



Poverty and Protected Characteristics

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Report aims:



Identify the multiple barriers faced by people of protected characteristics.



Identify specific barriers to accessing/making best use of antipoverty initiatives



Investigate whether protected characteristics contribute to barriers experienced by people, creating further disadvantage.

Protected Characteristics

Age

Disability

Gender
reassignment

Marriage and
Civil
Partnership

Pregnancy and
Maternity

Race

Religion or
Belief

Sex

Sexual
orientation

Report structure



FIFE
DEMOGRAPHICS



LITERATURE
REVIEW



ONLINE SURVEY



FOCUS GROUPS



COLLECTION OF
LIFE STORIES

Fife picture: Demographics



Population – 371,910



Working age people – 231,700



77% of households have access to at least one vehicle



31% of households are estimated to be affected by fuel poverty



24,300 adults living in 'food insecure' households

Literature Review

The national and Fife picture examined and compared. Key themes included:

Welfare Reform has had a significant impact, with a disproportionate effect on some protected characteristic groups:

- White households are less affected by changes to public spending
- Women are worse affected by tax and social security reforms
- Lone parents, and households where at least one adult is disabled, both experience significant losses.

Persistent Poverty

- High rates for children and working-age adult who lived in workless families; families with at least one disabled person
- Nearly half of UK families living in poverty live with a disabled person
- Effect of childcare costs, housing costs and lack of financial resilience on leading to poverty.

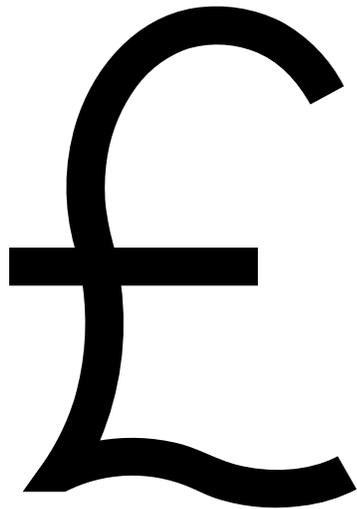
Literature Review

- **Disability** pay gap.
- Link between poverty and increased risk of **mental health** issues.
- **Ethnicity** - Ethnic minorities more likely to be unemployed, live in overcrowded accommodation, and be affected by poverty.
- **Migrants/refugees** at particular risk of poverty. Earnings do not correspond to education level. Language barrier, perception and access key issues.

Literature Review

- **Religion** – Church of Scotland members had the lowest association with poverty (14%), with Muslims highest (41%). Possibly due to lower age profile of this group.
- **Sex** - Continuing impact of gender wage gap.
- **Pregnancy** is a time of many hidden costs. Lone parents face many challenges, including marginalisation, perception, food insecurity and low pay.

Organisational survey



Universal Credit has had a significant impact on protected characteristic groups.

"With changes in welfare benefit system, many of our members have suffered as a consequence of reduced income."

Protected characteristics and poverty pressure may affect mental health.

"The proportion of LGBT people who use our services and report having a mental health condition is staggering. There is a strong correlation between mental health difficulties and poverty."

Organisational survey



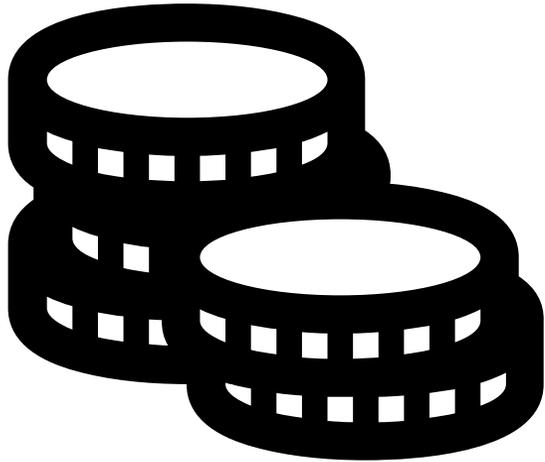
Communication and signposting are important to ensure that people can access all required help.

"Difficult to identify real need and to target delivery."

Great importance of joined-up working.

[What could be improved?] "Better working across all services. Communication poor; not much joined up thinking."

Focus Group findings: Welfare Reform



Concerns raised about **Universal Credit**:

- Payment fluctuations
- Wait for payment
- Struggle to live on amount awarded
- Complicated application process – language and understanding barrier
- Barriers for single parents – childcare and studying
- Job centre interaction – differing experiences
- Job centres – signposting of opportunities

Focus Group findings: Training, Employment and Childcare



- Difficulty in combining work + childcare while on Universal Credit.
- Perception among some groups (single parents and ethnic minorities) that they faced stigma in the workplace.
- Migrants facing specific difficulties – transferable qualifications, language barriers, etc.
- In-work poverty – transport costs; unsociable hours; low pay.

Focus Group findings: Transport and Housing



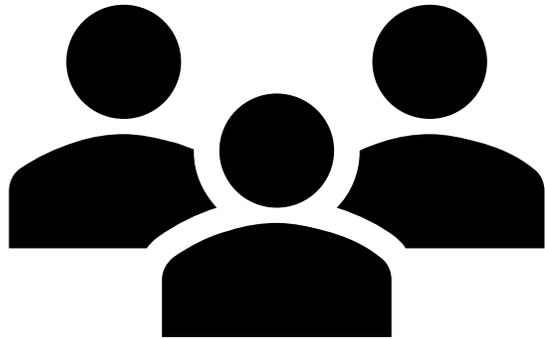
- **Geographic location** affected opportunity – access to public transport; local job opportunities; childcare and education providers.
- **Public transport** - Availability, cost and accessibility were key issues.
- **Car ownership** - Costly, but opened up opportunities and strengthened social bonds.
- **Housing issues** - Condition of the property was important, but also relationships with the wider community.

Focus Group findings: Food



- **Food banks** – Recognised as a useful resource, but viewed as last resort. Concern around stigma.
- **Universal Credit** - State of Hunger study reports that two-thirds of people referred to foodbanks have had a problem with the benefits system in the past year.
- **Foodbank accessibility** – Location and limited opening times both cited as creating barriers for some users.
- **Food contribution** – Growing popularity of schemes that allow users to contribute in some way. (E.G. People's Pantry or Cookery Classes)

Focus Group findings: Service provision and support networks



- **Signposting and support network** – Viewed as very important – positive mental health impact.
- **Hard-to-reach groups** – e.g. young men, single fathers.
- **Capacity issues** - Some groups require more intensive support. Desire for improved links/better signposting between organisations.
- **Social poverty** – Negative impact of isolation.

Fife picture: Life stories

Disability – Limiting opportunities

"It basically changes everyone's perception of you as a person. It also forces you to fight more."

Unemployment – Perception

"This is the period I realised there was unfairness in the job market. Everywhere I applied, sometimes it was 'Ah, you're overqualified' or 'Ah, you're not qualified', but you could see there was some degree of discrimination even."

Fife picture: Life stories

Early retirement – Old age poverty

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

Learning disability – Workplace exclusion

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

Conclusions



- Poverty is an issue that affects all groups, cutting across protected characteristics.
- Certain protected characteristics are more likely to increase an individual's vulnerability to poverty.
- The effect of poverty on mental health can be significant, magnified by concern about the views of others.
- It is difficult to ascertain the true level of demand on services, due to certain groups showing less reluctance to come forward.
- Certain protected characteristic groups are at greater risk of missing out on support and assistance they are entitled to.