Scotland, i.e. stigma and well-being/stress. In particular, many resources made reference to the adverse impact of poverty and inequality on health – both physical and mental. Some also referred to the lived experience of those with mental health issues and the impact this can have on their day-to-day lives. This includes health, both physical and mental difficulties (such as anxiety and depression) often associated with dealing with stressful situations, including financial constraints (Treanor, 2017). Stress and anxiety experiences within the home can also impact significantly on a child’s experience at school (Children’s Parliament, 2018). There would be merit in exploring these issues in greater depth.
Annex 1 – About This Review

*What information consumes is rather obvious: it consumes the attention of its recipients. Hence a wealth of information creates a poverty of attention, and a need to allocate that attention efficiently among the overabundance of information sources that might consume it.*

(Simon, 1971, 40-41)

### A1 - Overview

The objective of this Annex is to account for the way in which this research was completed. This review comprises six sections.

### A2 - Critical reflections on the brief

This review attends to the brief of the Poverty and Inequality Commission, which was delimited by time frame (work published within the last ten years) and scope (work pertaining to wealth, income and expenditure).

As reported in 6.5, the focus of this report is on the testimony of people experiencing poverty in Scotland. Although reference is made to research that canvasses lived experience through standardised survey tools, this report has given primacy to the descriptions and interpretations of living with poverty that are conveyed through video and published text.

On the other hand, an extension to the brief has been pursued. Two comprehensive reviews of low income living, published within five years prior to the study period specified in the brief, are appraised; this report opened with a summary of pertinent findings from these seminal studies of the lived experience of poverty in Scotland (section 2).

### A3 - Sourcing material

Material was sourced from four primary sources. First, the support of The Poverty Alliance was enlisted to access relevant material from their extensive body of recent work. Similarly, the Poverty Truth Commission was approached for advice on accessing resources that were not already readily available from their website. Third, the Poverty and Inequality Commission invited each of the Scottish local authorities/Community Planning Partnerships which have convened a Poverty/Inequality/Fairness Commission to share evidence and source material that conveyed experiences of poverty from within their locality; most, but not all, local Commissions furnished us with material. Finally, we drew from our own knowledge of recent anti-poverty work in Scotland to source other relevant works.
A4 - The evidence base

The initial evidence base comprised mainly published reports in which the lived experience of poverty was reported to varying degrees. However, the evidence base extended beyond full-length research reports and also included research briefings, postgraduate dissertations, evidence reports, reflective and celebratory reports, workshop reports, consultation reports, case studies that were and were not used as illustrative evidence in research reports, newsletter articles, project reports, book chapters and literature reviews (Annex 3).

Thus, source material was drawn almost exclusively from ‘grey’ literature published in Scotland. Academic studies were not included in the review. For the most part, published autobiographies were not reviewed. Although these can provide rich sources of insight into the lived experience of poverty (McKendrick, 2018), these provide a richer source of insight into historical poverty. One striking exception was Poverty Safari, published in 2017 and authored by Darren McGarvey, one of the original Poverty Truth Commissioners of 2009.

A5 – Selection of evidence to review

The relevance of sourced material to the study brief was appraised in a two-step process; Julie Brown screened each source, with any borderline cases being referred to John McKendrick for a second opinion. All sources that were judged to be ‘particularly relevant’ were reviewed. Thereafter, those that were judged to be ‘moderately relevant’ were assessed in order of priority to address any thematic gaps that were not adequately covered in the ‘particularly relevant’ cases. Work that was judged to be less relevant was not reviewed.

A6 - Review process

Initially, a two-stage review was undertaken. Julie Brown conducted the initial review, reading the key texts to identify common themes, pertinent outliers (exceptional cases of interest) and queries (points for discussion among the authors of this report). John McKendrick developed this initial review, drawing on his wider experience of the field to confirm initial findings, explore omissions, and resolve queries.

At the request of the Poverty and Inequality Commission after its reading of the draft report, we returned to the evidence base to appraise some issues that we did not report that it expected would be addressed, e.g. pensions, issues pertaining to struggling on a low income whilst possessing assets and public service cuts.
A7 - Organisation of the report

The structure of the report was pre-determined, with three main chapters, each of which focused on one of the primary research themes (household income, household expenditure and wealth). In advance of the review, sub-themes were identified for each chapter, based on the expectations and prior knowledge of the authors. For example, it was expected that five sub-themes would be explored for household expenditure (i) priorities and coping strategies; (ii) crisis; (iii) temporal variation; (iv) poverty premium, and (v) subsidy and passported provision. These expectations were largely confirmed, although some revisions were introduced to reflect other pertinent themes that were not anticipated.

A8 - Evidence beyond this evidence base

As noted above (A2), this report draws primarily on the testimony of people experiencing poverty in Scotland, which can be found in a diverse range of source material (A4). It should be acknowledged that there is likely to be a large informal evidence base, through which people with lived experience of poverty are independently sharing their thoughts and experiences, e.g. through social media and blogs. These may be particularly useful sources for engaging reaction to contemporary issues and would be worthy of more systematic appraisal at a later date.

Furthermore, as noted in the main body of the report (6.5) surveys also provide useful insight into the experiences and thoughts of people experiencing poverty. With regards to main themes in this report, it should be noted that:

- The Scottish Household Survey routinely canvasses opinion on perceived financial well-being, with time-series and local data being available. For example, data can be accessed to show how households are managing financially, comparing (i) across three income groups and (ii) deprived area status (Scottish Government, 2016).
- The British Social Attitudes Survey (and the Scottish Social Attitudes Survey) regularly canvasses opinions on wealth and poverty. Although sample sizes for Scotland are small, it is possible to compare attitudes between most/less affluent in Scotland (Natcen Social Research, 2018).
- The Scottish Government Community Analysis Division (2017) published the latest iteration of its Wealth and Assets Survey in 2017. Although not concerned with how low wealth/assets is rationalised, it does provide rich description on the characteristics of the least wealthy households in Scotland, describing their demographic composition, financial assets and non-mortgage related borrowing. At the very least, this usefully complements the understanding of the lived experience of poverty that is gleaned from experiential sources.
Annex 2 – References (cited in main body of the report, but not listed in Bibliography of resources in Annex 3)


Annex 3 – Bibliography

Books and Book Chapters

Research Briefings

Case Studies


The Poverty Alliance (No date) ‘Universal Credit (Brian of Cranhill Community Project)’. *Lived Experience Case Study*. Glasgow: The Poverty Alliance.


Citizens Advice Scotland (2013) ‘Client Story: Jane was Homeless, Now she has Been Hit by the Bedroom Tax’. *CAS Reality Bites Case Studies*. Edinburgh: Citizens Advice Scotland.


**Case Study Videos**


Views and experiences of people with lived experience of poverty in Scotland

**Dissertations**

**Newsletter / Magazine Articles**

**Parliamentary Briefings**

**Consultations**


**Reports, Project Evaluation**


**Reports, Project**


Reports, Workshop


Reports, Research


