

# GATHERING EXPERIENCES OF POVERTY IN DUNDEE

*"It's also about the person behind the story - the voice behind"* **2015**  
( John, focus group participant )





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# Introduction

This report brings together the results of a small scale research project that aimed to gather experiences of poverty in Dundee City, Scotland. The project involved a survey of 147 people who use support services that are provided by a range of organisations in Dundee City. Individual interviews and focus groups also complemented the survey. In addition, a series of short videos were produced to portray individual cases that “tell a story” of living in poverty from different perspectives and lived experiences. The project took place between August - November 2015, with data gathered between September-October 2015.

The report will inform the Dundee Fairness Commission, which will use findings and suggestions from this material to produce recommendations for action to be taken by the Dundee Partnership, in order to tackle poverty and inequalities in Dundee.

The team involved in the project

## Coordination:

### Faith in Community Dundee

Jacky Close and Danny Ogierman

### Shelter Scotland in Dundee

Michelle Harrow and Laura Fairlie

### Craigowl Communities

Lynn Cunningham and Pam Imrie

### Video Production - Microdot Films

Danny Ogierman, Alan Robertson & Michál Zagorski

### Visual Design of Micro Stories

Richard Langton (MDes of Services)

## Technical Colaboration:

### University of Dundee

Dr Fernando Lannes Fernandes

Dr Nandini Sen, Research Assistant

We asked 30 organisations to assist in gathering people’s experiences, primarily through questionnaires. Of the 30 organisations contacted, 18 completed questionnaires with their clients.

These were conducted by staff and volunteers from:

1. **The Connect Team**
2. **Stay & Play Project**, St Ninian’s Church, Kingsway East
3. **The Bridge Café**, The Friary, Tullideph Road, Lochee
4. **Hot Chocolate Trust**, The Steeple Church, Nethergate
5. **DEEAP**, Dundee House, 50 North Lindsay Street
6. **DCC Customer Services**, Dundee House, 50 North Lindsay Street
7. **Dundee Foodbank**, 58 Constitution Street
8. **The Cairn Centre**, 12 Rattray Street
9. **Amina**, 6 Whitehall Crescent
10. **Home-Start Dundee**, 30 Whitehall Crescent
11. **Brooksbank**, Pitairlie Road
12. **DWP**
13. **Citizens Advice Bureau**, Central Library, Wellgate Centre
14. **Craigowl Communities**, 4 South Ward Road
15. **Shelter Scotland - Dundee**, 1 Courthouse Square
16. **Lifegate Church Café**, Haddington Crescent, Whitfield
17. **Dundee West Church**, 132 Perth Road
18. **Faith in Community Dundee**, Kirkton Community Cente, Derwent Avenue
19. **Community Family Support Project**, 14 St Boswells Terrace, St Mary’s

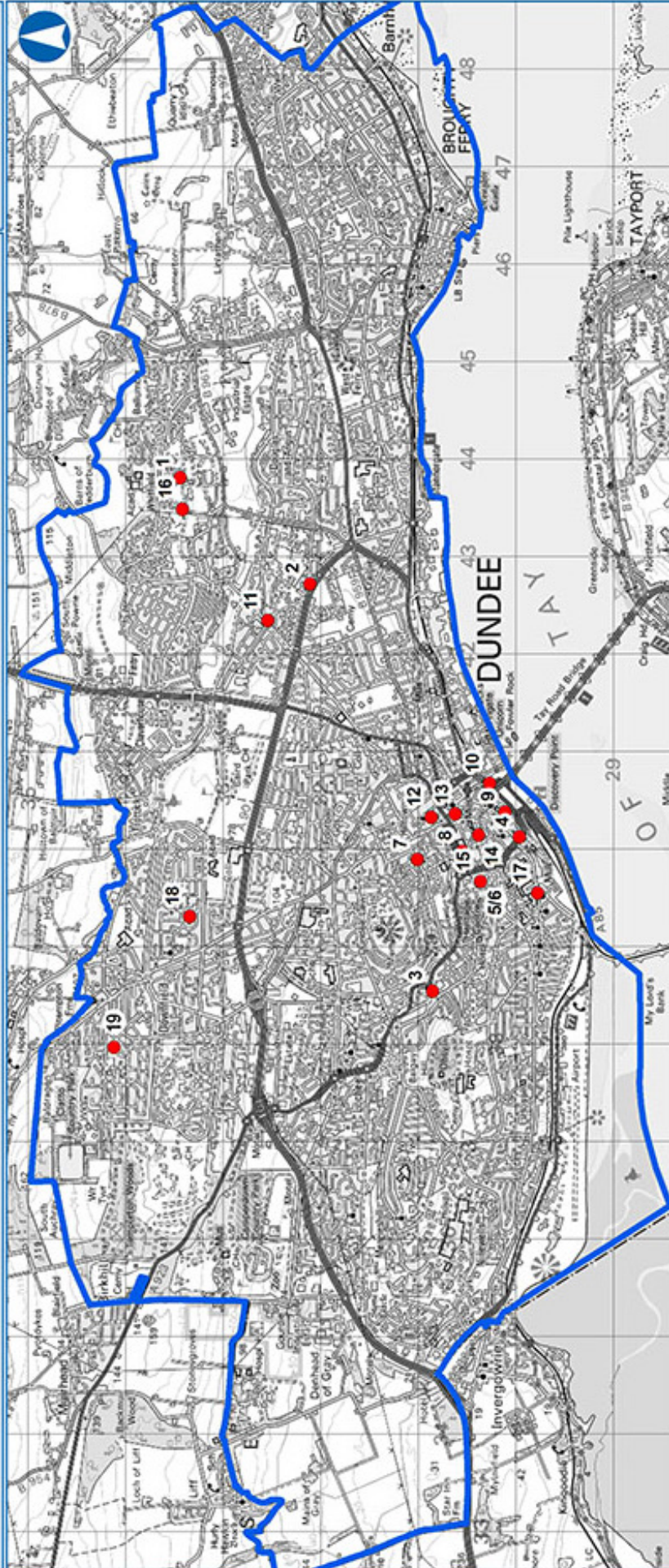
**Map 1** shows where each organisation is located (p4).

**Map 2** shows where participants live, according to postcode area (p5).

This report contains information extracted from a full report. The full report will be made available electronically to all members of the Fairness Commission and contains an in-depth analysis of the data extracted from the 147 questionnaires.



# Location of Organisations Who Helped Conduct The Questionnaire

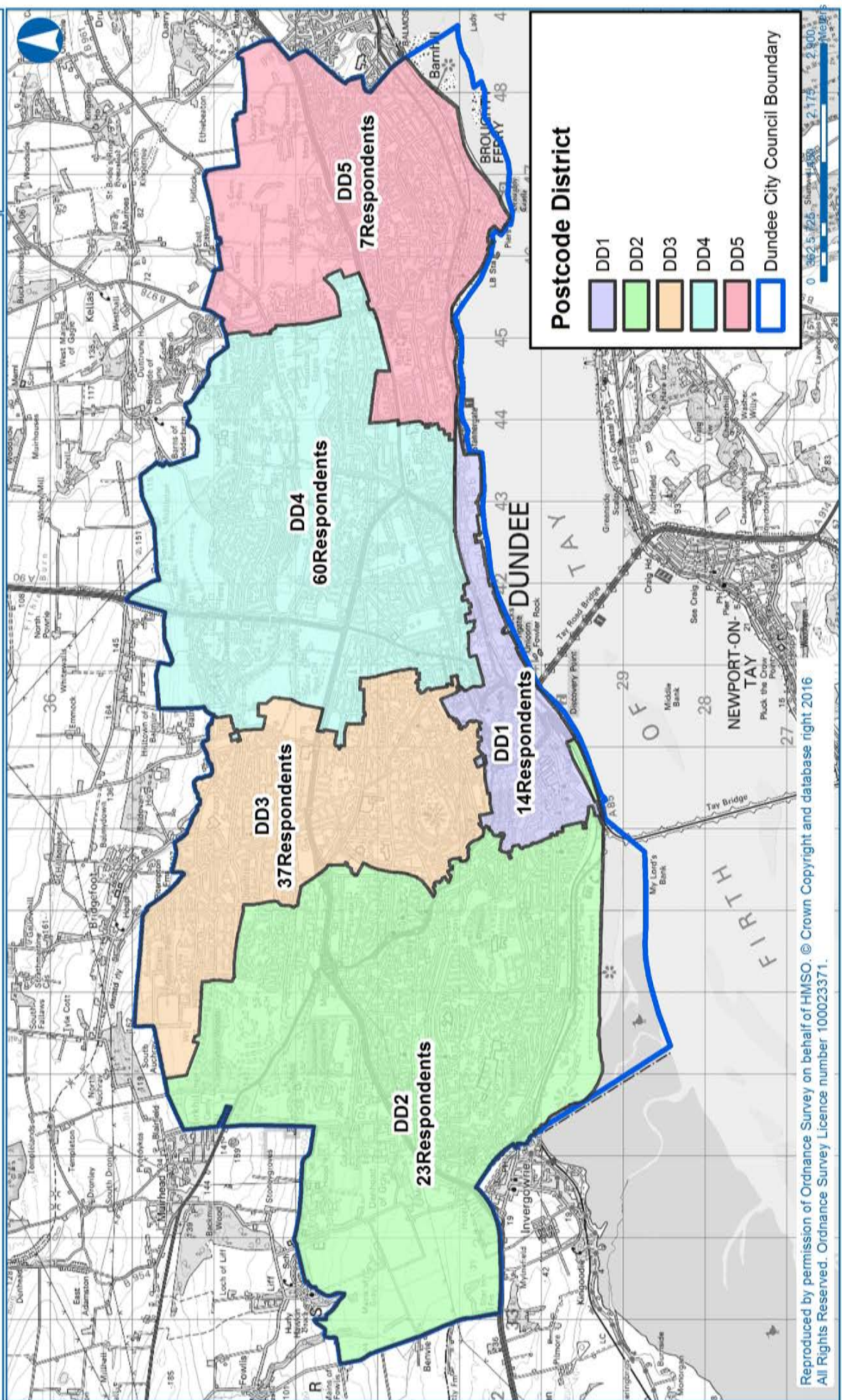


- | Organisation Name      | 11. Brooksbank                | 16. Lifegate Church Café             |
|------------------------|-------------------------------|--------------------------------------|
| 1. The Connect Team    | 12. DWP                       | 17. Dundee West Church               |
| 2. Stay & Play Project | 13. Citizens Advice Bureau    | 18. Faith in the Community Dundee    |
| 3. The Bridge Café     | 14. Craigowl Communities      | 19. Community Family Support Project |
| 4. Hot Chocolate Trust | 15. Shelter Scotland - Dundee | Dundee City Council Boundary         |

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# Number of Questionnaire Respondents By Postcode District



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# Executive Summary

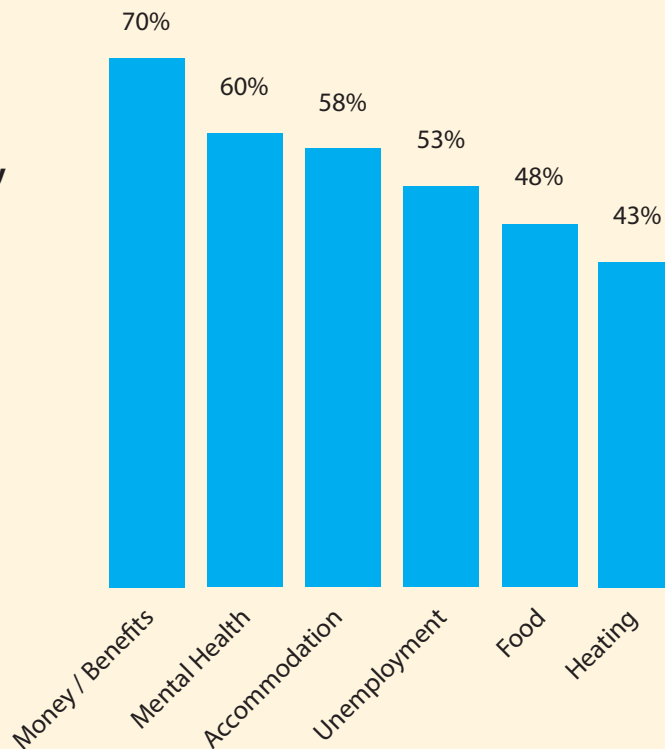
## Key Findings from the questionnaires

We found that the three most reported issues experienced by people we surveyed were:

- Money / Benefits (70%)**
- Mental Health (60%)**
- Accommodation (58%)**

Unemployment, Food and Heating complete the list of issues with over 40% struggling with them, as seen in chart 1 below.

**Chart 1. Top problems faced by people who took part in the survey (over 40%)**



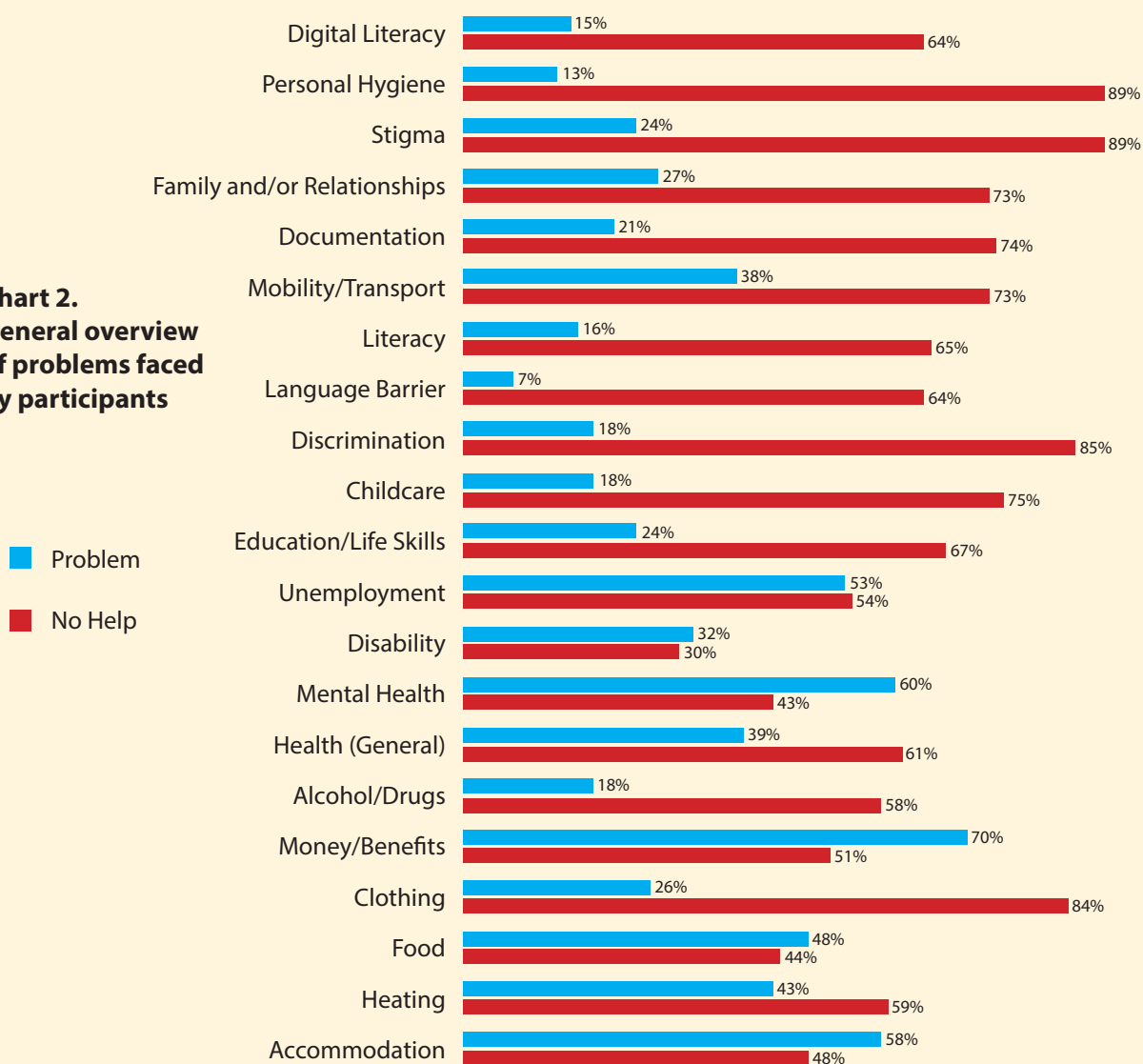
# Executive Summary

(cont)

## Key Findings from the questionnaires (cont)

Chart 2 presents a complete list of issues faced by people who took part in our survey and the lack of support experienced by them.

**Chart 2.**  
General overview  
of problems faced  
by participants





# Executive Summary

(cont)

## What are the issues behind these numbers

We have drawn down basic data from the full report and placed this alongside people's experiences of life within Dundee. We have focussed on each issue in the following sections:

<b>MONEY / BENEFITS</b>	<b>p9</b>
<b>MENTAL HEALTH</b>	<b>p14</b>
<b>ACCOMMODATION</b>	<b>p18</b>
<b>UNEMPLOYMENT / EDUCATION &amp; LIFE SKILLS / CHILDCARE</b>	<b>p23</b>
<b>FOOD / HEATING / CLOTHING &amp; MOBILITY / TRANSPORT</b>	<b>p27</b>
<b>GENERAL HEALTH / DISABILITY</b>	<b>p32</b>
<b>IN-WORK POVERTY</b>	<b>p38</b>
<b>BME</b>	<b>p44</b>

Within each section is:

1. A summary of the key points raised from the 147 questionnaires
2. Two micro-stories. Each of them is the story of an individual who completed the questionnaire with us. The comments below the icons are their words, describing their situation.
3. One or two case studies. Each case study is the story of an individual's life experience. We wanted to delve a little deeper into people's stories, to explore the complex issues, to get a sense of what it felt, and still feels like.

Although we have placed a story within a specific section, you will see that each person faces a complex mix of issues, that life is not straightforward or easy for many and there is not a "fix-all" solution.

**Please handle these stories sensitively.**

**We have also included suggestions and recommendations:**

### **SUGGESTIONS** **p48**

The research team have highlighted some suggestions, based on information and experiences of the process.

### **RECOMMENDATIONS** **p49**

The final section contains recommendations for change.

We facilitated 4 focus groups:

### **WOMEN**

There have been many reports highlighting the impact of poverty on women. We decided to conduct focus groups with 3 groups of women who may not always be heard.

Young mums (Home-Start Young Parents Group)  
BME Women (Amina - The Muslim Women's Resource Group)  
Kinship Carers (Home-Start Kinship Carers Group)

### **CORE GROUP**

In August 2015 we gathered 15 participants together to prepare them for a meeting with Cabinet Secretary Alex Neil - clients from Craigowl Communities and Shelter Dundee. The group decided what key issues were to be discussed, each sharing their personal experiences. They also discussed and decided on key recommendations for change based on their experiences. All of this was shared in a private meeting with Alex Neil.

In October 2015, Dundee Fairness Commission sent representatives to meet the same group. Prior to this meeting we gathered the group together to reflect on their experience when meeting Alex Neil and to prepare recommendations for the Dundee Fairness Commission.

This final section outlines the recommendations made by participants within each of these groups.

**We felt it was right to give them the last word.**





## MONEY / BENEFITS

- **78% of respondents are on benefits. Most are women (55%). Overall, benefit receipts are concentrated at the age range from 25 to 54 years old.**
- **Most received benefits are Housing Benefit (46%), Employment and Support Allowance (35%) and Council Tax Reductions (32%).**
- **77% of respondents have less than a minimum wage per month (up to £940.59). However there is a great number of people (41%) who get a maximum of £300 per month.**
- **80% of respondents say they struggle to live on the money they receive which is due to low level of income as compared to cost of living. Some consider budgeting an issue. There are a number of people who have faced benefit cuts, sanctions, are under assessment or feel they are receiving the wrong benefit. This leads to gaps in income or lower income than required for basic needs.**
- **Financial struggles have a direct impact on people's capacity to pay bills, furnishings and household items as well as their ability to participate in cultural and recreational activities. 60% say they struggle to pay bills. Often bills go unpaid when other costs arise ie new shoes needed, a school trip etc. Household items are bought from shops with payment schemes that incur a huge APR.**

*“ It’s a lack of money - more money, more day centres, a bus pass to help with travel, these would help. ”*

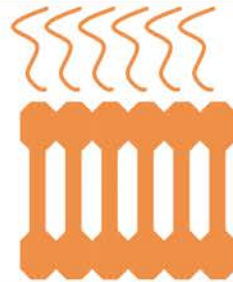


## Money/Benefits

- Female
- 25-34 years old
- Single
- 3 children under 18
- Not in work
- Receives Income Support



Rent arrears - threat of eviction



Breaking down, not getting fixed



Accessing Foodbank



Income support not enough, affecting other benefit entitlement



Stress



Kids coming out of nursery, can't afford childcare

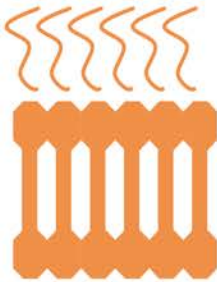


## Money/Benefits

- Female
- 25-34 years old
- Single
- 2 children under 18
- Not in work
- Receives Income Support



Windows – lack of insulation and heat



Cost of bills are through the roof



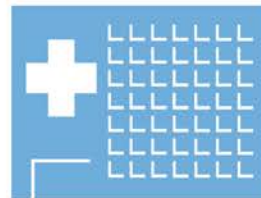
Escalating costs – hard to do a full shop



Cost of clothing a family



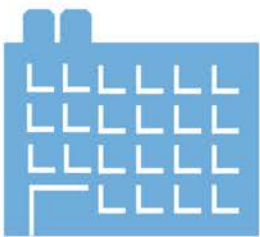
Issues with medical assessments for ESA



Health is poor due to weight loss



OCD



Health affecting ability to work



Spelling difficulties



Cost of public transport/taxis



Cost to renew passport for proof of ID/opening bank accounts





## Angie

Angie is in her late 40's and is currently on ESA and staying in homeless accommodation. But in her own words -

***"I used to have a "normal" lifestyle. I had a husband, two kids, two cars, foreign holidays and I had a job - I'd always worked my whole life"***

However, her husband left her, which caused her to struggle to keep up with payments of the house, and she soon lost her house and cars, and started working two jobs to get by. She then moved into a small flat with her children. During this time, she was also trying to support her son who was suffering from severe depression and suicidal thoughts. He then attempted suicide and was admitted to hospital. However, the next morning he was deemed fit to be discharged into Angie's care. She made it very clear she did not think he would cope and needed more help.

***'I had my hands out pleading for the help, but I just felt like myself and my son were being ignored, like they didn't take it seriously enough. I explained that I thought he needed to be admitted, but I was just given a number to call for a follow up. I had no support, and neither did my son.'***

A follow up was to come, however, a couple of weeks later, she found him dead in his bedroom. This caused Angie to have a breakdown and she soon lost both her jobs. All of this had a huge effect on her mental health, as she was then sleeping on her sons grave.

***'I was trying to dig the ground up with my hands so I could be with him.'***

The police were called to remove her, but no follow up was made and no referral was made to any kind of support service. She feels,

***'A service needs to be in place to help people suffering bereavement – the financial implications are one thing, such as the high funeral costs, but more than anything, I needed help but didn't know where to go. I feel the police had some responsibility to do something that day and they didn't, and from there, I just lost myself. I completely shut down.'***

Angie had to undergo an assessment for her benefits, and was put on JSA, having been deemed fit for work.

***'There was no way I could work. The assessment didn't really take my circumstances into consideration. Because I turned up that day looking half decent, having tried to make an effort, I looked like I was ok. Just because I was physically able, didn't mean I was capable of work. The assessment process needs to be looked at. Staff need to be better trained on mental health issues. I would spend days, weeks, in my bed, not eating, or getting up to go to the toilet. I would lie in my own urine, and not even change. I'd given up. I didn't know what day it was, so I didn't know when my appointments were.'***

Angie was then sanctioned for failing to turn up to appointments. She challenged the sanction, and was successful.

***'The only reason I won was because I was assessed again by a different psychiatrist and it was made very clear that I was unfit for work. 'The whole process left me feeling worthless. You're not even treated as a human being, just a number. There was no compassion from the panel, and I wasn't given an opportunity to give any real insight into my life. It's all a points system, and you're made to feel like you have to fit into a certain box or category. There needs to be better support for people to be accompanied to these tribunals, and the people sitting on the panel also need to have an understanding of mental health issues.'***

Angie was reassessed and moved to ESA. However, with the sanction, and then this assessment, she was left without any money coming in for weeks.

***'I don't know how I got through it all. I was still grieving for my son, and was put through so much just to receive what little money I'm entitled to. Having to navigate the system and being treated the way I was pushed me even further away from being fit to work. I don't want to be on benefits. But I need to be to get myself back on my feet, but I just feel like I'm being punished for it.'***

Angie still continues to struggle with her mental health, which is being affected by her current living situation. She doesn't feel safe in the homeless accommodation and often feels threatened or treated poorly by staff. She has had letters threatening eviction if she doesn't comply with certain rules, such as turning up for fire drills. She had only missed one.

***'Again it comes down to training. Staff aren't equipped to deal with people with mental health issues. But even just being understanding and showing some compassion would be a start.'***

She has also been told she can't have her grandkids over at the weekend, which ***'is the only thing I have to look forward to'***. This was due to a flat inspection, which she says ***'don't happen as regularly as they should, which needs to be looked at. It's an opportunity to check that people are doing ok too, and raise any issues or concerns or make staff aware of any issues people might be having, such as their mental health'***.

Angie had not had a flat inspection for weeks at that point.

***'I was in the toilet when they came in to do the inspection. My grandkids were playing in the living room and I had left hairspray on the kitchen counter.'***

***It was noted that this was a danger to my grandkids, so they stopped allowing them to visit. I was only notified of this 5 weeks later when I received a letter. Now, not only is the decision ridiculous, so too is the length of time in receiving the letter. If my grandkids safety was an issue, surely they would have acted much quicker'***

She is currently on a waiting list for a flat, but has had no communication to let her know how long she'll be waiting. And flat inspections and weekly meetings with her housing officer are still not happening as regularly as they should.

***'It seems it's one rule for them, and another for 'us'. They enforce the rules when it suits them, but when it comes to them complying with their responsibilities to me, it seems they can do as they please. But what am I supposed to do? I don't want to make complaints as I'm worried I could lose my accommodation.'***

Despite everything, ***'I don't want everything I've been through to be in vain. I want to work with people in the community to help them, particularly young men. People like me who've been through it should be supported to train staff, set up support groups etc. There needs to be more help based in communities, not just statutory services providing the help'***.



## MENTAL HEALTH

- **Poor mental health can affect all areas of life. 46% of people who identified mental health as an issue talked about suffering from depression and anxiety. In some situations, depression led to suicidal thoughts and panic disorder.**
- **Some people complain of GPs not being supportive, others said they were very supportive**
- **Loneliness and low mood were also found to be a major problem. Indeed, 63% of respondents said they feel alone often or sometimes. Most are women**
- **People identified what caused or exacerbated their depression:**
  - **Welfare system**
  - **Struggles with finances**
  - **Demands from DWP & not working**
  - **Eventual closure of own business**
  - **Unemployment**
  - **Historical abuse**
  - **Relationship break-up**

*“ I need a stable home, instead of homeless accommodation. The security would give me confidence. Doing a house up and having a safe space to call my own would improve my mental health. ”*





## Mental Health

- Female
- 25-34 years old
- Single
- Has 2 children
- Not in work
- Receives Employment and Support Allowance & Personal Independence Payment



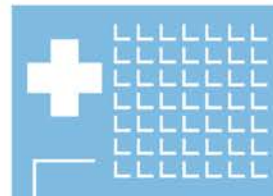
Rent arrears, received no benefits for weeks after leaving work



Not eating due to stress



Sanctioned for not getting doctors line in on time but struggled to get the line from the doctor on time. ESA assessment took a long time, left with no money



Not sleeping



Had to leave work due to depression. Stress, anxiety caused by demands from DWP and not working



Public transport very expensive



## Mental Health

- Male
- 25-34 years old
- Single
- Has 2 children – resident elsewhere
- Not in work
- Receives Personal Independence Payment



Furnishing damaged and not replaced, no shower



Can't always afford



Under assessment for ESA, no money until decision made



Daily use of Diazepam to get through each day



Depression/suicidal



Severe nerve damage to left leg and hip



Education/Life Skills



Dyslexia



Access isn't a problem, needing help to use



Treated poorly by social worker



Costs a lot on public transport



Find it hard to keep on top of all documents



**Bob**

At the start of 2010 Bob was married, working, owned a car and was living in his own house. In his words, ***“my life was kind of cushtie”***.

Unfortunately his marriage was volatile at times and eventually it broke down irretrievably. His mental health suffered, due to the bad breakdown of his marriage and he attempted to commit suicide by jumping off of the Tay Road Bridge. Bob said ***“this was a real attempt, not a cry for help”***.

Waking up in Ninewells hospital three days later and subsequently being assessed as mentally fit to be discharged by Carseview, he was released into the care of his mother.

Shortly thereafter Bob committed a “crime of passion” and was charged, went to court and was sentenced to be imprisoned. He served a four year sentence in HMP Low Moss and HMP Castle Huntly. Whilst serving his sentence Bob received help with his depression for the first time. He stated, ***“I was lucky, as a long term prisoner I had to go and I had to talk about it and it got dealt with. I was on antidepressants for six months and I spoke about and opened up about my feelings”***.

On being released from HMP Castle Huntly, in November 2014, he found himself homeless. With the help of his Social worker he secured a place in the Salvation Army Homeless Shelter. The costs Bob had to pay for this accommodation and additional electricity costs used up almost all of his Liberation Grant. The JSA that he was entitled to did not come through for three weeks; he therefore had no money for food. The only advice given to him by his Social Worker was to go to a Food Bank. This proved to be ***“a really difficult experience for me, coming out of prison. I’m not proud of being in prison, but I was getting three meals a day. I was lucky that I was strong enough minded but I could see people less strong minded would be tempted to commit a crime i.e. shoplifting”***.

Not being able to get a bank account, if you live in a Homeless Shelter, also caused problems. This was sorted out when Craigowl Communities stepped in to assist. Bob spent eight months in this shelter.

Whilst living there and looking for a job, Bob volunteered for a charity shop in Dundee for a six month period.

Eventually gaining his own tenancy in an ‘available now property’ from Dundee City Council in August 2015 he says ***“I’m in a fortunate position as I am a painter and decorator to trade, that this was ideal for me to take the property and do it up. Not everyone is able to do that”***.

Being a client of Craigowl Communities, Bob happily agreed to become involved with the Fairness Commission research. During work on this research we met with the Government Minister Alec Neil along with staff and clients from other charities. Through this meeting Bob was introduced to a member of Shelter staff who asked him to do some voluntary work with them, dealing with prisoners who are due to be released from prison. Bob was keen to accept this role and has since been involved in work at HMP Castle Huntly.

Going into the prison with the Shelter staff he felt that the prisoners were not paying attention to the advice being given until he said ***“I left this establishment in November last year, the room was hooked up right away, that was it we had their attention”. He stated “I am sitting there enjoying it and thinking, I’m making a difference here. Michelle has said I’m an asset to Shelter. I keep shaking myself every day, thinking, is this really me that’s doing this?”***

This hopefully may lead to paid employment in the future.





## ACCOMMODATION

- Rent arrears and debts as well as financial constraints are issues. Three people talked about struggling to pay their mortgages. Some reported a sense of insecurity in relation to being forced to move
- 12% of people need repairs in their accommodation, leaving conditions unacceptable
- 11 of the 89 people reported problems with other tenants, neighbours, noisy neighbours, or feeling insecure and isolated
- Other concerns were about the housing provider being slow in dealing with housing problems. Issues identified:
  - location of accommodation
  - size of accommodation
  - appropriateness of accommodation (4 people suffering from mobility issues but still living in upper floor flats)
  - the financial strain of moving
  - financial strain due to rent arrears
  - 8 people also stated they are homeless (including sofa surfing)

*“ I was homeless when I was 17, so I was in a homeless unit place. I was working a part-time job and that was okay but when my partner got a full time job and suddenly we were to pay for where we were staying and no-one told us that so when we actually left and got our permanent flat we were due hundreds of pounds... obviously we got to pay it up over a long time but I don't think we'll ever pay that back ”  
to be honest, I've still got rent arrears.*

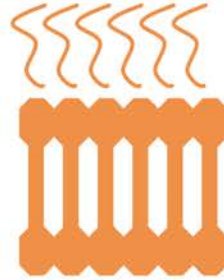


## Housing Challenges

- Male
- 75+
- Single
- Unemployed
- Receives Housing Benefit & Council Tax Reductions



Rent arrears/living conditions



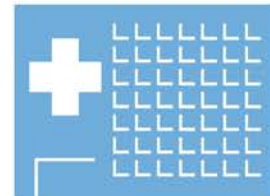
Cannot afford to put heating on



Have to use local shops which cost me more



My money does not last me long enough



I have not been to the doctor in over 10 years



I keep losing my bus pass



I need help with all my correspondence

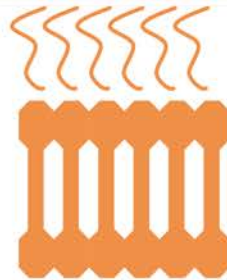


## Housing Challenges

- Male
- 18-24 years old
- Single
- Does not have children
- Unemployed
- Receives Employment and Support Allowance, Housing Benefit & Council Tax Reductions



Repairs needed, delay getting Community Care Grant



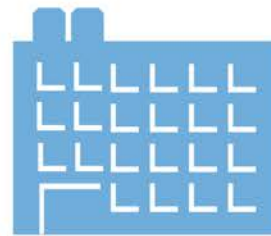
Worried about not being able to heat house over winter



Aware that new clothes are needed but can't afford them



Receives ESA due to due to mental health, but struggles



Wants to get back to work



Would like to develop life skills



Struggle with costs



Judged by the way I dress





**John**

John is a 60 year old man. He worked with kids for over 45 years. He is currently working in a primary school as a breakfast club and playtime assistant. He loves working with the kids, but can only get 21 hours work a week although he has applied for more. That means he earns too much to get any top up of benefits, but he doesn't have enough hours to claim Tax Credits. He is also too young to claim his pension.

***"I work 21 hours a week and I was getting rent arrears... I was getting Housing Benefit but to me on the wages I had the Housing Benefit was not enough, and you always had the Landlord on your back".***

***"It really annoys me – I have worked with kids for 45 years, and I can't get any extra hours".***

He went to the advice café in Stobswell for help as he could not figure out how to make his money go any further. He was really struggling to heat his bedsit. Because it was too cold to open the windows it was becoming damp. His support worker had to get him extra blankets and a plug in heater as she was worried the cold would make him unwell. As a single man under 60, it seemed the system was against him as he could not make ends meet.

***"I had insects in the house that I had never seen before... the door didn't close properly because of the damp, and the heat. The anti-social behaviour issues were with visitors to the neighbour next door, surrounded by drugs".***

He had some rent arrears and also council tax arrears. He got some assistance to get Council Tax Benefit backdated and got a DHP to pay the shortfall in his rent. As he had so little spare money, he could only afford a bus pass for 2 weeks of the month. That meant that for 2 weeks of the month he had to walk 2 miles to and from his work. As he has health problems including arthritis, some days he could barely make the walk back. He had to cling on to walls just to get there. Then he would get back to his cold, miserable bedsit and just felt hopeless. His support worker had to get him winter shoes and a proper coat as he did not have enough spare cash for these. Those were his darkest days.

***"I used to walk to work in the morning, 2 weeks out of 4. I wasn't well at the time..." (Broke down in tears). "It was a lot physically. It should take 25 minutes and at times it was taking me an hour and a half, I was struggling. The idea of having to hold on to things to get up the road, and I was thinking hold on, I've just finished work...and there's no one there to help ye".***

***"I was dead low at that point...until I did go to the Advice Café. Where I was living it was like Victorian times, it was unbelievable."***

He hated his flat, he did not realise that his landlord should fix his door – the front door did not lock and he was scared he would get broken into as it was a rough area. He had an infestation of insects and spent a lot of his money trying to keep it warm. He often ran out of money for food and heat.

***"I didn't have enough income – everything in the world comes down to money... you don't want it to, but it does. I wish I could live without money – I wish everybody could live without money, but you can't do it... and this is where it comes in- that's where people steal, start to shoplift – cause they need it – not because they're criminals".***

***"Using foodbanks, you've got to think about it 2 ways... people are there to help you, don't feel guilty about it because everybody's got to do it, or more than ever anyway".***

***"2 weeks I went without food, electricity and gas... I remember eating a cold tin of tomatoes... people shouldn't be left to live like that. I wasn't doing anything wrong..."***

***"I want to go on holiday, but I can't afford to... I've worked all that time and I couldn't afford the bus to work. I used to walk from work, have a rest, sitting in your house, no electricity, walk to the town, and play on the computers then come home and jump into bed. Shave in the morning in cold water... I never thought that'd happen."***

He had to get help from the Scottish Welfare Fund to get help with utilities and food vouchers. He also had to get food parcels delivered several times. He works, he wasn't doing anything wrong - no one should have to live like that. He had to get help from the GP as his depression got so bad due to the constant struggles he was facing.

***"It was depressing, I did get depressed. It was depressing every time I went home to that house, but what depressed me even more is I've got family that***

***never came... they were all there - why I was sitting for 2 weeks..."***

Luckily his situation improved from the day he went to the advice café and got help from Shelter.

***"I met people that I didn't know existed, I met people that could answer questions that I couldn't answer – I did not know my rights, etc. etc.***

***I met Shelter and from that very day at the Advice Café, it's been an improvement, I didn't know my rights and landlords could do what they wanted. But when you know your rights, they can't do that."***

He loves his new Housing Association property. It is warm, safe and secure. He got help for new goods

through the SWF and cannot believe how nice and modern everything is.

He volunteers and tries to help other people who are struggling. He had no idea of the help he could get, and there are people going through the same

***"My key message is, to employ people to look at the situation on housing. I need somebody to look after landlords, cause I think these people that live in these houses are the poorest people, it's them that commit the crimes.***

***We need more Advice Cafes. People are desperate, so many people be waiting then get told to come back the next day... there should be more people to come to Advice cafes."***



Gemma is a very vulnerable lady with a diagnosed learning disability. She is currently on ESA and DLA, however she could no longer afford her rent when her husband was sentenced in prison, as there was a shortfall between the LHA rate and the rent. She was not awarded a further DHP as her income was too high taking into account her DLA Care – issues with this as it is not intended for housing costs, and her condition means she can't cook for herself. As she lacks capacity to budget and cook she relies heavily on expensive takeaways and convenience food.

***"Accommodation, heating and stigma... it made me feel like rubbish. It was depressing, stigma was really getting to us eh, they were bringing me into what my husband had done before, and I was like No – I didn't know...but because he's my husband they were trying to bring me into it as well, but it's nothing to do with me"***

***"I had to close Facebook down as I was getting a lot of hassle... it was worse when things had been in the paper and loadsa people put my face all over Facebook and said that's \_\_\_\_\_ wife"***

***"The main issue with my accommodation was it was too big and I couldn't afford the rent after my husband went to prison. I got the discretionary housing payment for the first while, but I didn't know I had to renew it, then I didn't get it awarded again. They took my DLA into account. I don't think it's fair as I used to get it when my income was the same. But I have a learning disability, it affects my reading and writing and stuff, I feel like it affects how I get treated, I have to wait till someone has to come in and help me read stuff... I think it makes me get treated less fairly. I didn't think it was fair – they gave us it first time round. I have to spend more on my cooking and stuff"***

***"When my husband gets moved prison I'll struggle to make it through. They will help with taxi fares, but only twice a month."***

***"Positive Steps and Families Outside and Shelter have all helped me. I'm not too sure what would help my situation, but maybe the papers not giving so many details."***

***"I've had to get help with food and electric, because I didn't have the money to get it myself so I had to get help to get it, because I was having to pay too much rent when my husband went to prison"***

## UNEMPLOYMENT / EDUCATION & LIFE SKILLS

- **Barriers to work: financial viability, childcare, wrong skill set for available jobs (especially in older men), age, language barriers, mental health and sense of readiness**
- **People believe a job would help to overcome issues of loneliness, social isolation and depression. Lack of confidence and self-esteem as well as experience when searching for jobs are an issue that demands extra support**
- **Over 1/3 of people would like to engage in further education (art, cooking, career in special need care, commerce, night courses, sports and other studies)**
- **Mental health as well as monetary issues are preventing people progressing into education or accessing training**
- **Some of those interviewed have literacy problems which have led to a lack of confidence, particularly when it comes to understanding information, forms and letters**
- **Of the 21 people who identified digital literacy as an issue, only 8 said they received support. The issues identified are: access to a computer (which seems to be limited), the ability to understand more complex computer operations including job search processes, health (mental and physical) as a barrier to use, also ¼ said they had never used computers before**

“  
*Would be great to meet  
new people and  
start some  
voluntary work.*”

## CHILDCARE

- **45% of people who took part in the overall survey have children under 18 years old, 89% of them have up to three kids**
- **Of the 45% almost half of them do not live with their children**
- **Of the 45%, 64% are on benefits**
- **Within a focus group, mums expressed real concern around childcare and returning to education/work:**
  - **The cost of childcare is high (especially private nurseries)**
  - **The cost of childcare for one child will be covered if they go to college but not for additional children**
  - **There isn't enough provision for after school**
  - **There are only a handful of jobs that are within school hours**
  - **Childcare provision is often inflexible and cannot accommodate shift work**
  - **Private nurseries are looking for a starter fee and deposit when a child first starts**
  - **They felt pressure is being put on mums to look for jobs but with no answer to the childcare issue**

“  
*I work different hours  
to my partner, so it's really  
difficult to get childcare  
cos it's only in  
'normal' hours.*”

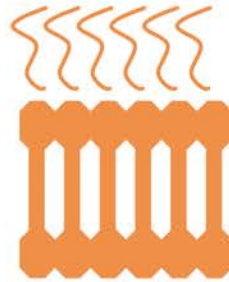


## Employability & Youth Employability

- Female
- 18-24 years old
- Single
- 2 children under 18
- Not in work
- Receives Income Support, Housing Benefit & Council Tax Reductions



Accommodation



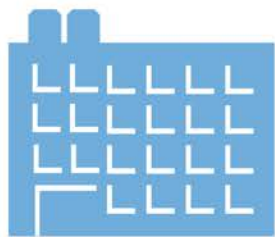
Heating



Struggling to pay off  
debt



Anxiety



Unable to gain experience  
due to lack of childcare  
and experience



Childcare too  
expensive



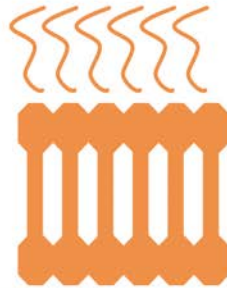


## Employability & Youth Employability

- Male
- 55-64 years old
- Married
- Does not have children
- Not in work
- Receives Jobseekers Allowance



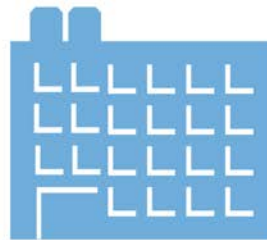
Too expensive, too big  
to heat



Too expensive



Depression due to  
unemployment



Lack of opportunities. Age  
is a barrier. Lack of  
understanding at  
Jobcentre regarding  
previous life skills



## Rachel

Rachel is a single mother in her late twenties and has two sons with additional support needs. She also has depression and anxiety issues, and was recently diagnosed with fibro myalgia.

*"It's been a long, difficult journey for me, both financially and emotionally, and I still continue to struggle. It's been so hard for me to juggle family life and working life, and trying to budget to support my two boys. They both have ADHD, and one also has learning difficulties and club foot. I used to be unemployed when I first had the boys so I was receiving benefits. I was receiving income support, child tax credits, and DLA for myself due to depression and anxiety. I was also receiving DLA and carers allowance for one of my sons for his learning difficulties. But I received, and still continue to receive, no money for my other son as ADHD is not a recognised condition. It should be, as ADHD affects both my boys differently, and they both have complex needs; physically, mentally and emotionally, and the condition has to be managed individually for both of them."*

Childcare and public transport is an issue: *"At the time I found it hard to look for work as I couldn't afford childcare. I essentially had to be a full time carer and there was a lot of hospital and medical appointments to attend for the boys. This was, and continues to be, a huge financial strain. The cost of public transport is extortionate if you have to use it as frequently as I do; sometimes it's a toss-up between having enough money to buy food and having enough money to get them to appointments. Also factoring in the boys conditions, it's difficult to use public transport with them a lot of the time. I used to have a mobility car, but after one of my sons DLA was reassessed, it was determined that we didn't need it. This was a huge blow as the boys mobility, and my own, isn't great, so it can be very difficult to get around. One of my sons is eligible for a bus pass, and I now have a bus pass due to having severe depression and anxiety, and I also have fibro myalgia which was diagnosed recently. The bus passes help, but the costs for one of my sons and mobility issues for us all are still a huge strain."*

Employment: *"So having been unemployed for a few years after having the boys, I eventually had to look for work as I struggling to get by, particularly because of the boy's additional support needs. When I got a job I was then ineligible to receive DLA for myself, despite continuing to struggle with depression and anxiety. But I loved having a job, and although it was only 16hrs, it gave me the peace of mind that was I working to support my children to try to give them a better future. I never had a single day off sick for the first three years. I still struggled with the cost of childcare on the days I was working, as I don't have a supportive network of family, or friends, as due to the boys support needs I don't have time to socialise. But while working I just about managed with childcare. This all changed when my wage went up, which put me over the threshold to receive carers allowance. I was only over by around £5. Losing the carers allowance made things incredibly difficult, as I wasn't receiving enough money to care for the boys. This affected my health too, both mentally and physically, as the stress was aggravating my fibro myalgia, which was still undiagnosed at the time. This meant that the last 18 months of working I was off a lot due to caring for the boys and my own health, and eventually I lost my job."*

Food poverty: *"I'm now back on carers allowance and still receive DLA for one of my boys, and PIP for myself. But after leaving work, I had no money for nearly 12 weeks as I had little support with the process of moving from employment to unemployed. I'm also dyslexic which made it difficult to fill in the forms. At the time I was having to rely on foodbanks to get by, and at times still have to use them as I have a tight budget. It's incredibly frustrating that I still continue to receive no support for my other son, and I've been rejected 3 times now when applying for DLA for him. I also have to keep putting in a renewal for DLA every couple of years for my son and I'm always terrified that I'm going to lose that financial support for him. I did lose it once when he turned 8 last year while I was still working. So at the time I lost the carers allowance and the DLA. The DLA was then reinstated after I challenged the decision, but I should never have had to be in that situation. I was left with next to nothing during that period. I didn't have milk for the boy's cereal in the morning or butter for their toast. This affected my son as he felt it was his fault that the money had been stopped. This emotional strain, and the poor nutrition, aggravated his ADHD and made his health worse. No child should ever have to go through that. The appeals process also took its toll on my health and I'm living in constant fear of my own reassessment in case I lose that money and I'm put through the process again. If it wasn't for my boys I don't know if I would be here."*

## FOOD / HEATING / CLOTHING

## MOBILITY / TRANSPORT

- **Food.** 48% are suffering from food insecurity, with limited money to buy food and having to rely on food banks, donations and soup kitchens
  - **Heating.** 43% of people have issues with their heating, many can't afford energy bills. Two main issues: can't afford the high cost of heating (especially card meters) and faulty heating systems that break down
  - **Clothing.** 26% identified clothing as an issue, with many saying they have no extra money for clothing. Most people felt they had no support around this issue and some identified the cost of keeping clothes clean as a concern
- Just under 1/3 of people clearly stated that public transport is expensive. Some people walk long distances to avoid such expenditure.

This is problematic to people living in more isolated areas.

Those who have mobility issues have to take taxis which constitute an unaffordable expense. In some situations people miss appointments due to issues with the cost of transport

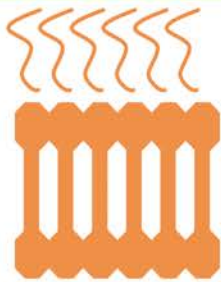
*“Cost of bills are through the roof. I’m worried I won’t be able to heat house over winter”*

*“I can’t afford my bus money to work”*



## Food & Fuel Poverty

- Female
- 16-17 years old
- Single
- Does not have children
- Not in work
- Not in receipt of benefits



Card meter too expensive, cold affects dad's circulation



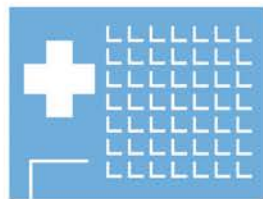
Sometimes can't afford the shopping



When shoes leak a bill doesn't get paid



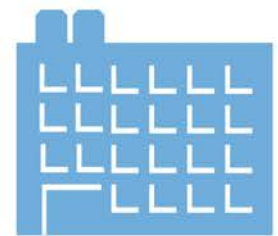
Dad gets ESA but not enough



Dad in wheelchair, has PTSD and is bipolar



GP not been supportive



Getting a part-time job really hard, at college part-time



Missed a lot of 5<sup>th</sup>/6<sup>th</sup> year due to mental health.



Discriminated against because of sexuality and Pagan beliefs



Getting her dad to and from places very hard



Doesn't speak to mum anymore



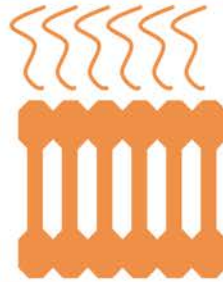


## Food & Fuel Poverty

- Male
- 55-64 years old
- Single
- Does not have children
- Unemployed
- Receives Personal Independence Payment, Housing Benefit & Council Tax Reductions



Could no longer afford mortgage due to ill health



Struggle to afford heating. No heating for 3 days



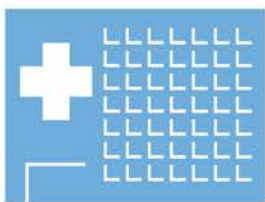
Went without food for 3 days



No extra cash



Didn't know what to claim



Numerous health issues



Medicated for depression and anxiety



Mobility issues and poor eyesight



**Roger**

Roger is in his 50s, he had experienced a relationship breakdown at some point in the past, he had a small mortgage that was manageable on a single income while he was working but now his health is failing. He had had a series of strokes which had left his mobility impaired and his memory failing. He was unable to work and was now claiming Employment and Support Allowance.

***"I was working and took a massive headache, dizzy spells and blurred vision... that was the start of my health problems. I had worked all my life and owned my house, I lost my job through the health issues, that meant hardship – I was behind on my mortgage, behind on other bills, no money – the pension I was getting was going into my bank account but was being eaten up by charges and stuff so I was left with nothing."***

When I first met Roger he was understandably depressed but also feeling desperate and isolated. He had not been able to speak to his sons or sister as he felt ashamed. I was the first person he had been able to open up to.

***"I put on Facebook I'd had enough... I hadn't eaten in 3 days. One of my friends seen it and came over and started off the ball rolling.***

***I was self-harming. I'd had enough. I didn't ken who to ask..."***

***"For 3 days I didn't have anything in my house at all – no food, no electricity, nothing at all. I was living on just tap water, for 3 days. I didn't know who to turn to.***

***I had to use foodbanks, DEEAP came up and put £20 on my electricity. I got a £50 voucher for ASDA, I was relieved but upset that I was at the situation that I had to beg and borrow... but I needed it, I needed it... I had ta."***

***"I've always provided for myself and my family, I've never asked for help from anybody, until now. At that time that I didn't eat for 3 days I didna know nothing about who to ask... I could have asked friends or family but pride stopped is from asking them."***

I dealt with his debts, phoned council tax and talked him through his options moving forward. We talked to Clydesdale Bank who were extremely understanding and supportive. Communicating with a Mortgage Company can sometimes be all that is need to prevent a crisis becoming a disaster.

***"Brooksbank helped us quite a lot, they put us onto Welfare Rights and CAB.***

***I was self-harming, I'd had enough... I had the rope measured out. I was at the very bottom.***

***I started seeing a psychiatrist for a chat, that's helped a lot.***

***I started getting help from Shelter, then I spoke with my bank who were brilliant. I got help to get a repayment plan in place."***

I encouraged him to speak to his family which he did. Roger decided that he was ready to sell his home. Sometimes keeping the current home is not the best options. It was then that I introduced him to our Advice+ worker, Laura. Roger's memory has been deteriorating and I knew he would struggle with the forms so really wanted him to get help from Laura who is able to provide invaluable support to our going that little bit further than those of us who are constrained by the office. She took on the case and assisted him in completing housing applications, attended his appointment with the homeless team and confirmed his housing benefit. Alone this would have been like climbing a mountain for Roger. I was absolutely delighted when Laura told me he had signed a lease on a one bedroom sheltered flat.

***"It's finding the help that's the issue. If I hadn't had the help from the agencies and the bank, I wouldn't be here today...I could see hope."***

***"What I've found out now is if your ever in trouble, financial, is people are there to help you, but people shouldn't need people like yourself – the system is totally wrong... information, you don't know what to ask, doctors should tell you more. Services should advertise more, make it more accessible. So that people, like myself when they're low - that would be hundreds/thousands, don't end up in the same – can walk into Tesco Asda, a shoe shop and see literature and know you can go places.***

***"I never signed on at the start because I thought I might get another job. They money I'd got just dwindled, from living. It was actually welfare rights that said to open another bank account so at least I'd have something coming in."***

***"I sold the house before I lost it - Now living in sheltered accommodation suitable for health needs... have a smile on my face as well, not all the time, but sometimes."***



## Jason

Jason is a client of Shelter who agreed to participate in the Fairness Commission research. He is a young single male living in his own tenancy now. The property is cold and we are not in winter yet. Debt that was not Jason's had to be paid off to the gas company before being reimbursed later.

He is in receipt of Housing benefit and Council tax reduction.

His family relationships with his mother and sisters are not good. He suffers and has been diagnosed with depression.

***"I sometimes feel lonely but DEAP has made a huge difference. I go swimming, to the gym and play football with them. I would like to have a companion or a dog".***

Currently he is on anti-depressants but still suffers anxiety. In the past he has had problems with alcohol

and drugs but he feels that he now has this under control with the help from the Corner.

Money and Benefits are his main issue. Shelter have been helping with his benefits claims and fixing a mistake with his address. His feelings due to this situation are ***"annoyed with myself, I want what I can't have"***. He can't afford to buy meals that he can microwave as these are more expensive and he can't cook things from scratch. He has no freezer so it is difficult to be organised with food.

Mobility and Transport are a problem due to the cost. The transport is too expensive which prevents him from going any place. ***"I get moaned at for asking for help, winds me up so I exclude myself. Only if I travel to my Gran's house do I see my family"***.



## GENERAL HEALTH / DISABILITY

- Some people feel they aren't getting enough help from their GP and have found the process of diagnosis unhelpful.
- Money problems can exacerbate health problems.
- Health issues as well as disability means increased need for assistance in everyday activities, such as looking after the house and travel.
- People with learning disabilities identified struggles with:
  - Accommodation
  - Money/benefits
  - Understanding official letters
  - Depression
- 20 people identified themselves as having a disability and struggling with mobility/transport. Issues are:
  - Costs a lot per month on public transport
  - Some have to use taxi's as their mental health affects their ability to cope with public transport
  - A number of people couldn't walk far due to problems with their legs
  - Anxiety/mental health inhibiting ability to get out

*“I've got a chest infection. I can never get an appointment at my doctors cos it's all booked by 8.05am”*



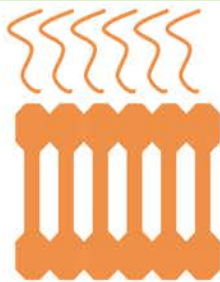


## Disabilities

- Male
- 35-44 years old
- Single
- Does not have children
- Not in work
- Receives Personal Independence Payment, Housing Benefit & Council Tax Reductions



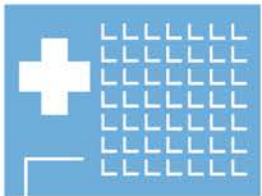
Neighbour problems – contacted Police



Heating faulty, needs repaired



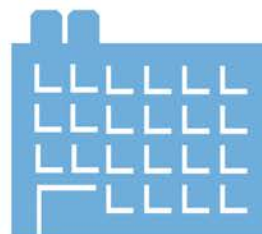
Trying to move on from Methadone addiction



Sciatica, chronic back pain



Depression. Accessed help, no follow up



Never worked



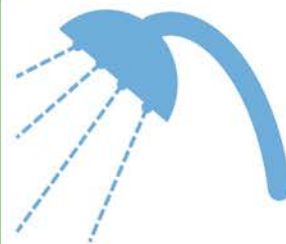
Simplest of things he can't do



Stigmatised for Methadone addiction



No relationship with mother



Lack of access to shower

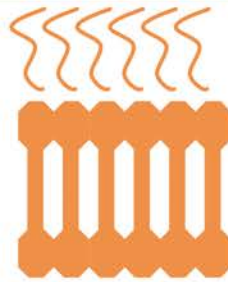


## Disabilities

- Male
- 35-44 years old
- Single
- Does not have children
- Unemployed
- Receives Disability Living Allowance, Housing Benefit & Council Tax Reductions



No hot water, not getting fixed



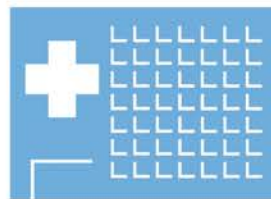
Not always working, old heaters not fit for purpose



Not always given enough money



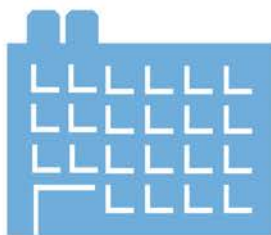
Not quite enough, given allowance



Epilepsy & Learning difficulties



Anger issues



Issues with Triage looking at part-time employment



Dyslexia



Judged for learning difficulties sometimes



## Faye

Faye is in her 20's and is currently a university student. She has a disability as well as multiple mental health issues. However, she isn't in receipt of the benefits she believes she is entitled to, due to the insufficient assessment process and failure to diagnose and length of time to diagnose.

***"I think the biggest issue with mental health is diagnosis as it takes far too long. Some people can go years without a diagnosis; they can be getting medication, but not actually be diagnosed with a mental health issue. This then has an effect on benefits, because if you don't know what your mental health issue is you can't prove that you need to be in receipt of those benefits. And you can be waiting for 3 months in between appointments, and sometimes 6 months or more for an initial appointment. I have a councillor at university who is helping me out a lot, and along with a psychiatrist, they have both said I have PTSD, as a result from being abused. But the issue there is they're not allowed to diagnose me. I was privately treated by this psychiatrist for a year and the recommendation that I had PTSD was made to an NHS practitioner, but they said I didn't have PTSD. Now that NHS practitioner made that decision within half an hour of meeting me. As a result, it's not on record that I have PTSD, which affects my benefits, so I'm not getting the financial help I should be and I believe I'm eligible for. Mental health assessments should never be a quick process. People who are professionally trained in mental health should be carrying out the assessment for benefit entitlement. Not just GP's and practitioners within the NHS. There are so many different types of psychiatry and areas you can focus on, that you may not get someone who knows enough about your specific health issue. It can be complex and there are so many intricacies to someone's life that need to be taken into consideration. The lack of consistency and communication of service providers is ridiculous, and this needs to be looked at. I have another psychiatrist from the Dundee West Mental Health team, but I've only seen him once back in May. I was then given another appointment in August but I was unable to attend and gave plenty notice. The next appointment they could give me was October, which was then pushed back to November. It may not seem like a long***

***time, but having to wait for months to see someone is an extremely long time when you need help. There has to be a way to tackle the waiting list times. It's one of the biggest problems. People often hide their mental health issues from their friends and family due to the stigma attached to having a mental health issue, and feeling ashamed that they can't cope and not wanting to burden anyone else. A lot of people may only speak to their councillor or psychiatrist, but if they have to wait months to do that, it's no surprise people are taking their own lives"***

She looked into the PIP systems and felt that she should have been awarded more points.

***"So I'm now challenging the decision and going through the tribunal process, which of course affects my mental health even further. It makes me feel anxious and stressed out which affects my physical health. I have fibro myalgia which gets made worse by stress and anxiety. And going through all this while at university is incredibly difficult. It doesn't surprise me that people wouldn't want to go through the appeals process. I can just about cope with it, but so many other people wouldn't be able to which means people aren't getting the help they need. The effects of this are people are committing suicide, that's a reality, or having to move back in with parents or family because they can't cope, which has a huge effect on everyone involved.***

***The main issue with the tribunal process is you have to resubmit the same information. You've been assessed and denied the benefits, so you can challenge it, at which point you can submit more information. So you go through that process of submitting information twice. But it should be able to go straight to tribunal. It's a huge stress for people having to go through all of their information, getting lawyers etc. involved. And it can be hugely complex and some people might not have the capabilities. You can be given just two weeks to get all the information you need under the reassessment which just isn't enough time. People with disabilities will find it hard to get to doctors appointments, other people have anxiety disorders, poor memory, physical health issues, and they're expected to get to doctors,***



**occupational therapists, social work and others, to get all their information and have it signed off”.**

This made her feel like the system was designed for people to fail.

**“I was on ESA over summer, because I am classed as disabled, so I have some support over summer when I can’t get a job. But that’s only for that period and I was to be assessed again. Fortunately I was going back to University so I didn’t have to undergo the assessment. There are two categories for this assessment. One, for those who need 24/7 care, and the other is a ‘you will be able to work at some point’ category, which requires looking for work, doing work programs etc. If there are people with a huge question mark over them, if there conditions are variant and affected by things such as the weather, environment etc. you can’t stick them in either category. For a hypothetical, looking at two amputees under the ‘you will be able to work at some point’; they both have one leg so it’s assumed they have the same issues, mainly mobility. But what if one has chronic fatigue syndrome and the other has mental health issues or PTSD, separate or relates to being an amputee. They can’t be categorised as the same. People don’t fit into categories; that’s not how humanity works. People can’t be getting asked to look for jobs or do work programs until they’re ready. And it may seem like people can take advantage of that kind of system, but in reality if that person has the appropriate support and are regularly seen, from both the DWP and other services, they can possibly be supported back into work when they are ready. But many people are being pushed into it which only pushes them further away from the job market”.**

However, Faye doesn’t believe there are just issues for people who can’t work due to mental health or disability.

**“I think discrimination is huge issue for people with disabilities trying to find work. There’s a box on a lot of job applications that if basically says you will get a guaranteed interview if you have a disability and meet the requirements. But I don’t believe that’s true. I have personal experience of not getting interviews for jobs where I know I met all of the requirements. I have a lot of experience and I’m only applying for menial jobs in supermarkets. But not once have I had an interview for a job I when I’ve disclosed that I do have a disability. There’s times where it would have better for me to not be honest about and I would likely have got the interview. The issue with that though could be that your employer may then have no obligation to adapt your hours/work environment etc. to accommodate your disability. So it feels like a**

**lose lose situation. It makes you feel useless. When you’ve done everything you can and applied for as many jobs as you know yourself you’re suitable for and capable of doing, and you get nothing out of it. It seems like there is no accountability for this and I think it needs to be independently investigated and assessed. Firstly, a way to look at the amount of job applications from disabled people compared to the numbers who get an interview or job. Then appropriate processes put in place to ensure disabled people are given more opportunities. Whether this be a legal document which employers sign or some way for them to be held accountable, such as an independent body which puts these processes in place and makes sure they’re being followed. I know the Poverty Alliance do a lot of great work around wages etc. but equality for disabled people needs to be a key issue that’s looked at. And jobs need to be tailored to suit disabled people so there are more opportunities. Also, there needs to be a re-evaluation of sick pay. Some disabled people could be off work longer and then be fired for it. That’s happened to me. The problem with that is you could be fired for being off for something that isn’t seen as directly affected by your disability. Something as simple as having the flu can have a much bigger impact on someone with a disability, or suffering from low mood as a result of your disability, which hasn’t been diagnosed as depression, so there’s no identifiable proof. There needs to be a local and national standard for this that better protects disabled people”.**

Faye has also had some issues with her accommodation costs as well as the cost of her care.

**“I get housing benefit, but I was told if I applied for the discretionary fund, which basically tops up your housing benefit, that I’d have to change my accommodation to somewhere cheaper. I’m lucky that I have accommodation which is wheelchair accessible and close to my university, and not too noisy and busy for my anxiety. So why should I have to move to somewhere less suitable for me just to receive more financial help?**

**I also have an issue with food. With my fibro myalgia, I can get really sore joints and pain which makes it difficult to cook for myself and I’m sensitive to heat which can be really bad for my skin. I have depression and anxiety which means I might not want to eat and I have bowel disease which means I have a limited diet and can only eat certain foods at certain times. This food can be difficult to access if I’m in too much pain to leave the house, or too depressed to leave the house, so it can be a huge issue for me. But I don’t get the support I need for this. People who are disabled and under 16 or over 65 get their care paid**



***for them. People like myself who are between 16 and 65 and live independently don't get it paid for. You're expected to pay for it out of your benefits. But the cost of my care could reach over £250 per week and there's no way I can afford that. So I don't get any care at all. The council did offer a one meal a day service delivered to my door, but at a cost of £2.50 per meal. If you add that up over a month, I can't afford that either. Even receiving free food for me from a delivery from a foodbank is an issue because I can't always cook the food and my diet is limited. But for other people who can access those things, that raises another issue. Why is it free voluntary services making up this shortfall with food? There needs to be a way for people between 16 and 65 to have at least some of the cost of their care subsidised. Even if half of your PIP was taken away and that went towards your care so you're still left with money to pay for other things you need. I get £220 a month from PIP, but the minimum cost of my care would be £250 a week. This was the cost given to be social care. I wouldn't even be able to afford a weeks' worth. At the moment I rely on friends and family, but they're not always able to help and there are times where I'm not eating, leaving the house or able to take my medication. And some people don't have anyone".***



## IN-WORK POVERTY

- Only 14% of people who took part in the overall survey are at work.
- Of the 14%, 70% of them work, on average, over 20 hours per week. 25% of them receive some benefit in addition to the money they get from work. 30% earn above the minimum wage
- 75% struggle to live on the money they receive
- Their income caused them to struggle with:
  - Payment of bills
  - Payment for furnishings and household items
  - The ability to participate in cultural and recreational activities
  - Accessing services
- A number of people identified the cost of travel to and from work an issue, especially public transport.
- $\frac{3}{4}$  said they struggled with money/benefits. Their comments:
  - Never sure what she'll have at the end of month because of contract. College needs to have 100% attendance for money.
  - No steady income. Hours fluctuate. Need to inquire about benefits.
  - Partner has no job security. Job to job. No sustainability.
  - Wages deducted for tax arrears
  - Not enough. No other benefits available
  - Applying again for child tax credits due to change in circumstances
  - Myself and partner work but still £200 a month short
- 8 out of 20 said 'food' was an issue. Their comments:
  - Cost of food. Struggle to buy
  - Have to use foodbank
  - Expensive. Sometimes struggle
  - Go to a community café
  - Food is expensive
  - Not enough for the full month

*“ I don't know whether it's worth my while working, youse are shoving me into poverty so I dinna ken what to do. Would I be better not working? ”*



## In-Work Poverty

- Male
- 25-34 years old
- Partnered
- Employed
- Not in receipt of benefits



Sofa surfing, couldn't afford temporary accommodation



Struggling to save deposit and first month's rent

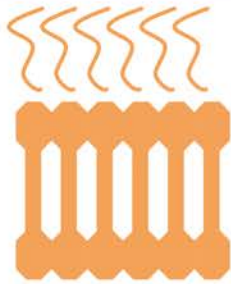


Stress/anxiety due to housing issue



## In-Work Poverty

- Female
- 25-34 years old
- Single
- Tenancy
- One child under 18
- Receives housing benefit
- In employment



Expensive to keep the house warm



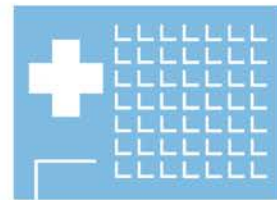
Food too expensive



Struggle to buy new things



Not enough, no other benefits available



Attending hospital



Finances get on top of me – anxiety and stress



Need car for work – expensive





## Sarah

Sarah is currently working 16 hours per week. She earns £550 per month. She has 4 children, all in school. She identified the cost of living as a key problem, especially the cost of the school day. The following are a number of quotes taken from an interview conducted with Sarah at the end of October 2015.

Heating: is a problem with which she gets no help. ***"It's the amount of money that it costs, it's such an amount of money. I feel like I'm putting money into it every day cos also we have one of the card meters outside and I don't know it just seems to take all the money. Every time I put money into it, it takes so much away for what, I don't know. I think if you go over into the emergency I think it must charge you and you pay quite a bit of money for it but obviously that's hard not to go into that when you're struggling"***

Food: ***"Food's always a problem. I've seen me not doing without but making sure the kids have got and just saying 'Nah, I'm not that hungry' cos you don't want them to feel that there's something wrong there so you just kinda do that and make sure they've got. I've had to live out of the reduced food bit, bought rolls and put them in freezer and the bread and things, I've had to do that, just because it's so cheap and if you're struggling what else can you do. I feel that I work just to pay my kids school dinners. My whole month's wages near enough goes on their school lunches, and that's what I work for. Two years ago I went to see if I was eligible for free school meals and I was 1pence out and I never got it. And honestly I didn't get it, I would be on the phone to education quite a bit after that cos I work in a school, I was 1 pence and I didn't get it. And if you don't get the free school meals you don't get the grants for school clothing and then you're whole money goes on that and that's all you're doing just working to feed them their lunch. I was in tears, I couldn't believe it, cos I thought 'is that what it's come to, just 1 pence'. It's 1 pence or £1 over or something like that."***

***If you think of how much money, I'm £60 a week. At high school it's different, if you're not going to school dinners you can go anywhere and it's still gonna be the same amount of money that they use so you have***

***to have it and because we stay quite far away it would be a 25 minute walk, or more, for them to go home for lunch. And they're so embarrassed, they won't take things into school. The youngest will, she'll have a packed lunch but not the boys. If they were at school and could pick up a ticket and get a sandwich or something, cos that's all they really buy"***

***"There's no spare money. There's no money to save and that's where people, I feel, get into a lot of debt over Christmas time cos they're so stressed out, want to get their kids nice things at Christmas"***

She talks about a friend, also working, who has a son being assessed for autism at Dudhope. She has to take 2 buses to get there, but can't afford it. Her friend only managed the appointment today cos a friend gave her a lift. These appointments are happening regularly.

***"So, I might manage to put away something extra cos something needs paid but then it's someone's birthday and that's it and you're back to square one again"***

Clothing: ***"My son plays football and we were at an event last week and I felt so bad for him cos everyone had the latest football strips on and he just had a t-shirt on and he didn't say anything. As soon as I picked him up I looked at him and I took the last £25 I had, and that was meant to do us (we had food in the cupboards though), but I just felt awful and I went and got him something. And it's heart breaking and I beat myself up about it as well, how can I not afford all these things but all these other people are manging it, I don't know why..."*** At this point she breaks down in tears. ***"And it's hard to get past it, if you work more than 16 hours you're worse off and you just see yourself not being able to move on. I work hard...and I get about £500 a month and that goes on dinners mostly. I don't think I've got back on my feet since the summer, since I went out and got everybody their school clothes, shoes, jackets, bags. I don't think I've recovered from that. And now there's Christmas"***. Crying while saying this. ***"I don't have any spare money". "If it wasn't for my mum my kids wouldn't have had things, you know. And I'm trying to better myself, so I can get a better job in the council***

***and things like that but it still takes a lot, I'm still working on my portfolio just now. I've worked right through, since I was 16 I've worked".***

***"I'm dreading it (Christmas) cos I haven't got anything. It doesn't matter if I get my wages tomorrow cos it's all out anyway, I can't save off it. So what happens, something's not gonna get paid just to get them something. And then, just the thought of it, I want to cry".***

She identified the top three issues she struggles with are:

1. Payment of bills, food, electricity, etc
2. School lunches (this is her biggest cost)
3. Clothing costs.

Costs of school trips, not wanting the kids to miss out; cooking in school at secondary school (another cost in school day). She can't afford to replace household items if they break down. Every now and again she can

give the kids a little something to go out but once she's done this there's absolutely no money again.

***"It can get you so down cos you're trying your best, you're working, you know you're doing the right thing going to work, you're doing a worthwhile job working with these kids that are struggling and you just go home and you're struggling as well. It's hard, it's really hard. And I just don't see a way out as well. You want to be able to look forward to your pay day but it makes no difference, absolutely no difference to me whatsoever. It's just another day, money goes in and goes out. There's no money to save. I'm absolutely dreading Christmas, you know. I suppose there's so many people going through the same thing. It isn't fair".***

***"No wonder people have got anxieties coming at this time of year, anxieties around birthdays and things. No wonder people have depression".***



**Dave**

Dave is 18 years old and has had issues with housing and employment. Having no support from his family, he had been sofa surfing between his girlfriend's and a friend. He recently put in an application to for a flat and was awaiting a response. When his girlfriend was moved out of her flat, this left him with very few options.

***"It was literally a matter of days and I would have had nowhere to go, other than potentially homeless accommodation. But I was worried about the cost as I'm working and I knew it could be expensive to stay in homeless accommodation".***

The matter was resolved by a housing association within that week, and they found him a flat as there was one available, ***"but the communication was still very poor and I didn't really feel supported at all. They'd made the error and I understand that happens, but I feel like I was just thrown into the first flat they had without any real consideration of my circumstance. And I felt like I had no choice but to just take it"***.

Despite now being in his own flat, he is worried that he may not be able to sustain or afford it and could end up losing it in the coming months, as his hours at work fluctuate week to week.

***"I'm only on a 10hr contract, but it can be 10hrs one week, 30 the next, and often I'm only told about my shifts a few days before that working week is to begin. I can't plan for things, I'm really short of money some months, I can't save money and I end up in debt. I'm in a cycle I just can't break because my employer seems to have no accountability. I also feel like there is some age discrimination. Because I'm younger, I feel like I'm seen as more dispensable. Contracts like the one I'm on need to be looked at and improved, for young people and everyone else"***.

He often has to borrow money from friends, particularly for travel to and from work.

***"I'm spending around £52 a month on travel. I think employers should have some responsibility for this.***

***Whether it's a weekly bus pass, or partly subsidise the cost. It could be a huge barrier for someone accessing work"***.

This cycle of money issues is having an effect on his mental health,

***"I can suffer from low moods and some anger and anxiety issues. I've had that for a few years and the way things can make it worse. I've never had any support or it. I think there needs to be more awareness of mental health issues in young people so they know where to go for help"***.

He thinks his own mental health could be improved if he could do a job he was passionate about or if he could pursue his passions and build a career. He has volunteered with sports centres in Dundee doing football training and coaching, but his work and finances are stopping him from being able to commit to and pursue this.

***"Football coaching is my passion. I absolutely love doing. But the courses can get quite pricey and are mainly through in Perth. So again, travel cost is a huge barrier for me as well as my inconsistent work hours. I would try to save for it, but my wages being up and down is stopping me from doing that"***.

Dave is to be assessed to determine whether he is eligible for any benefits or financial support, but, ***"this shouldn't even have to happen if I had more consistent wage. I don't want to claim benefits, but I don't have any other choice. I can't furnish the house or buy new clothes and I think budgeting for food could become an issue for me. I'm a proud person and hate having to ask for help, but if I have to use a food bank or clothes bank, then I will"***



## BME

- **Language barriers: difficulties in communicating with public services generate frustration. For example, people struggle to complete forms**
- **They feel dejected as the concerned bodies fail to provide them with appropriate English language skill development schemes**
- **This language issue is certainly linked with culture component. 'Foreign sounding names are a barrier to employment.'**
- **English language requirements are problematic, especially when there is lack of support to improve language skills**
- **It has been said by participants that 'native' British people are given jobs over more qualified 'foreigners'- simply discrimination on the basis of ethnic background**
- **We found that international people, especially Muslims, suffer from loneliness due to lack of language skills and jobs**

**We were unable to conduct a case study interview with someone from the BME community connected to Amina due to confidentiality. However, Amina conducted a focus group on our behalf, where women were able to share their experiences safely. Their recommendations are on page 49.**

*“I’d like more activities for BME in our local area.”*





## BME Community

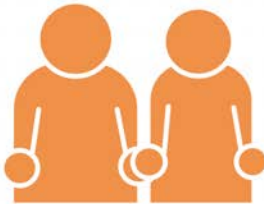
- Female
- 35-44 years old
- Married
- One child under 18
- In employment (30+ hours)
- No benefits



Can't return to further education due to finances



Heavily reliant on family support for childcare



No relationship with maternal parents, no financial/emotional support



Improvement on English Language courses/classes

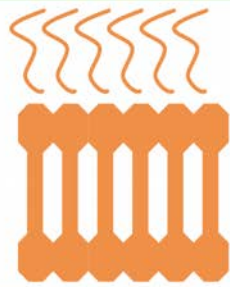


Concerned about discrimination in the city



## BME Community

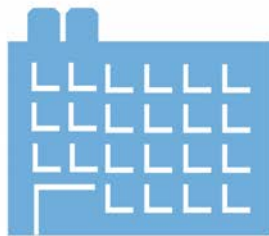
- Female
- 25-34 years old
- Married
- Does not have children
- Not in work
- Not in receipt of benefits



Nothing from the Council. Electric heating – leaves place cold



Support from parents. When money runs out it is hard



Receiving help from Amina



Husband subject to hate crime: milkshake thrown at him

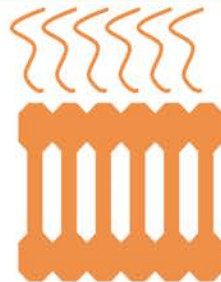


## BME Community

- Female
- 45-54 years old
- Married
- Has 1 child
- Not in work
- Not in receipt of benefits



Paying mortgage an issue. On low income, husband can't work



Heating



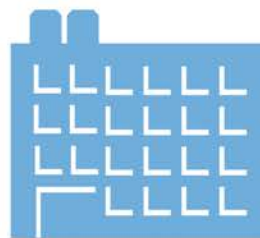
Manages, but only just



Want to claim but doesn't get benefits – not British



Currently looking, childcare issues – no help



Get interviews, too many questions, lacks experience



Feels like white people are put first



Sees people with less English in work, but can't get job



Husband has car but relies on son to get around



Applying to be British. Causes problems i.e. jobs and benefits



## CONCLUSIONS

**The research team have highlighted some suggestions below, based on information and experiences of the process.**

### Service transitions

We found that transitions were where people began to struggle significantly. Transitions from one benefit to another, from unemployment to working – these transitions bring gaps in income and create debt. People were unable to save for these transitions as they were already living on a tight budget.

Examples: a number of people talked to us about living in a homeless hostel. As soon as they were employed their housing payments stopped and they had to pay a very large rent to the hostel. This has led people into debt or back to sofa-surfing as they could not manage the rent. Some even considered giving up their jobs. The transition – people are not normally paid for 4-6 weeks.

What would help: a review into the transition periods as identified within the report. A consultation with relevant services and service users to reflect on what might help with these transition periods.

### Stigma and discrimination

We found that 24% interviewed struggled with stigma, 89% of whom felt they had no help with this issue. 18% interviewed struggled with discrimination, 85% of whom felt they had no help with this issue. Although this is statistically not a 'big issue,' for those who face it, it may seem insurmountable.

Examples: people felt stigmatised or discriminated against because of their sexuality, gender, ethnicity, name, disability, mental health and addiction. Those who have recently been released from prison felt stigmatised and struggled to integrate back into the community.

What would help: a review of the main ways in which people are being stigmatised and discriminated against. The Focus Group Recommendations (pp49-50) highlights some very good suggestions on addressing these issues.

### Education/life skills

We found that 24% interviewed struggled with education/life skills, 67% of whom felt they had no help with this issue despite there being support available. What would help: Further investigation into what their struggles are and why they are not accessing current support.

We, as the research team, are aware that the agenda for the Fairness Commission is as follows:

26 January 2016	Agree conclusions, priorities and draft recommendations
23 February	Finalise recommendations and report
March	Present recommendations to the Dundee Partnership, Dundee City Council
June	Hold partnership conference to disseminate findings and recommendations and to initiate implementation

We ask that a Partnership Event be held in February 2016, where the commissioners, the research team and people who have participated in the questionnaires, focus groups and interviews gather together to consider what unfairness means under set headings and work out responses and implementation. We recommend this report be used as a basis for discussion.

We ask that the Fairness Commission also considers the engagement of front-line workers and heads of services in the process. We suggest that a gathering of representatives from each area be included in an event, allowing full participation from various sectors. This will increase the understanding of 'fairness' across all services, improve practicality of the suggested outcomes and create a sense of ownership which improves long-term engagement in change.

Finally, we ask that the Fairness Commission consider further dissemination of the information gathered within this report and the full report. We feel there is a lot more learning to be taken from people's experiences of poverty in Dundee.





## FOCUS GROUPS RECOMMENDATIONS

These recommendations were produced by the participants in each focus group. They asked that their recommendations to be heard by the commission.

### Young Parents:

- A way of getting household items, even second hand items, that is affordable and manageable. When someone in the home is working you don't qualify for anything.
- A way of getting good advice about available childcare, what is suitable to each family's needs and what is the cheapest option. This is to help people access training and jobs.
- Better childcare subsidies for people accessing training or returning to work.
- Assistance with up-front costs of placing a child in private nursery if that is the best option for childcare on return to college/work
- Better support for people with private landlords.
- Find ways to help change people's attitudes towards young parents: promotional posters reg discrimination to young mums to raise awareness.
- Bus drivers need to have a better attitude to young parents getting on the bus with kids and prams. The buses with conductors are better, can sort out money once sitting down. Introduce conductors on all buses?
- Cost of transport – cost of buses. Additional cost of children once they are 5 years old. Parents can spend £3.60 per day just for themselves, with additional cost of each child over 5.
- Cost of school day – dress up days are okay but not if it's a specific theme. School trips, especially if you have more than one child, can be very high.
- When schools and nurseries have open days they allow parents to bring younger siblings if need be.
- Look at people who are on a low income but are working and seeing if there's something, a way round it. Maybe, we were talking about the lunches or help with clothing grants and things like that. Every now and then people need a little boost.
- Even having things like clubs for the kids to go to, give them a good time and it takes the pressure off us.

### BME Women:

- Better training for all staff and workers in all organisations on discrimination
- Education in schools: culturally sensitive information to encourage children and their parents to understand fairness and discrimination in all its forms
- People need to be more aware of the reality: local authorities need to understand Muslim women (including the need for women in job centres, etc.), LGBTQ+ people, and have some understanding of what poverty actually is. They need to understand the reality of people's lived experiences of discrimination and inequality
- More spaces and events for people to talk about their issues and address them
- The media needs to report positive stories not just negative impressions.
- Public sector workers need to spread positive messages about people of different ethnicities.
- Institutional racism is still a problem - this needs to change. Role models might help.
- Children need to be exposed to mixed communities: if they grow up with different cultures/races/ religions, they will feel ok around them and be more accepting and understanding
- Scottish communities must be mixed - no racial/ religious ghettos!
- Affordable housing is necessary!
- Job creation schemes are required, that acknowledge the skills of people - not just more minimum wage jobs
- Real support, not just box-ticking exercises in the job centre, is required.

### Kinship Carers:

- Housing – needs to be fairer rents, especially when living in private rented accommodation.
- Get shot of universal credit – fear about this and how it will work.
- Isolation – would like more support & groups, people struggle with depression, needing further support.

**Core Group** (when meeting representatives from Fairness Commission)

## **Mental Health:**

- Involve people who are or have suffered from mental ill health in improving practices and attitudes across organisations.
- Have trained staff and/or volunteers in shelters and temporary/homeless accommodation to deliver a 'listening service', especially in the evenings when people are often most isolated.
- Draw on the lessons of social prescribing to ensure that GPs and the NHS across Scotland can refer people to a wide range of services and opportunities

## **Welfare Reform:**

- Introduce bus passes for those on JSA and possibly on ESA, especially if payments are reduced to the same level;
- Ensure that all claimants know their rights and are provided with these and with referrals of support when decisions are taken, which affect them;
- Ensure that throughcare support is in place for prisoners on all sentences, especially relating to housing and benefit provision;
- If sanctions are to be applied – to be done so 2 weeks after notification of sanction being imposed, so that people can put some provisions in place to reduce impact;
- Making automatic payments to those sanctioned to avoid the need for food bank referrals, increases to electric meter cards and SWF applications.

## **Unemployment/In-work Poverty**

- Improving voluntary community involvement, job shadowing to provide people with experience and references for CV's. Using public agencies and charitable organisations. Volunteering should be

encouraged and valued alongside job search, or used as an alternative.

- Thoroughly review the cost of people coming off of benefits and especially into unsecure work, so that proper incentives and support are in place;
- Greater incentives and support are needed for employers to employ low skilled workers to help improve the fairness of the labour market;
- Review the existing benefits of an intermediate labour market with a view to expand this as appropriate to improve access to work and volunteering for those with low skills, poor confidence, learning disabilities, recovering from substance misuse and others unable to compete and survive in the mainstream labour market;
- Require Local Authorities and the DWP to review each local labour market with a view to introduce actions, which address barriers to work for those who are often excluded;
- Work often does not pay. Review this and introduce a minimum income standard, which ensures work does pay when combined with available work and in work benefits.
- Better awareness needed for childcare support, as people may be eligible but don't know it

## **Housing**

- Empower people in hostels and other temporary accommodation to establish local standards of accommodation and service, along with Tenant Participation Staff, that then acts as an entitlement for all residents. This can then be continually monitored and improved by residents and tenants.
- The management of the private rented sector with a view to introduce standards of management and maintenance, including common areas. It may be necessary to introduce mandatory factoring as a mechanism to ensure common parts are maintained.
- Review rent costs and waiting times for housing as they are barriers to people moving out of homeless accommodation

“ We should stand in awe  
of the burdens the poor have to  
carry rather than judge on how  
they carry them. ”

Anonymous

# DUNDEE

PARTNERSHIP



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