

# Living in Poverty

**A Form of Permanent Lockdown**



**October 2021**





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## We are includem

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 build better lives for themselves and their communities.

### 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.



### What we do:

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, their families and communities.



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## Acknowledgements

Includem would like to thank The Dunlossit and Islay Community Trust for their financial support which has made this research possible.

Our sincere thanks to the researchers **Dr Briege Nugent, Dr Emma Miller, Jane McGroarty, Kevin Lafferty** and **Lucy Lou** for their wisdom and guidance in designing the questions and conducting the interviews - without you we would not have the depth of understanding we have now.

**This is a special report released for Challenge Poverty Week 2021.**

The broader findings of our research using peer researchers will be released in **November 2021.**

**Meg Thomas, Head of Research, Policy & Participation**

# Foreword

## Martin Dorchester

### Chief Executive

I recently spoke at a Poverty Alliance event and asked the frightening question, *“is it time we stopped talking about poverty and start talking about destitution?”*.

Destitution is poverty so extreme that one lacks the means to provide for oneself, this means not being able to afford the absolute essentials that we all need to eat, stay warm, dry, and to keep clean.

#### **Covid-19 has taken existing inequalities and supercharged them.**

In the face of the widening gap the UK and Scottish governments, along with grant makers quickly provided temporary lifelines and measures to help those most adversely affected to weather the storm.

However, it was clear that we didn't all start in the same boat and this storm affected people differently.

A recent report by the **Joseph Rowntree Foundation** highlighted that the rate of destitution across the UK had already risen significantly before the pandemic. They called for more sustained efforts to keep afloat people who are already struggling, and to turn back the rising tide of destitution.

In recent weeks the news has been dominated by the adverse effect the reversal of some of these measures is having on children and families – people are losing their jobs after the end of furlough and families are facing further destitution with the ending of the Universal Credit uplift. On top of this we are now facing rising fuel costs and costs for basic goods.

**So, for me it is definitely time to start talking about destitution.**



But, how do we do this when there is such stigma attached to the topic and sometimes significant consequences for those who seek help but instead find judgement?

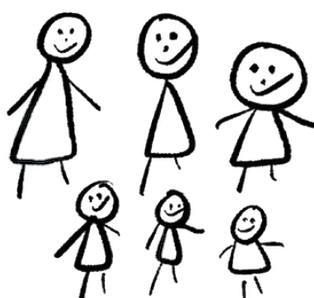
This research shows the value - and necessity - in employing those with lived experience to identify the right questions to ask and then foster the conversations needed to hear from those most affected.

I want to thank the peer researchers and families who took part in this research for their bravery in talking about the extent of their challenges. I hope that the findings of this report start an honest conversation about destitution and what we can all do to bring it to an end.

I'll leave you with this quote from Nelson Mandela:

*“Overcoming poverty is not a gesture of charity. It is an act of justice. It is the protection of a fundamental human right, the right to dignity and a decent life.”*

**Martin Dorchester**  
**Chief Executive**  
**includem**



# Introduction and Overview



Even before Covid-19, around a million people in Scotland were living in poverty<sup>1</sup>. 19% of adults and 24% of children (230,000 children each year) were living in relative poverty after housing costs, and 65% of these children were in working households<sup>2</sup>. The extent of inequalities is clear as the top 10% of the population have 24% more income than the bottom 40% combined (ibid). An independent report by the Joseph Rowntree Foundation shows that those in low paid and precarious work, BME households, lone parents, private renters and areas of high unemployment, poverty and already struggling have borne the brunt of the economic and health impact of Covid-19<sup>3</sup>.

In 2020, [includem carried out research](#) involving 126 young people and their families with a specific focus on the impact of poverty. More than a half reported that paying for food, heating, other bills, transport and the internet was a daily struggle. They also said their financial situation was now worse since the pandemic started and over 40% were more in debt. Half said that their physical health and three quarters said their mental health has been adversely affected over this time<sup>4</sup>.

Building on this research over the past few months and using a peer research model 17 parents and carers and three young people took part in in-depth interviews and shared some of their experiences about living in poverty. The following presents the key themes and messages based on the analysis of these interviews.

## Key Themes



### Shame, Stigma, Pride and Stoicism

One of the most striking findings from this research which was less apparent in the early study is the shame and stigma families felt about their situation and reluctance to speak about the realities they are facing.

All of those interviewed were what could be described as ‘working poor’ and in some cases had two jobs and were working more than 35 hours per week.

Only one person was also in receipt of benefits and said that the loss of the £20 families had been receiving on Universal Credit during the pandemic would have a significant negative impact on their quality of life as a family.

The interviews also revealed the pride that people take in being able to manage on the little they have and their reluctance to ask for help, and that when they do- they often feel judged.

1 McCormick, J. and Hay, D. (2020) Poverty in Scotland 2020. York: Joseph Rowntree Foundation.

2 Scottish Government (2020) Poverty and Income Inequality in Scotland 2016-19. Edinburgh: Scottish Government.

3 Joseph Rowntree Foundation (2021) Poverty 2020/21. York: Joseph Rowntree Foundation.

4 <https://includem.org/wp-content/uploads/2021/01/Poverty-and-the-Impact-of-Coronavirus-on-Young-People-and-Families.pdf>

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"I sometimes struggle but I just get on with it...My kids would never go without, I would, but not them. Sometimes I only eat one meal a day. I did contact the food bank. I felt in there they were judging me. I wouldn't go back."

Lucy

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"I get a bus ticket from the Council now and again to take the wee ones out because I am a carer...You feel like you are begging for things though."

Sharon

On being encouraged by a peer researcher, who spoke of her own financial struggles, a grandmother finally responded "We manage. I always make sure I've got tins – even a tin of soup or a tin of meat."

One woman explained that social work services had asked her repeatedly if she needed help with finances, but she said 'no' because she was worried this would be used against her in Children's Hearings. Another woman expressed her concern about being viewed more negatively for being poor, noting that different judgements are made by social services if going into a "show home, compared to a council house with basic furniture

## The Emotional Toll of Struggling and 'Just Managing'

Half reported their situation as being a daily struggle and constant source of stress and the other half just 'managing'. One of the clear findings from these interviews was the uncertainty faced, whereby 'big things' (for example having to pay for school clothing or new footwear as children grew up) were almost unmanageable and meant relying on family, friends or even taking out loans.

One woman explained that house maintenance, (for example changing carpets that were worn down) was just not possible.

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"Sometimes kids need clothes and shoes and they (the Government) don't think about that. They have to do with these things... I think with school coming up as well, you get your clothing grant...It is something they need to look at, they need a school bag, stationary, books, but it is all needing to come out of what I have. It doesn't cover it."



Deborah

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"I was meant to get help with carpets for when we moved in but then I got the call to say that we are not getting help and I felt like smashing my head off a brick wall."

Lisa

## Austerity and Sacrifice



All respondents spoke about having to be very careful with how and where they spent their money and knowing for example which shops were the cheapest to go to buy the basics. One woman said she had a spreadsheet that she did every month to keep a strict control of spending.

Parents and carers reported making sacrifices to ensure their children did not have to go without. In the most extreme example one mother spoke about only eating one meal a day so her children had all three.

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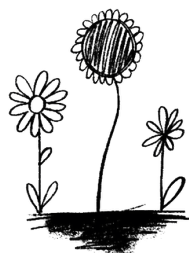
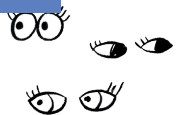
"I budget and I'm a saver – I don't squander it – we are careful with money and I don't go out."

Caroline

66 99

"I don't smoke, I don't drink, I don't take drugs"

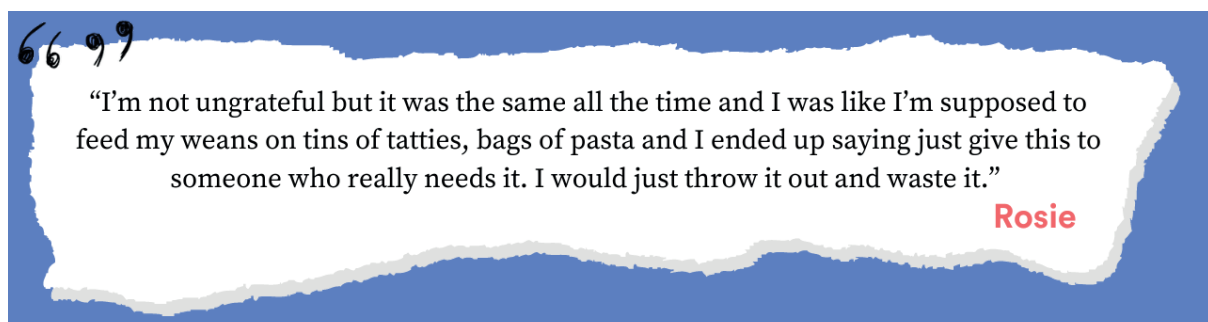
Lauren





## Removal of Choice

Having choices in terms of food, toiletries and access to activities was severely restricted. One woman spoke openly about food banks and that this model was not conducive to choice and could be a source of reluctant waste.



## Permanent Lockdown and Realistic Low Expectations of Quality of Life

Being unable to go out as a result of the pandemic is known to have had mental health impacts including increased depression and anxiety<sup>5</sup>. This study brings to light that poverty imposes a form of permanent lockdown on families who are restricted in terms of what they can do or access.

When families do not have the disposable income or savings needed to replace household items like washing machines, this can result in being locked down by harsher day to day realities and prevent them from physically getting out.

Families reported not 'going out' to restaurants, the cinema or engaging in social activities where costs were involved, or of being able to afford to go on holidays. One woman described the overcrowding in her home, with her and her two children all sleeping in the same bed.

## Impact of the Pandemic

In terms of the impact of the pandemic on finances, a small number said that as a result of the pandemic they were spending more, because their children were at home and eating more than had they been at school during the day.

One grandmother was concerned that after furlough ended the family would be affected financially with the potential for impending job losses.

<sup>5</sup> Knolle, F., Ronan, L. & Murray, G.K. (2021) The impact of the COVID-19 pandemic on mental health in the general population: a comparison between Germany and the UK. BMC Psychology 9, 60. <https://doi.org/10.1186/s40359-021-00565-y>



## Financial Support

Considering how reluctant families are to open up about levels of poverty experienced, it is significant that nine families accepted financial support from includem, highlighting the level of trust they had built between them and their worker. Help ranged from families getting small items bought such as a phone to larger things such as a new bed or oven.

In one case the family reported being given money to clear their housing debt and this prevented them from becoming homeless. One other family had been supported financially to go on their first holiday as includem recognise that holidays create space for families to be together, share new experiences and make memories. They are really important in escaping the day-to-day experience of poverty. Another family was supported to buy a new washing machine, with the mother reporting her relief at no longer having to handwash laundry for five people in the bath.

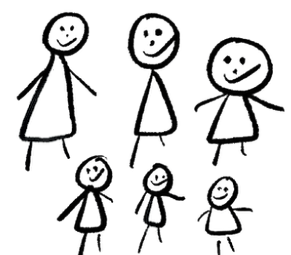
Support to get the 'small things' was life changing with all reflecting that without includem they would not be able to afford these things. For example, one young boy spoke about includem getting him football boots and this meant that he was no longer on the streets and mixing with older people taking substances, but instead trained and played for his local team.

These families recognised that 'doing without' was affecting their quality of life and this raises questions about those families not engaging with support and also the need for long-term solutions to address poverty to be taken forward.

“ ”

We are in debt arrangement schemes, so we struggle quite a bit, she (includem worker) saved us and managed to get my rent arrears paid off. She saved our house."

Cara



## What would families like to see change?

Almost all have noted the cuts to services in their local areas and wanted to see more services and activities available for children and young people to access and go to, and for the area to feel safer. Two women reflected how the local area used to be much 'better' for kids when they were growing up and had experienced a severe decline in this regard.

“ ”

"I'd make sure there was something for all kids to do – there is nothing here – no clubs for them. And I'd put in more cameras and get some of the greenery cut back because it's creepy at night. We need more cameras to stop muggings in this kind of area. There are a lot of lanes and side streets – open that up. When the dark nights come in you want to be safe."

Mary

One woman explained that she earned £50 a month more than the current threshold to be able to access free school meals and uniforms. She felt that the assessment structures needed to be reviewed to take more account of the cost of living.

Another woman felt that the acceptance in society of food banks and low-income families having to struggle daily needed to be challenged.

“ ”

"I could have cried when I couldn't get access to the uniforms...I think they should look at how much people are actually earning and give more access to the uniforms and free school meals."

Sarah

“ ”

"Just to increase the money for low paid families and to do away with food banks. It's terrible to see families struggling.... I do wish that we could stop people struggling. It's heart-breaking to see. People going to the bother of working and they still have to choose whether to eat or pay bills."

Fiona

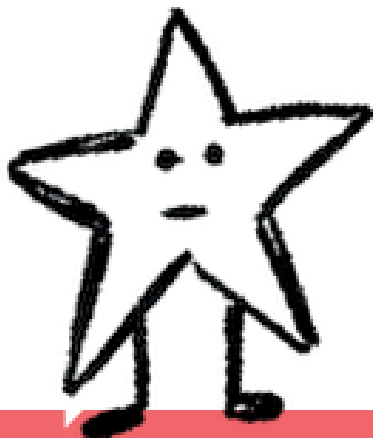
## Conclusion and Recommendations

In 2020, includem highlighted the impact of poverty on families having to manage day to day and the detrimental impact this stress had on physical and mental health, and regrettably this research shows that this has not changed.

This research, completed through in-depth interviews, has brought to the fore the shame, stigma and powerlessness families felt about their situation. It also spotlights the awareness families and young people had of their diminished quality of life because of restrictions on choice related to all areas that affected them, such as food, how they spend their time, where they can go and what they can do. It was shown that families in poverty live in what could be described as a form of permanent lockdown and this is a breach of human rights.

### **Echoing the calls from includem a year ago:**

- All children and young people should have access to healthy and nutritious food at all times.
- Digital inclusion should be seen as a right not a privilege.
- An income should be sufficient to ensure that no family has to choose between heating and eating, or as shown here between eating and not eating.
- A government grant should be made available to meet housing costs for families at risk of eviction due to rent arrears and overall levels of debt.
- More affordable public transport should be in place with a long-term plan for free public transport across Scotland at least for those on low incomes.
- The reduction in £20 to Universal Credit should be stopped and this payment made permanent.
- Debt cancellation schemes for those on low incomes and high debt.
- The Scottish Child Payment is needed now.
- Organisations who support families should consider providing financial support to make family holidays possible.





# Reflections<sup>🧩</sup>



## Reflections by Briega “ ”



It is really important that we are highlighting the impact of poverty. Inequalities are deepening and things are set to and already are getting worse, and yet the decision for example to take away the £20 a week families have relied upon gives a strong indication of the lack of empathy and understanding there is about the realities people are facing. The peer researchers helped families to open up about their experiences and there is a need to confront the uncomfortable truth that families are struggling and living in a form of permanent lockdown. The shame and stigma that stubbornly remains around poverty and is carried by those affected needs to end.

This is not their shame!



## Reflections by Emma “ ”



It has been a pleasure to work with Briega, Jane, Kev and Lucy on this research, and we are especially grateful to the families and carers who shared their experiences. It has been troubling however, to witness the extent to which families are struggling with the huge hurdles that poverty brings on top of the other diverse challenges that life throws up. While families demonstrated phenomenal survival skills, it was clear that fear of being judged can be yet another hurdle preventing people from reaching out at critical points. It is striking that although poverty is now recognised by many as ‘the other pandemic’ in the UK, families still feel shamed. A collective commitment is required to tackle poverty at source, whilst also ensuring that families are met without fear of being judged and an offer of hope that life can be better.

## How lived experience helped me talk about poverty as peer researcher by Kevin “ ”



Growing up in a household with two siblings and a single parent on benefits, Poverty, and the situations it forced upon us was something I endured every day. I’ve never forgotten these struggles and when taking up my role as peer researcher, felt they were crucial in allowing me to understand what it feels like to be living on the breadline. This meant I had strong influence in designing the questions I’d be asking the families and a huge motivation to get a true understanding of what families were facing today. Even when the mothers or young people were telling me that things were ‘ok’ and they able to get by, drawing on and sometimes sharing my own experience, re-affirmed that I understood and had faced these struggles myself.

This created a sense of unity and let conversations move in the direction of being an honest and true reflection of the reality of what its like to be living in poverty today. Living in poverty is trauma, every day, and when I carried out this research, I couldn’t have factored in the rise in fuel prices we’re seeing now. This has the potential to push families into even more destitution, along with the pandemic uplift of universal credit being ended, I feel many families I spoke with will be in worse situation than when I had first spoken to them only a short time ago.

## How my own experiences with poverty helped me as a peer researcher, gaining trust and having no judgment by Jane “ ”

Once a teenage single mother living in homeless accommodation, speaking with others about poverty was a huge thing for me. Having had to go without food in order to keep my son fed and electricity in my meter, this topic was so important to me. The want and the need to hear from others and gain a true insight into the reality of how poverty is affecting so many families drew me into taking on the role as a peer researcher. (Along with other topics close to home for me.)

The word “poverty” was for me difficult to use at first in my interviews as it’s a raw area for a lot of people to discuss or be fully open about. I found that when you would ask the question about general financial status and “how they coped financially”, most people would say “yes we do ok”. But I knew that most of the time this wouldn’t be the case.

This wasn’t the **TRUE** reality of their situations. Being able to talk about my own experiences, my own worries to this date as a parent with now 3 children to look after, to keep going through the school holidays etc, this made it easier for people to trust me. I’m just a woman, a mother trying to get through and give my kids all I can day by day. I feel this let barriers down, allowed people to speak more freely without any fear of judgment. The worries as a parent (as anyone) surrounding poverty are immense. Being able to level with others and allow them to feel comfortable to speak openly about these issues and worries meant to a huge deal to me as I would come away from an interview feeling as if “maybe some weight had been lifted for them even just being able to speak about things”.

## Reflections by Meg “ ”

I recently read **The Anti-Poverty Practice Guide for Social Work** – a must read for everyone working in social care!

It is noted in it that “workers find it difficult to discuss poverty and finances, perceiving them as intrusive and potentially stigmatising”. This was certainly the feedback from includem staff when they talked to families as part of our Poverty and the Impact of Coronavirus on Young People and Families in Scotland. Based on this feedback and with a desire to do something different to influence the conversation about poverty, I started the journey of employing Peer Researchers to guide our research through their expertise and experience.

We see the power of that approach in the findings of this report. The Peer Researchers were able to develop conversations of trust based on their empathy, respect for the person’s dignity and personal awareness of stigma. These conversations allowed the participants to tell their stories without shame or fear, fostering the depth and humbling honesty captured so powerfully in this report.

It has been a privilege to have been a small part of this work.







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