



The Impact of Poverty on Families in Glasgow

How the COVID-19 pandemic has exacerbated key issues
faced by families supported by includem

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We are includem

Our mission: To provide the support young people need to make positive changes in their lives, and inspire a more hopeful future for young people, their families and communities.

Our vision: A world where every young person is respected, valued, and has the opportunity to actively participate in all aspects of life and society.

We work closely with children, young people, and their families, who are facing difficult challenges in their lives. Our trust-based, inclusive model of support is centred on the needs of each young person. We help young people make positive life choices and empower them to transform their lives, creating better outcomes for young people and their communities.

Executive Summary

We asked families we support what their experiences of meeting day-to-day costs has been like over the past 12 months and what impact the COVID-19 pandemic has had on them. Families told us that the five biggest areas of financial pressure were:

- Food insecurity
- The cost of heating their home
- Transport costs and the impact this has on choice and access
- Housing costs and the impact this has on their ability to access appropriate housing for their family needs
- Accessing the internet

Since the COVID-19 pandemic began, **46% of the families we spoke to in Glasgow told us that their financial situation has worsened and a third told us their debt had increased.** For families who receive social security, these issues are particularly pronounced. **61% of the young people and families reliant on social security in Glasgow told us they were in a worse financial position than they were pre-pandemic and half said their debt was greater.** Three quarters of families also told us that their mental health had deteriorated over the last year.

Background

The coronavirus pandemic has highlighted the devastating impact of poverty in Scotland, with many families struggling to cover the essential costs. Working with families

experiencing entrenched, and often intergenerational, poverty, includem is acutely aware of the wide-ranging and long-lasting effects of poverty on mental and physical health, educational attainment, and access to employment.

A recent report from The Joseph Rowntree Foundation shows an increase in families across the UK living in destitution even pre-COVID¹, and research from the Institute for Public Policy Research (IPPR) published in May of this year found that nearly half (49%) of households with dependent children in Scotland find themselves in the two most serious categories of financial stress – ‘in serious financial difficulty’ or ‘struggling to make ends meet’²

Such financial stress is situated in a context of stark levels of wealth inequality, with the STUC noting Scotland’s two richest families now have as much wealth as the poorest 20% of the population, while Scotland’s richest twenty families are wealthier than the bottom 30% of the population combined.³

While the Scottish Government has taken some positive steps to tackle child poverty, action is not as urgent or comprehensive as is so desperately needed. Discussions of ‘considerable progress’⁴ do not, regrettably, reflect the experiences of the families we support. Scotland’s children, young people, and families cannot wait – and that is why includem has called on the Scottish Government to lead an immediate, systematic effort to address child poverty.⁵

As part of our continued commitment to tackle entrenched poverty and amplify the voices of those we support each day, we conducted research to identify the extent of the challenges they face.⁶ We engaged with 126 of the young people and families we support across Scotland – 47 of whom are supported by includem in Glasgow, representing around 40% of those we support through our core service.

Key Findings

Of the 47 young people and families surveyed in Glasgow, 68% of respondents reported social security was their primary source of income. The remaining 32% reported that employment was their primary source of income at the start of the initial ‘lockdown’ period, however this is changing as unemployment increases.

Our findings in Glasgow show that poverty is experienced particularly sharply by families whose primary income source is social security, and the statistics reflect demographic considerations outlined in Glasgow’s Child Poverty Action Plan 2018-2019:

¹ <https://www.jrf.org.uk/report/destitution-uk-2020>

² <https://www.ippr.org/blog/covid-19-how-are-families-with-children-faring-so-far>

³ <https://www.stuc.org.uk/files/Policy/Research-papers/peoples-draft-6.pdf>

⁴ <https://www.gov.scot/publications/tackling-child-poverty-delivery-plan-second-year-progress-report-2019-20/>

⁵ <https://www.includem.org/news/news/includem-urges-the-scottish-government-to-do-more-to-address-child-poverty-now/>

⁶ <https://www.includem.org/resources/Poverty-and-the-Impact-of-Coronavirus-on-Young-People-and-Families--Includem--Oct-2020.pdf>

‘It is important to note that child poverty in Glasgow is expected to rise further as a result of economic and welfare changes affecting families, with Glasgow’s high proportion of lone parent households disproportionately affected by welfare reform.’⁷

Food Insecurity

To our collective shame, food insecurity in Scotland has become increasingly prevalent, with foodbank usage more than tripling in Scotland in the last 6 years.⁸ The pandemic has ushered in an additional surge in usage, with food poverty figures from the Independent Food Aid Network showing a 108% rise in the number of emergency food parcels distributed in July 2020 compared to the same month last year. 70 independent food banks across 20 local authorities in Scotland distributed at least 182,863 emergency food parcels between February and July 2020⁹ and new research from The Social Market Foundation estimates that over 14,000 children in Glasgow City face ‘very low food security’.¹⁰

Of the families we support in Glasgow, 38% struggle to put food on the table on a regular basis. This is particularly pronounced for our families that rely on social security, half of which report struggling to pay for food ‘about half the time’, ‘usually’ or ‘always’.

We welcome Glasgow City Council’s leadership in mitigating the impact of food poverty through its Holiday Food Programme and the extension of the provision of Free School Meals to all P4 pupils in Glasgow from 2018/2019¹¹, as well as the commitment to roll out free school meals to all P1 – P7 children in Glasgow by the end of the council term in 2022.¹² It is also heartening that the Scottish Government has made further funding available to assist families with children in receipt of free school meals over the forthcoming holidays.¹³

Ultimately, no one should have to worry about putting food on the table and access to food should be considered a fundamental human right to all. includem believes the Proposed Right to Food (Scotland) Bill to enshrine the right to food in Scots Law could play a crucial role in tackling food poverty at a national level.¹⁴ In our consultation response to this proposed bill, we highlighted that to truly achieve the right to food for all people in Scotland, influence and change is needed across multiple government directorates and Scottish industries: requiring both co-ordination and the authority to impose actions.

Transport

Where social security is the primary income source, 56% of Glasgow families surveyed struggle to cover transport costs.

⁷ <https://www.glasgow.gov.uk/CHttpHandler.ashx?id=45638&p=0>

⁸ <https://www.trusselltrust.org/news-and-blog/latest-stats/end-year-stats/#total>

⁹ <https://www.sustainweb.org/news/sep20-scotland-food-bank-use-doubles-in-covid/>

¹⁰ <https://www.smf.co.uk/publications/measuring-child-hunger/>

¹¹ <https://www.glasgow.gov.uk/CHttpHandler.ashx?id=45638&p=0>

¹² <https://www.glasgowlive.co.uk/news/glasgow-news/free-school-meals-made-available-15886474>

¹³ <https://www.mygov.scot/school-meals/>

¹⁴ <https://www.parliament.scot/parliamentarybusiness/Bills/115201.aspx>

The inability to cover transport costs has knock-on consequences on the choice and affordability of food, and transport costs have become a particular challenge in the context of COVID-19 due to the associated health risks of taking a bus instead of, for example, a taxi.

Highlighting the Joseph Rowntree Foundation’s research on transport-related barriers to employment¹⁵, The Poverty and Inequality Commission notes that high transport costs can contribute to entrenched poverty:

*‘Good, affordable transport can enable people to access jobs, education and training. This can contribute to raising household income and preventing people from experiencing poverty or enabling people to move out of poverty. On the other hand, poor access to transport can lock people into poverty by limiting access to these opportunities to increase income’.*¹⁶

We would like to see more immediate action to make public transport more affordable and welcome impending legislation on free bus travel for under 19’s next year as an important step forward, although we recognise this does not go far enough.¹⁷ includem stresses the importance of a long-term plan to make public transport free at the point of use for all – so our families in Glasgow and across the country can readily access employment, personal and professional appointments, and a greater range of choice to purchase food and other essentials. Indeed, this would meet the ambitions of a family in Glasgow who told us the one thing they would like to see to make their lives better is ‘free public transport’.

Heating Costs

Young people and families in Scotland have told us they struggle to meet essential costs, and in turn may have to make devastating decisions on whether to heat their home, put food on the table, or equip their children with back-to-school equipment. With families facing choices such as this, it is little wonder that there is a poverty related attainment gap.

45% of all families in Glasgow and 60% of those receiving social security reported regular issues paying for heating (‘about half the time’ ‘usually’ or ‘always’).

In Scotland, there have been recent legislative changes to tackle fuel poverty, with The Fuel Poverty (Targets, Definition and Strategy) (Scotland) Act passed by the Scottish Parliament in June 2019.¹⁸ Targets outlined in the act include:

- No more than 5% of households should be in fuel poverty;
- No more than 1% of households should be in extreme fuel poverty; and
- The median fuel poverty gap of households in fuel poverty is no more than £250 in 2015 prices before adding inflation.

¹⁵ <https://www.jrf.org.uk/report/tackling-transport-related-barriers-employment-low-income-neighbourhoods>

¹⁶ <https://povertyinequality.scot/wp-content/uploads/2019/06/Transport-and-Poverty-in-Scotland-Report-of-the-Poverty-and-Inequality-Commission.pdf>

¹⁷ <https://inews.co.uk/news/scotland/free-bus-travel-explained-under-19s-scotland-738258>

¹⁸ <https://www.gov.scot/policies/home-energy-and-fuel-poverty/fuel-poverty/>

Each of these 2040 targets must be achieved not only in Scotland as a whole, but also within each of the 32 local authority areas. However, for such long-term targets, we believe they lack ambition. We should be striving, as a progressive and compassionate country, to ensure that no one in Scotland is living in fuel poverty. We have seen first-hand the devastating effects it has on children's welfare.

Housing

Housing is another key area where families are regularly struggling to meet costs. **Paying for housing (including rent charges) was an issue for just over a quarter of families in Glasgow, and a third of those receiving social security.** While this was slightly lower than the average we found across Scotland, Glasgow families did tell us about their wishes for more suitable housing.

When asked about their main hope for change, one Glasgow family stated they would like a *'bigger house'* for their family, and another told us the pandemic had impacted their ability to look for a 3- or 4-bedroom home that would suit their family's needs as there was *'currently no housing available due to COVID-19'*.

Families across Scotland told us that they are unable to move away from overcrowded accommodation into something more suitable due to COVID-19 restrictions, rent arrears, and/or there being no appropriate housing in their area of choice. includem is calling on the Scottish Government to improve provision and ensure more accessible and affordable housing of a size and in areas that families want and need – this is crucial for closing the poverty-related attainment gap.

The pandemic has exacerbated issues with debt for many, including a third of the families we support in Glasgow. Even prior to the pandemic, StepChange reported a drastic increase in their clients facing council tax arrears¹⁹ and many families struggle to cover the cost of rent, driving them further into arrears. That is why includem has called for a government grant to meet housing costs for families at risk of future eviction due to rent arrears and overall levels of debt.

Digital Access

47% of families reliant on social security in Glasgow reported regular issues in affording the costs associated with accessing the internet. And we know that issues of digital exclusion run even deeper than simply not having access to equipment or being able to afford to connect. Of course, digital access is of particular importance for accessing social security and, in this context, the provision of assisted digital support²⁰ and information on where and how to access advice²¹ is crucial.

¹⁹ <https://www.stepchange.org/Portals/0/assets/pdf/stepchange-scotland-in-the-red-2019-report.pdf>

²⁰

<https://www.glasgow.gov.uk/councillorsandcommittees/viewSelectedDocument.asp?c=P62AFQDNDX0G2U812U>

²¹ <https://www.glasgowhelps.org/>

A holistic approach of support is required that considers training to use equipment, protection from exploitation and ensuring internet safety, and clarity over financial liability should digital equipment get damaged.

It is important to recognise that families can be hesitant to use equipment for fear of the costs of potential damages, and that for families living in fuel poverty, the additional electricity charges for charging devices have a significant impact on their ability to connect. Indeed, one family in Glasgow told us that *'Help with electricity'* was the one thing they would choose to make their lives better.

includem's *'Staying Connected'* report, published in May 2020, noted that to exert and protect their rights it is imperative that children, young people, and families can participate in decisions that affect them.²² Families across Scotland have told us that they already feel disempowered and their voices are often not heard in formal meetings and decision-making forums. This will only increase if they do not have access to devices and data that supports their participation.

At includem we believe that digital inclusion should be a right, not a privilege, and reiterate calls for broadband to be economically accessible for all.

Mental Health

The financial strain on families during the pandemic has in turn deepened the crisis of mental ill-health. **Three quarters of all families, and 84% of families in receipt of social security, surveyed in Glasgow reported a deterioration in their mental health over the last year.** Significant and far-reaching structural changes are required to lift our families out of entrenched poverty, which would in turn improve mental health.

In the context of increasingly precarious employment, low wages, and the volatility of the labour market now further exacerbated by the coronavirus pandemic, it is perhaps unsurprising – albeit devastating – that so many families in Glasgow and across Scotland are battling mental ill-health.

Indeed, the links between poverty and mental health are well documented. As the Mental Health Foundation and Joseph Rowntree Foundation state:

*'Poverty increases the risk of mental health problems and can be both a causal factor and a consequence of mental ill health. Mental health is shaped by the wide-ranging characteristics (including inequalities) of the social, economic and physical environments in which people live.'*²³

When asked what they would most like to see change, one family in Glasgow called for better mental health provision: *'More support [for] young person's mental health. Had initial appointment from CAMHS but awaiting further appointments'* and another family expressed their frustration with difficulties accessing CAMHS during the pandemic. The Scottish

²² <https://www.includem.org/resources/staying-connected-includem-digital-inclusion-report-may-2020.pdf>

²³ <https://www.mentalhealth.org.uk/sites/default/files/Poverty%20and%20Mental%20Health.pdf>

Government's recent funding announcement to support local responses to the impact of the pandemic on children and young people's mental health is, as such, greatly welcomed, and much needed based on what our families have told us.²⁴

The Impact of COVID-19

Underpinning the key issues faced by families is the impact of the pandemic on overall finance and debt levels. **Since the coronavirus pandemic began, 46% of the families we spoke to in Glasgow told us that their financial situation has worsened and a third told us their debt had increased.** For families who receive social security, these issues are particularly pronounced. 61% of the young people and families reliant on social security in Glasgow told us they were in a worse financial position than they were pre-pandemic and half said their debt was greater.

When asked: *'If you could choose one thing to make your lives better what would it be?'*, our families in Glasgow overwhelmingly told us they wanted an increase in income. From what they have told us, the message is clear: social security does not provide an adequate financial foundation.

We are committed to maximising the support available to our families. Across the country, families told us that they have benefitted from short-term cash injections from initiatives such as our Young Person's fund, the Wellbeing Fund, and The Scottish Welfare Fund – and Glasgow City Council's clothing grant has helped to ease the pressure of back-to-school costs for eligible families.²⁵

However, we ultimately need greater action at a governmental level to improve the financial outlook for our families so that they can plan their finances long-term, without having to worry about how to pay the bills.

We need an economy centred on the well-being and needs of children, young people, and families – where their voices are at the heart of policy development and service delivery – which provides sufficient wages and social security to lift people out of poverty and allow them the dignity to maintain their own social and digital inclusion.

Conclusion

No one should ever have to struggle to pay for the essential costs, to have to choose between heating or eating, yet our findings show that sadly this is the reality for many of the families we support – in Glasgow, and across the country.

Families have told us how poverty is affecting their mental health, and how they struggle to afford internet access and transport costs. Social security payments are too low, wages are often insufficient, and the cost of living is too high. Many families are trapped in entrenched poverty, and the pandemic has exacerbated financial stress and caused

²⁴ <https://www.gov.scot/news/children-and-young-peoples-mental-health/>

²⁵ <https://www.glasgow.gov.uk/article/17885/Clothing-Grants-and-Free-School-Meals>

increased debt. The COVID-19 pandemic has shone a spotlight on the blight of poverty across Scotland.

The findings in our research illustrate the scale of the task we have ahead, collectively, as a country. The voices of these families are crucial to achieving change, yet all too often go unheard. They are not connected: in fact, there are many physical and digital barriers identified in this research that means they cannot participate.

We all have a duty to act now on what they have told us. We must be bolder in our commitments. We must talk not just of mitigation and poverty reduction, but how we can work together to eliminate poverty entirely. Scotland's families deserve nothing less.

Reflections and Next Steps

Over the course of the pandemic urgent and important support has been provided through the third sector, local authorities, and community groups to mitigate the worst impacts of the COVID-19 pandemic. The work undertaken at a local level, in Glasgow and indeed across Scotland, has given children, young people, and families vital financial lifelines.

At includem, we are committed to addressing poverty and inequalities. As part of this, we advocate and broker in support for families in need of additional assistance – including providing material support to those who would otherwise access the Scottish Welfare Fund. Our staff have received training from the Child Poverty Action Group (CPAG) to enable us to facilitate advice on social security applications and help our families to maximise their incomes, meet the costs of the school day, and help address wider barriers to engagement in employment and education.

Our national research tells us that, ultimately, we require wide-ranging economic change at a national level to give families a consistent financial foundation. As such, our national poverty report contains a series of national recommendations for The Scottish Government (outlined in Appendix 1) based on what the young people and families we support have told us needs to change.²⁶

includem intends to conduct further research on the impact of poverty, which will be driven forward by peer researchers who are former service users of includem. This will be a deep dive into a small number of families' experiences across Scotland that will consider the interaction between poverty, statutory support and the impact of holistic family support.

Appendix 1 – National Recommendations

It is clear from what families are telling us that things need to change to improve their financial and mental wellbeing. includem would like to see the Scottish Government act on

²⁶ <https://www.includem.org/resources/Poverty-and-the-Impact-of-Coronavirus-on-Young-People-and-Families--Includem---Oct-2020.pdf>

the voices and experiences of these often marginalised and unheard families. Our national report (published October 2020) therefore recommends that:

- **All children and young people to have access to healthy and nutritious food at all times.** No family should have to worry about where their next meal is coming from or the impact on finances through the loss of access to free school meals in holidays or in another period of lockdown.
- **Digital inclusion should be seen as a right and not a privilege. This is more than just providing devices or access to the internet.** Families need to know that they can pay to charge them, repair them, or replace them. They need support to be confident in their safe use and to ensure they are protected from exploitation whether that be through scams, grooming or any other digital harm. With young people expected to access schools and services via digital means, access to the internet should be viewed as a basic human right.
- **An income that is sufficient to ensure no family has to choose between heating and eating.** They should be able to meet all basic needs. The benefits system needs to be easier to access, it should be clearer what everyone's entitlement is, and sanctions and caps should not push families further into debt.
- **A government grant to meet housing costs for families at risk of eviction due to rent arrears and overall levels of debt.** The current exemption on eviction for rent arrears is only delaying what feels like the inevitable for our families. They are in not in a position to reduce their debt in the current circumstances and for many their level of rent arrears is increasing. The introduction of a Tenants Hardship Loan only moves the debt around –it does not improve the financial situation of our families who daily have to choose what basic needs they will not be able to provide for their children.
- **More affordable public transport, with a long-term plan for free public transport across Scotland.** We agree with the Poverty and Inequality Commission's recommendation that the Scottish Government and Transport Scotland should 'adopt a rights-based approach to transport that recognises access to suitable transport, no matter your level of income or where in Scotland you live'. We would like to see more immediate action to make public transport more affordable, with a long-term plan to make public transport free at the point of use for all – so our families can readily access employment, appointments, and a greater range of choice to purchase food and other essentials.
- **The Scottish Child Payment is needed now. Particularly for single parent families and families with teenagers.** Families with teenagers are not expected to benefit from the Scottish Child Payment until 2022. With the average cost of raising a teenager coming in at over £400a month, families with teenagers cannot wait another two years for support. Given what families have told us about their worsening financial situation, we believe that £10 per child per week is not enough. We want the government to engage with families to identify how much more they need to lift them out of poverty and give them financial independence. Further, we agree with calls for an interim payment made by Joseph Rowntree Foundation to provide more immediate support.

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