

**THE POSITION OF SCOTLAND'S EQUALITY
GROUPS
REVISITING RESILIENCE IN 2011**

Communities Analytical Services

Scottish Government Social Research
2011

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1. INTRODUCTION

Context

- 1.1 This study seeks to offer discussion and analysis to inform an understanding of how well positioned people in Scotland with equalities characteristics are to access the benefits of economic recovery. This study accompanies the publication of the Scottish Government's *Scottish Spending Review 2011 and Draft Budget 2012/2013* and *Equality Statement: Scottish Spending Review and Draft Budget 2012-13* and helps demonstrate the Scottish Government's commitment to better understanding the equalities impacts of its decisions. These Spending Review and *Equality Statement: Scottish Spending Review and Draft Budget 2012-13* reports follow the Scottish Government's publication of its Government Economic Strategy and its Programme for Government, together setting out a strategic direction for Scotland, of which equality plays an integral part. This study illustrates our awareness that spending and economic decisions do not yet fall upon the landscape of equal opportunity we aspire to, and sets out the specific dimensions of inequality that persist as our economy moves from recession, through austerity and into recovery.
- 1.2 Overall, we offer an equalities lens upon the Scottish economic landscape within which deep and systemic inequalities and barriers remain. This acknowledges that 'opportunities for all of Scotland to flourish' requires specific and targeted support. Such a commitment, already embodied within Scotland's National Performance Framework, is nonetheless a long-term endeavour. Understanding the nature, extent and complexity of Scotland's inequalities is an essential foundation for addressing inequality, especially within a period of economic adjustment.

Background to the study

- 1.3 The 2010 Scottish Government paper, *Coping with Change and Uncertainty: Scotland's Equalities Groups and the Recession*¹, set out the evidence gathered to review the impacts of the recession and its consequences on Scotland's equalities groups. The study explored the capacity to cope with the impacts of changes and uncertainties associated with the recession and its consequences, in order to highlight those investment policies that underpin long-term delivery of better individual and community resilience. It then considered the impact that uncertainty about public service adjustments may have on equality groups, and so the 'recession' focus of the early stages of the study evolved into a consideration of 'change'. The 2010 study made a number of key conclusions:
- Scotland, like the UK, continues to carry deep-rooted and systemic inequalities in how its people flourish and make progress. Despite some important progress, certain inequalities, especially in income and health, are persisting and deepening;

¹ <http://www.scotland.gov.uk/Publications/2010/11/15095850/0>

- the 2008/09 recession threatened to deepen existing inequalities, further distance certain individuals and groups from opportunity and prosperity, and even create new inequality as differential impacts take hold;
 - it appears that individuals and households furthest from the workplace are of low resilience in terms of financial capability and skills, and generally do not consider themselves to be 'coping well financially' either. Combined with certain cost differentials experienced in areas of deprivation, these people are having to pay more, with less, and with little 'back-up';
 - in the workforce, there are some signs that the 'hard-won ground' of women, ethnic minority and disabled people might be easily lost in a more competitive workplace. Whether this is a 'stalling' of progress in these areas or a regression is not yet clear; and
 - disabled people, those that are low skilled and young unemployed people suffered a more substantive 'set back' in the recession, and carry fewer 'protective factors' into the future in order to reclaim ground.
- 1.4 Since that paper, the landscape has largely shifted away from one characterised by economic recession and the threat of fiscal adjustment to, instead, an environment of uncertain economic recovery, deep spending cuts and welfare reform that could negatively impact the living standards of, in particular, those that rely on the benefit system. This paper aims to follow up that study, by considering progress for the equality groups in the last year as well as future prospects given UK driven spending cuts and welfare reform. This note firstly provides an overview of the current economic and labour market context as well as recent trends. This is supplemented by analyses of current and recent trends in the labour market position of equality groups for which we have data. The conclusion notes the main results and finds that the overall picture is one of uncertain economic recovery and slow, but steady, improvement in the labour market. However, given spending cuts and welfare reform, the evidence suggests that, unless mitigating action is taken, there may be significant and disproportionate negative impacts for some, if not all the main equality groups which therefore carry the risk of exacerbating existing inequalities.

Purpose

1.5 This study serves the following purposes:

- to re-assess the economic position of Scotland's equalities groups as considered in 2010; and
- to feed findings from the research into 2011 Budget and Spending Review decision-making, as part of the equalities assessment process required for that work.

The report is intended to serve as a useful resource for those seeking to understand how particular equality groups in Scotland fare on this range of economic

considerations, but it should not be interpreted as the complete evidence base for these groups or their circumstances.

Scope

- 1.6 Again, we focus on the equality characteristics for which we hold most data; gender, disability, age and ethnicity/religion. We acknowledge that we do not explore all the issues and data sources for each characteristic, and recognise that intersectionality between characteristics often determines more complex outcomes for individuals.

Approach and Method

- 1.7 The study continued the analytical approach of the 2010 work and revisited the 'resilience' indicators presented there. While certain aspects have been explored in more depth, we have not reconsidered the conceptual framework for this 2011 analysis, and have updated the data presented in 2010. The qualitative element of the research revisited the disabled people interviewed in 2010, to gather more detailed information on how the economic considerations presented in our quantitative data translate into everyday lived experiences, often illustrating well the intersectionality of several combined characteristics.
- 1.8 The study aims to draw the reader from the macro-level economic setting (section 2), through trends and patterns describing opportunity and outcomes for equality groups at a national level (section 3), into detailing current experiences of inequality and constraint as faced by disabled people (section 4). Through presentation of data on income and poverty levels, and the capacity of certain individuals to manage financially, we consider aspects of resilience for those furthest from the labour market².

² The cut off point for data in this report was 9th September 2011.

2. TRENDS AND CONTEXT

Introduction

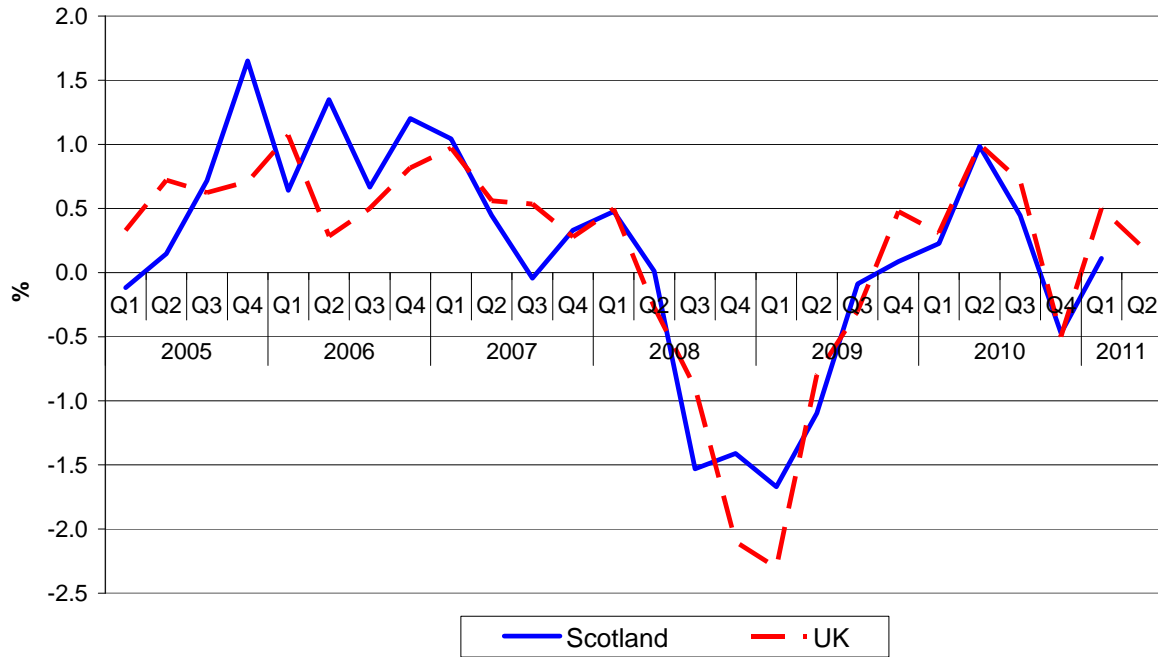
- 2.1 Since 2010, the landscape has largely shifted away from one characterised by economic recession and the threat of fiscal adjustment to, instead, an environment of uncertain economic recovery, deep spending cuts and welfare reform that could negatively impact the living standards of, in particular, those that rely on the benefit system. This paper aims to follow up that study, by considering progress for the equality groups in the last year as well as future prospects given UK driven spending cuts and welfare reform. This report firstly provides an overview of the current economic and labour market context as well as recent trends. This is supplemented by analyses of current and recent trends in the labour market position of equality groups for which we have data.
- 2.2 The 2008-2009 recession was the first period of sustained negative economic growth in the UK for around 15 years. After a shorter and shallower recession than the UK as a whole, the Scottish economy emerged from recession in the last quarter of 2009. Economic output fell by 5.7% in Scotland over the course of the recession compared to an equivalent fall of 6.4% for the UK as a whole.
- 2.3 Scotland and the UK were not alone in experiencing recession. From Summer 2007, the global economy experienced two powerful external shocks: the international financial crisis, which resulted in a tightening of credit conditions; and a severe commodity-price shock. These shocks, in particular the financial crisis, eventually resulted in a dramatic fall in world trade which led to most advanced economies moving into recession. Rescue packages for financial institutions were adopted in most advanced economies in an attempt to bring stability to the financial system and to mitigate the impacts of recession. Whilst the stabilisation packages re-established a degree of stability, the intensification of the financial crisis led to a further deterioration of global credit conditions. As a consequence levels of confidence declined, which resulted in a collapse in world trade flows, and led to recession across all the advanced economies.

Recent economic performance

- 2.4 The global economy has since made a recovery albeit at uneven rates across different economies. In recent months, the pace of the global recovery has continued to be volatile making it difficult to determine the strength and sustainability of the outlook for world economic growth. Within the UK economy the rise of 0.5% in Q1 2011 was just sufficient to offset the fall of 0.5% in Q4 2010. The second Office for National Statistics (ONS) estimate of Q2 2011 showed growth of 0.2%. Whilst positive, such growth means that the UK economy has grown by just 0.7% over the last year. The UK's output was still around 4.0% below pre-recession levels in Q2 2011 and the recovery continues at a much slower pace than has been the experience in previous recessions or was initially thought.
- 2.5 Similarly, output in the Scottish economy since the end of the recession has been volatile. Strong growth in the middle of 2010 was partly countered by a

contraction in output in the final quarter of 2010. Overall, Scottish GDP grew by 0.8% in 2010 compared to the previous year – the first annual rise since the financial crisis. The very latest data show that the economy grew by just 0.1% in Q1 2011. However, the level of output in the Scottish economy remains over 4.4% down on pre-recession levels.

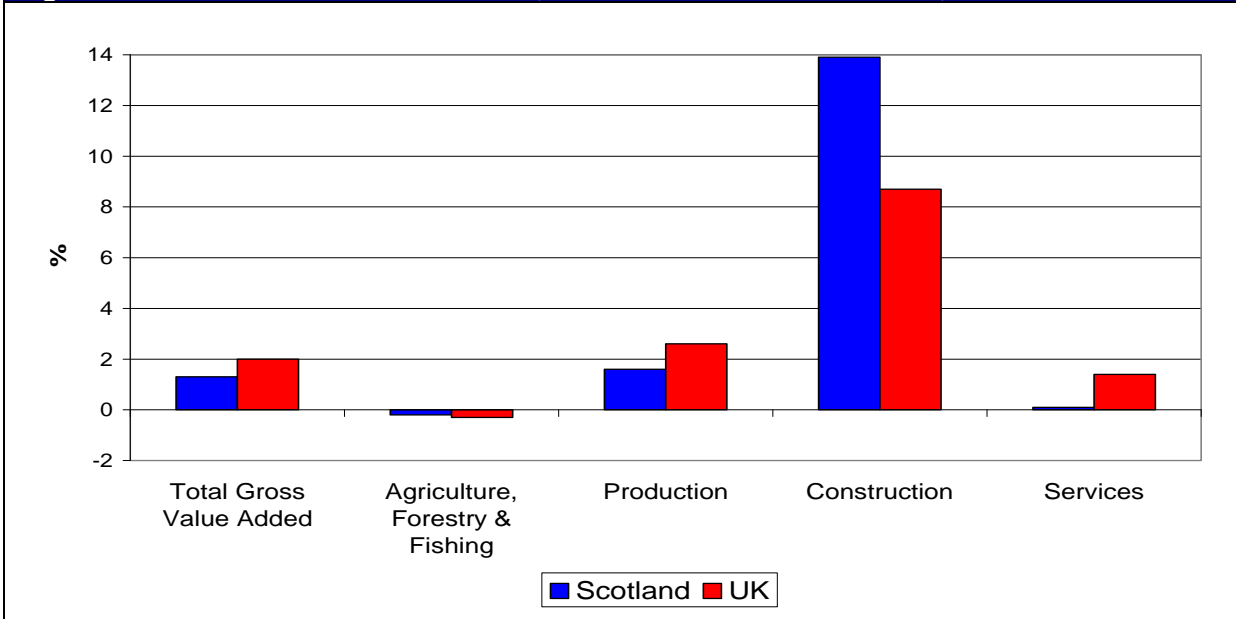
Figure 1: Scotland and UK GDP, Quarter on Quarter Growth, Q1 2005 - Q2 2011



Source: Scottish Government and ONS

2.6 The construction sector was the main driver of growth in the Scottish economy during 2010, with growth of 4.0%, 7.9% and 6.2% in Q1, Q2 and Q3 respectively. However, during Q4 2010 construction sector output fell – down 2.0% over the quarter. This drop was the main contributor to the overall decline of 0.5% in Scottish GDP. As highlighted in Figure 2, output in the construction sector in Scotland grew by 13.9% over the last year (Q1 2010 to Q1 2011).

Figure 2: Scotland and UK Sectoral GDP, 4-Quarter on 4-Quarter Growth, Q1 2011



Source: Scottish Government and ONS

2.7 Output in the all important service sector – which accounts for around 75% of the Scottish economy – remained, in spite of the adverse winter weather conditions, broadly flat in Q4 2010 with a modest 0.1% fall. Similarly, over the course of 2010 output from the service sector was down 0.1% compared to the previous year, highlighting that the recovery has yet to take hold in the sector.

2.8 In Q1 2011, growth was driven by a robust increase in manufacturing which was up 2.2%. The service sector experienced growth of 0.3% over the quarter. In contrast, there was a significant drop in construction output of 3.6% which provided the downward pressure on the overall Scottish Growth rate.

Public finances

United Kingdom

2.9 In response to the deterioration of the UK public finances during the recession, and the weakened state of the UK public finances, the current UK Government is undertaking a significant programme of fiscal consolidation. At the 2010 Comprehensive Spending Review, the UK Government announced plans to implement discretionary tightening worth £126 billion between 2010/11 and 2014/15 which is intended to eliminate the structural current budget deficit by 2015. The majority of this adjustment (£95 billion or 76%) is scheduled to come from spending cuts, with the remainder to come from tax increases. The Institute for Fiscal Studies estimates that the spending cuts planned by the UK Government represent the “*tightest five year period for public spending since at least the Second World War³*”.

³ Institute for Fiscal Studies (2011) – Green Budget 2011, Pg 5

2.10 As part of the spending reductions, the Welfare Reform Bill – which impacts Scotland since welfare policy is reserved – was introduced to the UK Parliament. According to the UK Government, the Bill represents the biggest shake-up of the welfare state since it was founded over 60 years ago, and includes plans to reduce the welfare budget. UK Government plans may have some very serious implications for those people whose income largely comes from the benefit system. The Department of Work and Pensions (DWP) equality impact assessments show that the clear majority of the reforms have a negative impact on the main equality groups, and that the scale of these impacts are often felt differently within those groups e.g. women compared to men or disabled people compared to non-disabled people. It should also be noted that these impacts do not include the equality impacts of public spending reductions elsewhere. The DWP work implies that:

- only Universal Credit shows a positive impact for the main equality groups;
- all other welfare reforms have a negative impact on all main equality groups (with the exception of the Social Fund and child maintenance changes where there is insufficient information);
- disabled people are negatively impacted by all but the Universal Credit reforms and the strength of the impact is always stronger than the impacts for non-disabled people;
- apart from Universal Credit, women who rely on benefits will largely experience stronger negative impacts than men; and
- the negative impacts on ethnic minorities compared to the negative impacts of the white population is mixed, with reforms having a broadly balanced relative impact.

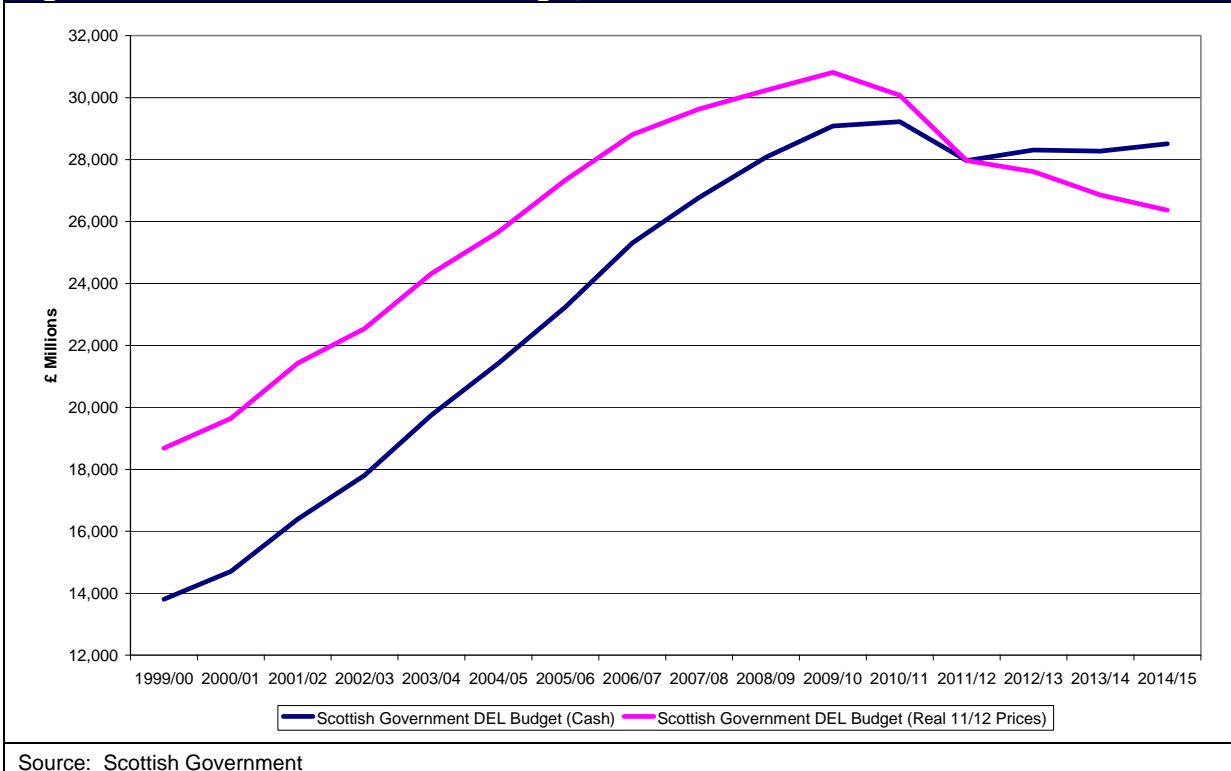
Scotland

2.11 The total Scottish Government budget (funded via the block grant from Westminster and part of the overall UK Government Budget) in 2011/12 is worth £33.6 billion. This will fund the expenditure of the Scottish Government and its associated departments and agencies, health boards, non-departmental public bodies, public corporations, the Scottish Parliament and Audit Scotland.

2.12 The Departmental Expenditure Limit (DEL) in 2011/12 accounts for approximately 83% of the total Scottish Government budget, and funds programme expenditure and general running costs. It is determined as part of the UK Government's Spending Review process.

2.13 As Figure 3 shows, between 1999/00 and 2009/10, the Scottish Government DEL grew by approximately 5.1% per year in real terms, primarily due to the rapid increase in UK public expenditure over this period.

Figure 3: Scottish Government DEL Budget, 1999/00 to 2014/15



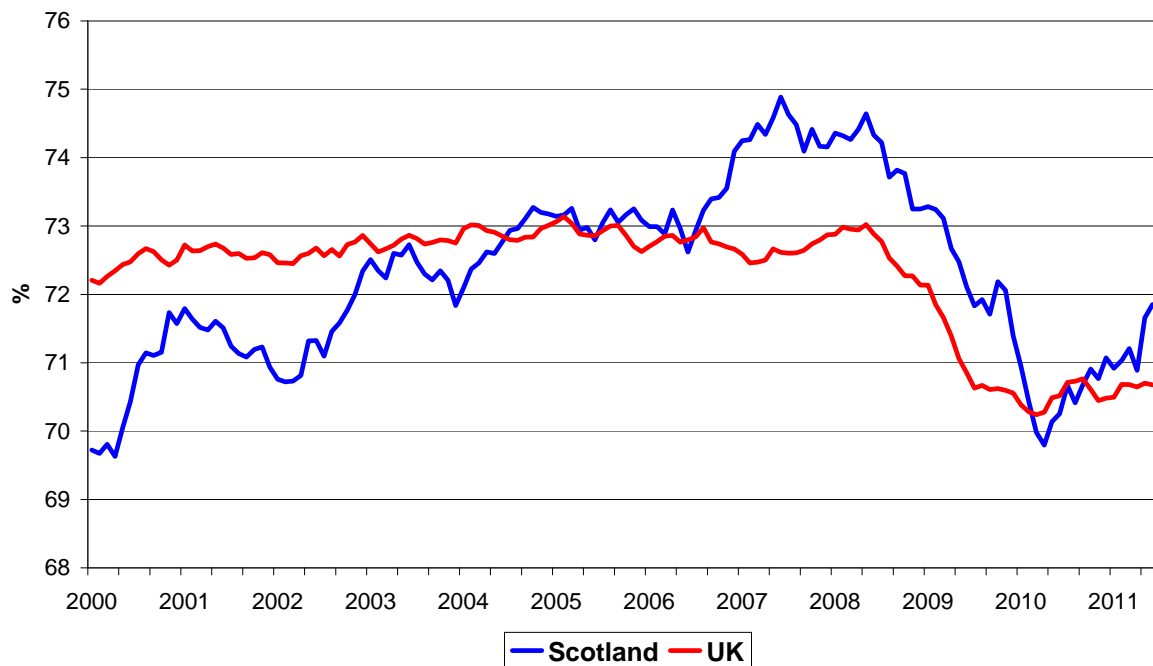
Source: Scottish Government

2.14 As a result of UK Government plans, over the period 2010/11 to 2014/15, Scottish Government DEL will be cut by 11.3% in real terms. This is equivalent to an average real terms reduction of 2.9% per year. Between 2010/11 and 2011/12, the total Scottish Government DEL budget has fallen by 6.3% in real terms – more than half the total reduction is forecast to occur over the next four years. The large reduction in 2011-12 reflects the front loading of the UK Government’s deficit reduction programme and the Scottish Government’s decision to defer its share of £6.2 billion additional, and in year spending cuts implemented by the Coalition Government shortly after taking office in May 2010.

Scotland’s labour market

2.15 There have been continued signs of an improvement in the Scottish labour market in recent months. In general, employment has recently been on an upward trend, whilst the unemployment rate has been falling. While employment remains well below its peak, over the last year the number of people employed in Scotland has risen by 60,000.

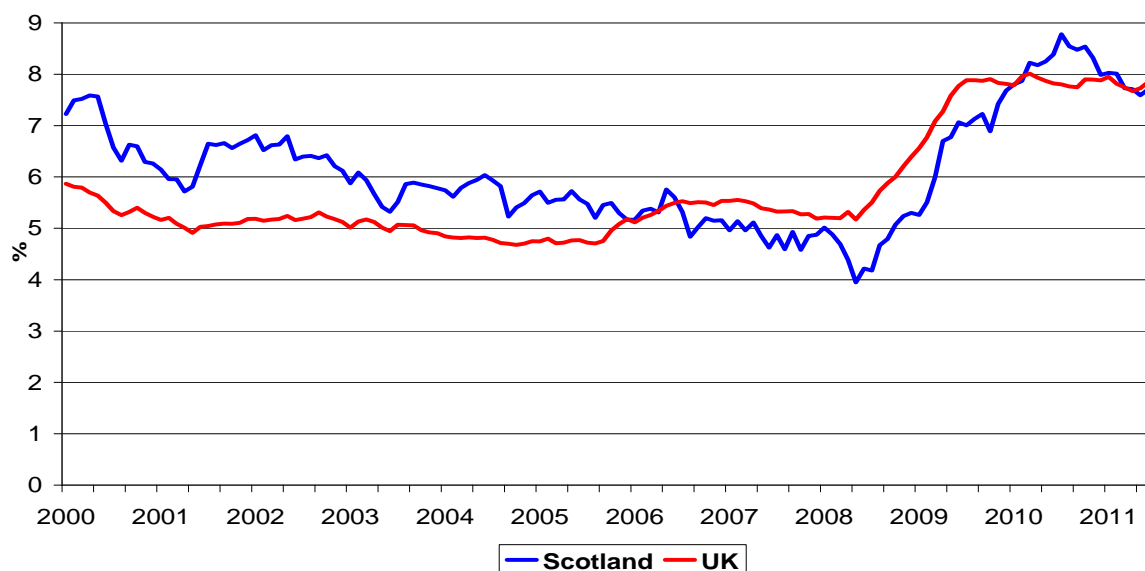
Figure 4: Employment Rate, Scotland and UK, 2000-2011



Source: Labour Force Survey, ONS

2.16 At the same time, unemployment has fallen by 15,000.

Figure 5: Unemployment Rate, Scotland and UK, 2000-2011

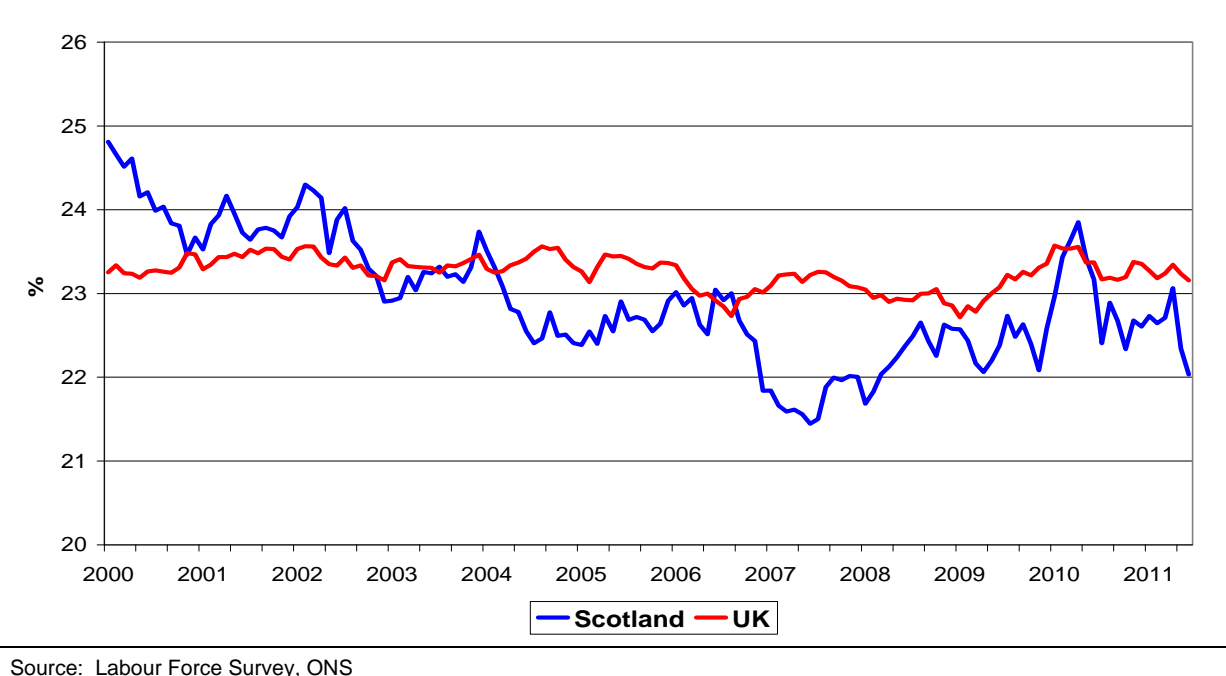


Source: Labour Force Survey, ONS

2.17 Scotland's inactivity rate has been volatile over the recession, with the trend generally pointing upward (though in the main continuing to be lower than the UK). As the recession began to take hold, there was initially a rise in inactivity during the second half of 2009 and into 2010, with the rate subsequently falling. An element of the increase in inactivity reflected the movement of people from

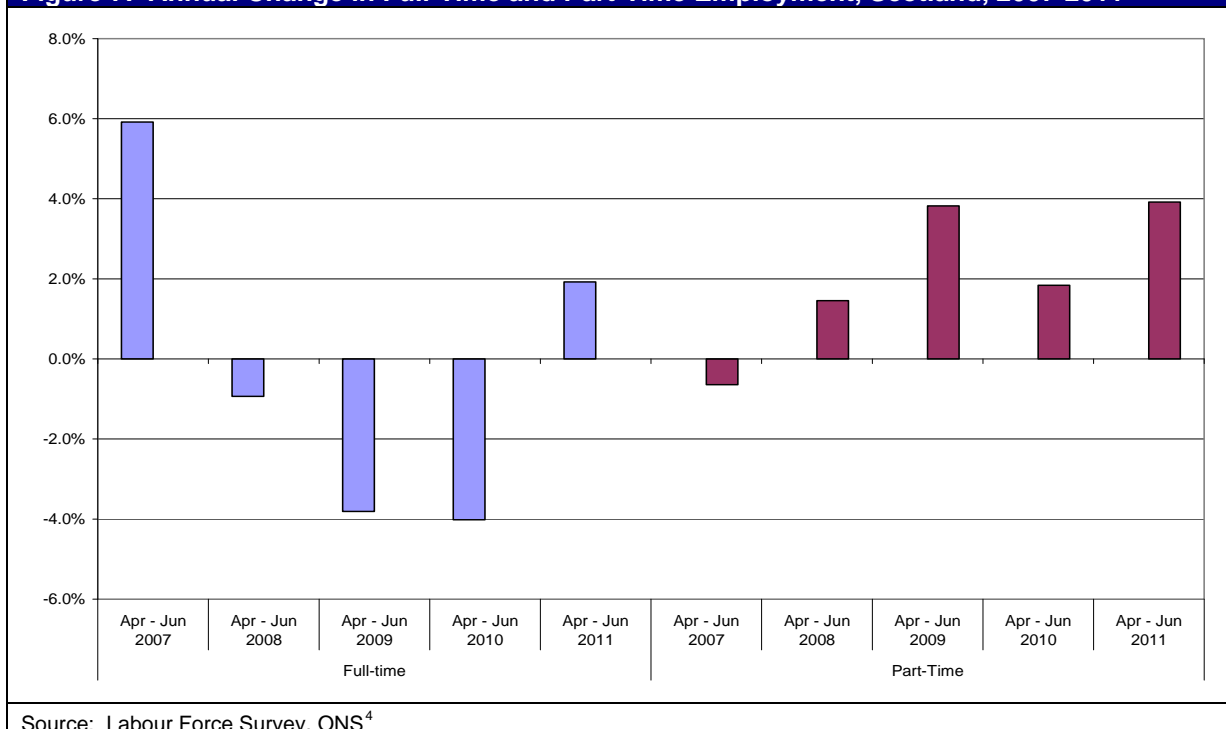
the labour market into further and higher education during the recession to retrain or advance their qualifications. In addition, there is evidence of young people delaying their entry into the labour market by staying on in education, in response to the challenging jobs market.

Figure 6: Economic Inactivity Rate, Scotland and UK, 2000-2011



2.18 One feature of the recession was the divergence in the trends in full-time and part-time employment. As Figure 7 highlights, since the start of the recession, part-time employment in Scotland has been on the increase. A similar trend was observed in the UK. This may have been due to firms replacing some full-time jobs with part-time, rather than cutting posts completely. More recently there has been an increase in full-time employment, which is reflected in both Scottish and UK data.

Figure 7: Annual Change in Full-Time and Part-Time Employment, Scotland, 2007-2011



2.19 Table 1 below shows that for the most recent year for which data are available public administration, education and health employs the most people in Scotland, followed by distribution, hotels and restaurants then banking and finance. Despite turbulence in the banking sector over recent years, employment within that overall sector has increased since 2008.

Table 1: Proportion and Level of People in Employment by Broad Industrial Group, Scotland, 2008-2010

	2008		2009		2010	
	Proportion	Level (000s)	Proportion	Level (000s)	Proportion	Level (000s)
A-B: Agriculture & fishing	1.6%	40.0	1.9%	47.7	1.8%	44.5
C,E: Energy & water	3.6%	89.7	3.4%	83.6	3.3%	82.3
D: Manufacturing	10.1%	255.7	8.6%	214.0	8.0%	196.8
F: Construction	9.3%	233.6	7.9%	196.3	7.7%	189.5
G-H: Distribution, hotels & restaurants	18.7%	471.1	19.2%	475.3	19.5%	478.7
I: Transport & communication	7.7%	194.4	7.1%	175.7	7.4%	183.0
J-K: Banking, finance & insurance etc	12.9%	324.3	14.3%	355.2	14.7%	361.9
L-N: Public admin, education & health	31.4%	792.3	32.1%	796.5	31.8%	780.9
O-Q: Other services	4.8%	120.9	5.5%	137.7	5.7%	141.3

Source: Annual Population Survey (Jan-Dec), ONS

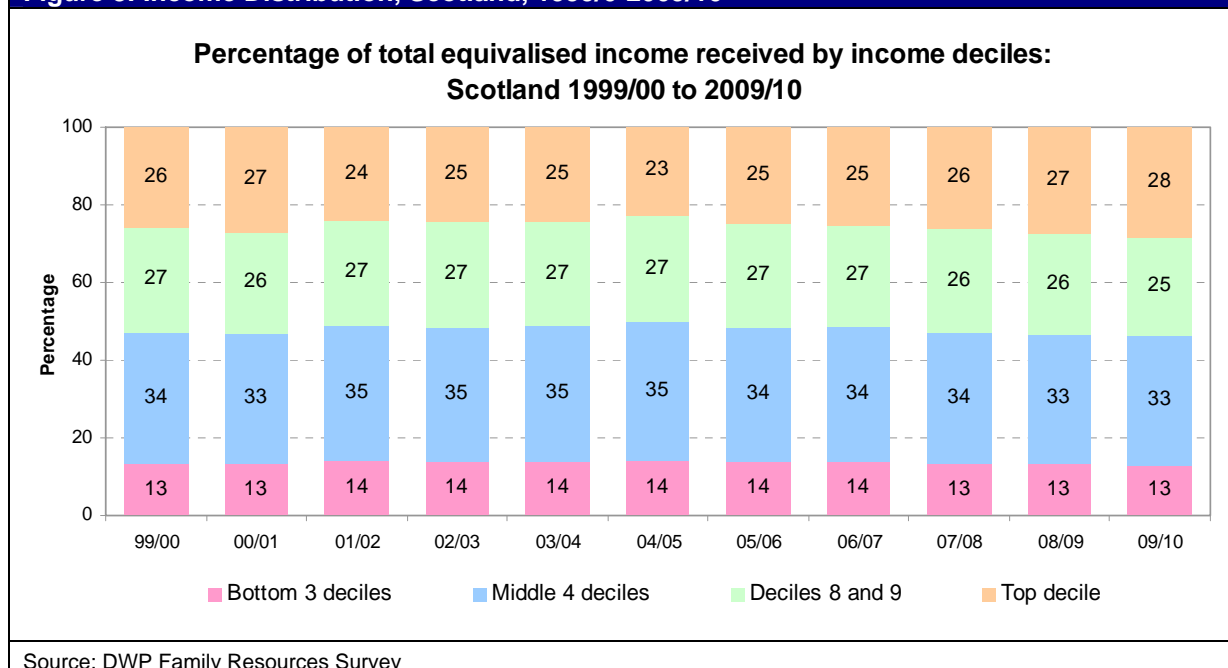
⁴ This is based on LFS data which are not the recommended source of data on full-time and part-time employment by age but does provide more timely estimates. The APS is the preferred source as the sample size is larger thus reducing volatility of the data.

Income, poverty and resilience in Scotland

Income

2.20 Between 2004/05 and 2009/10 there was a gradual increase in the proportion of income received by those in the top income decile, from 23% to 28% at the expense of all other deciles. The figures suggest a slight increase in income inequality⁵.

Figure 8: Income Distribution, Scotland, 1999/0-2009/10



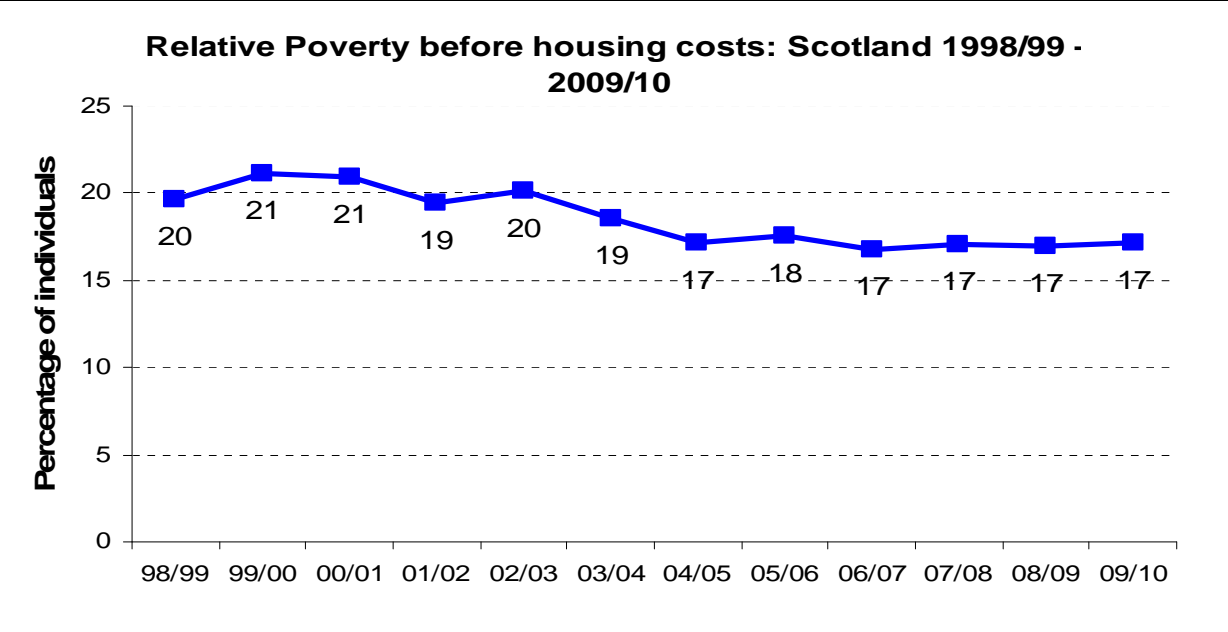
Poverty

2.21 The poverty rate in Scotland has reduced over the last ten years from around 20% to 21% in 1999/2000 to 17% in 2009/10. This rate has changed very little in the last 6 years. Figure 9 shows overall relative poverty rates in Scotland from 1998/99 to 2009/10⁶.

⁵ The income figures presented in this report are all derived from the Department for Work and Pensions [Family Resources Survey](#) (FRS) 2009/10.

⁶ The figures on poverty in this report are all derived from the Family Resources Survey 2009/10. This report presents figures for relative poverty before housing costs. 'Relative poverty' measures individuals living in households whose equivalised income is below 60% of UK median income in the same year. This is a measure of whether those in the lowest income households are keeping pace with the growth of incomes in the population as a whole. For more information on definitions, follow this link: <http://www.scotland.gov.uk/Publications/2011/05/povertystats0910>

Figure 9: Relative Poverty, Scotland, 1998/99-2009/10

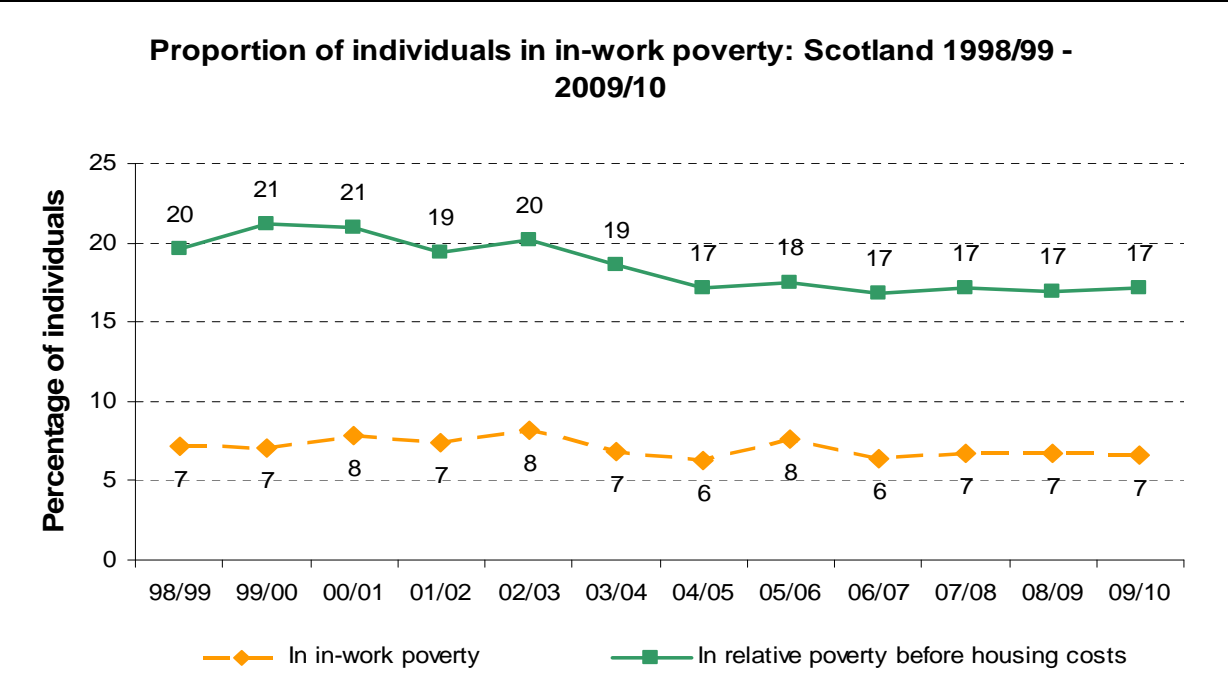


Source: DWP Family Resources Survey

In-work poverty

2.22 In-work poverty trends have been fairly flat from 1998/99 to 2009/10 at around 6 to 8% of the population⁷.

Figure 10: In-work Poverty, Scotland, 1998/99-2009/10



Source: DWP Family Resources Survey

⁷ Individuals living in households where at least one member of the household is working (either full or part time) but where the household income is below the relative poverty threshold are considered in this chapter as being in in-work poverty. Children and other non-working household members are included in this group. Figures on in-work poverty in this report are from the FRS 2009/10.

Educational qualifications

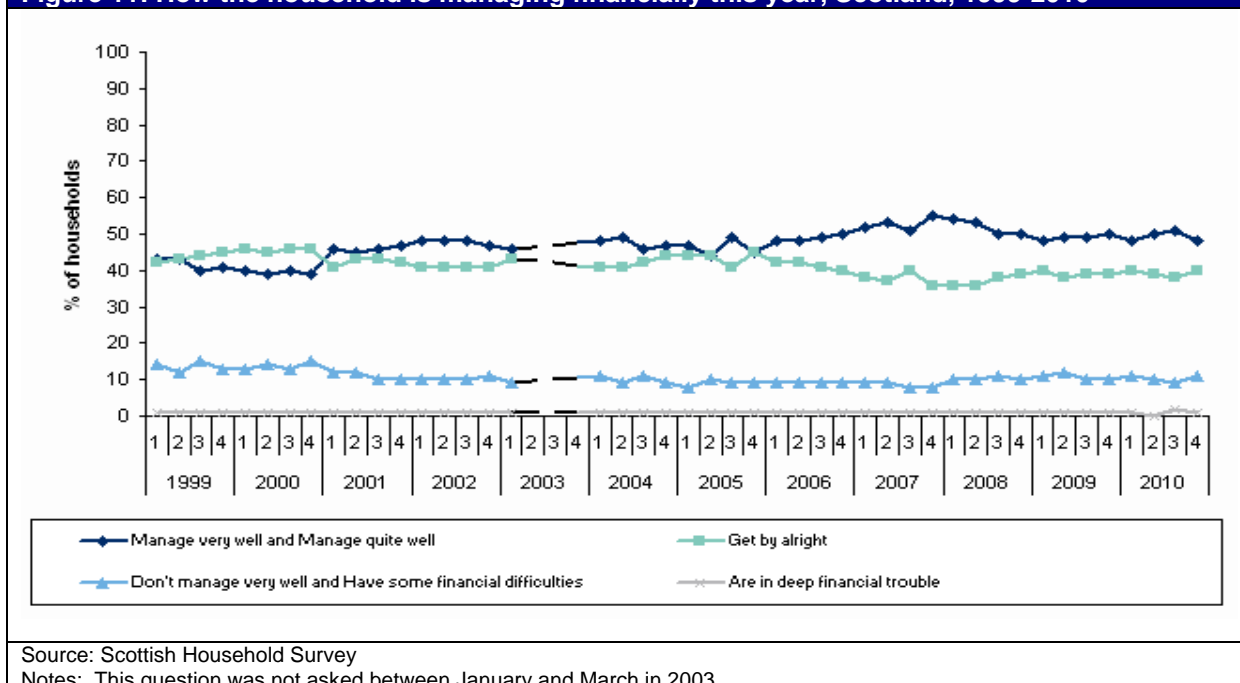
2.23 24% of working-age adults in Scotland have a degree-level qualification or above. 55% have qualifications below degree level, 4% are currently studying, and the remaining 17% have no qualifications⁸.

Coping financially

2.24 Between 1999 and 2007 an increasing number of people reported feeling positive about their household finances, rising from around 40% of households rating themselves as managing 'quite well or very well' in 1999 to a peak of 55% in the fourth quarter of 2007. During 2008 this proportion fell by five percentage points while the proportion of people describing themselves as 'getting by alright' conversely increased⁹.

2.25 Throughout 2009/2010, the percentage of people who felt positive about their household finances remained fairly consistent. There was also a levelling in the proportion of people answering that they either 'didn't manage very well' or 'had some difficulties', following increases throughout 2008.

Figure 11: How the household is managing financially this year, Scotland, 1999-2010



⁸ The figures presented on qualifications are taken from the latest Family Resources Survey data – 2009/10, at Scotland level.

⁹ The data presented on whether people are coping financially in this chapter is taken from the [Scottish Household Survey](#) (SHS) - the SHS asks respondents to rate how they feel their households have coped financially over the last year. The most recent data is from the 2009/10 survey published in August 2011. Figure 5.4 shows how well households in Scotland overall have been coping financially over the past 10 years.

Savings

2.26 Overall, 39% of families in Scotland have no savings. A further 18% have savings less than £1,500. 11% of families have over £20,000 of savings¹⁰.

Summary

- The pace and sustainability of the recovery from the recession remains unclear in both UK and Scotland, with output growth in most recent quarters slowing.
- There have been continued signs of an improvement in the Scottish labour market in recent months. In general, employment has recently been on an upward trend, whilst the unemployment rate has been falling.
- The majority of the DWP welfare reforms impact negatively on the main equality groups.
- Public administration, education and health employ the most people in Scotland.
- Income inequality has increased slightly in Scotland over the past 5 years.
- Relative poverty rates have changed very little over the past 6 years (at around 17%) following a trend of decreasing rates over the previous 5 years (from 21%).
- In-work poverty rates have been relatively stable over the past 10 years (at around 6-8%).
- 17% of working age adults in Scotland have no qualifications.
- In 2008 there was a decrease (of 5 percentage points) in the proportion of people who were coping financially. This figure remained stable in 2009.
- 39% of families in Scotland have no savings and 18% have less than £1,500.

¹⁰ The data in this report on whether people have savings come from the latest Family Resources Survey data – 2009/10.

3. OUTCOMES FOR EQUALITY GROUPS

This chapter describes opportunities and outcomes for equality groups at a national level.

Gender

Introduction

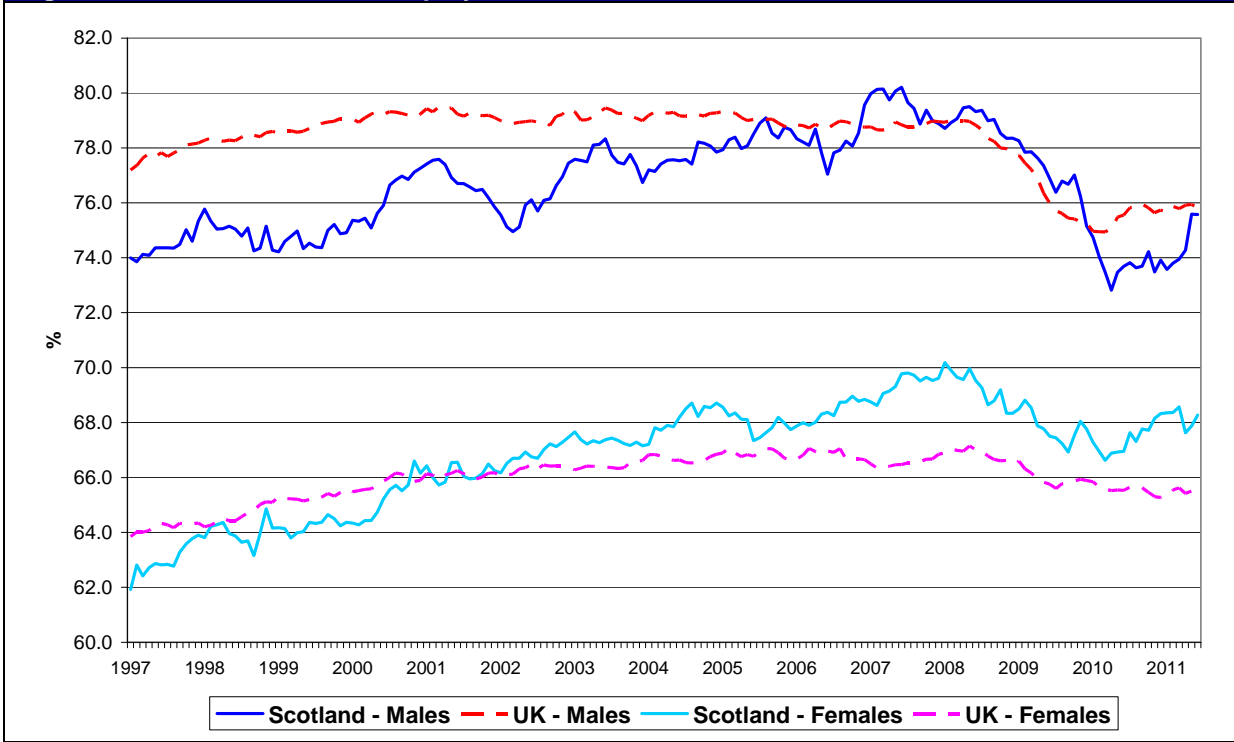
- 3.1 This chapter presents a summary of data on differential outcomes for men and women in Scotland across the range of indicators outlined in the introduction, from labour market participation to educational qualifications. This chapter sets out data across the indicators explored in 2010.
- 3.2 However, a crucial factor not explored in this study and which shapes patterns of participation of women and men in the labour market is the gender division of labour in caring, both in childcare and caring for adult dependants. Patterns of informal caring for adult dependants indicate that the gender balance in caring becomes more equal with age, with many men as well as women in older age groups caring for spouses or partners. Women are still the majority of informal carers, and tend to take responsibility for caring for a wider range of people within and outwith the household than do men. This carries an economic value in Scotland and is an essential element of a thriving nation.
- 3.3 In terms of understanding the position of women in Scotland's economy it is important to acknowledge that both women and men experience gender stereotyping and discrimination. In different contexts, this puts either women or men at a disadvantage. Other dimensions of the consequences of this and the different roles that men and women play in Scottish society are presented in this section. DWP's impact assessment of welfare reform shows that women are disproportionately (negatively) affected. Reform of lone parent related benefits, for example, has a negative impact on women because they make up over 90% of the lone parent population. Generally, without mitigation efforts, spending cuts which lead to reductions in the provision of services will tend to disproportionately impact those that are more likely to be vulnerable such as lone parent mothers.

Labour market

- 3.4 The strong growth in output from 2000 to the start of the recession helped generate significant increases in employment levels within the Scottish economy. An additional 260,000 people secured employment in Scotland prior to the recession compared to in 2000. While there were a number of reasons behind this increase in employment, one key trend was a sustained increase in the number of women entering the Scottish labour market. By the end of 2007 there were over 100,000 more women participating in the Scottish labour market compared to the start of 2000.
- 3.5 There was also a rise in employment amongst men in Scotland over the same period. By mid-2007 the male rate of employment in Scotland had risen to be

above that of the UK. Due to a faster rate of increase in female employment, the gap in male and female employment rates in Scotland narrowed. One feature of the recession has been that, in both Scotland and the UK, men accounted for the largest proportion of the deterioration, over the total adjustment period and to date, in unemployment. Similarly, employment has demonstrated similar characteristics.

Figure 12: Male and Female Employment Rates, Scotland and UK, 1997-2011

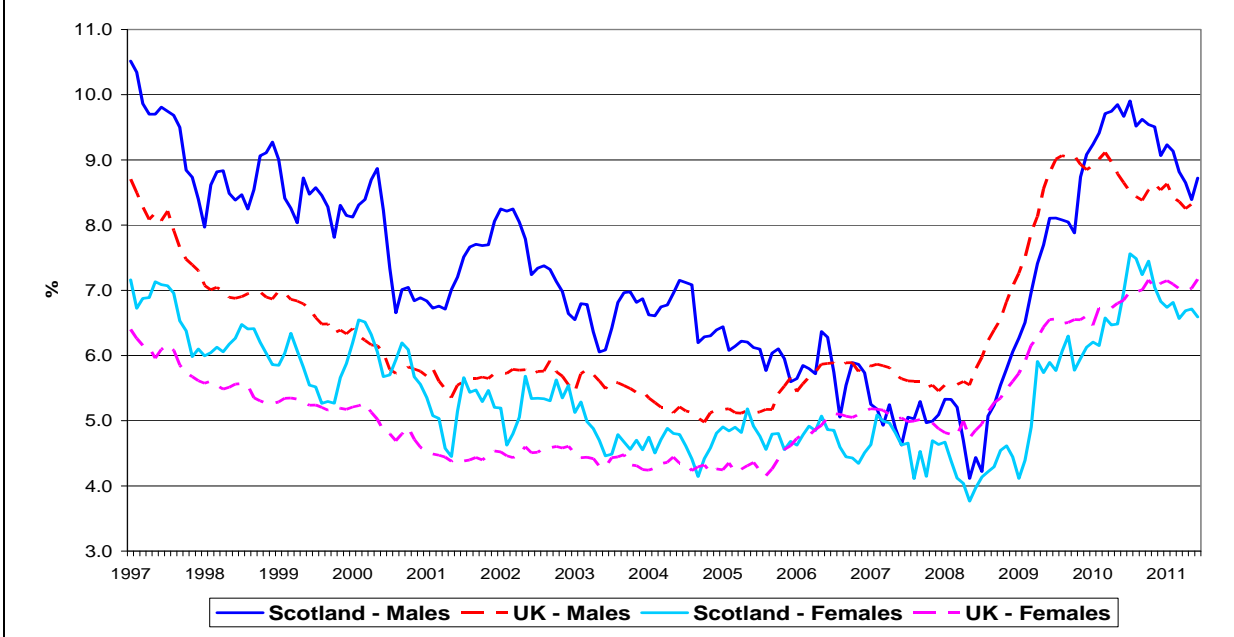


Source: Labour Force Survey, ONS¹¹

3.6 The general change over the most recent year (for those aged 16 and over) shows men moving out of unemployment and inactivity into employment, while women are moving out of inactivity into employment and unemployment. Scotland's employment rate increased by 1.6 percentage points over the year. This was driven by an increase in male employment (up 1.9 percentage points to 75.6%), while the female employment rate rose by 1.3 percentage points to 68.3%. Over the year there has been a decrease in both male and female unemployment levels (down 11,000 and 4,000 respectively).

¹¹ Seasonally adjusted.

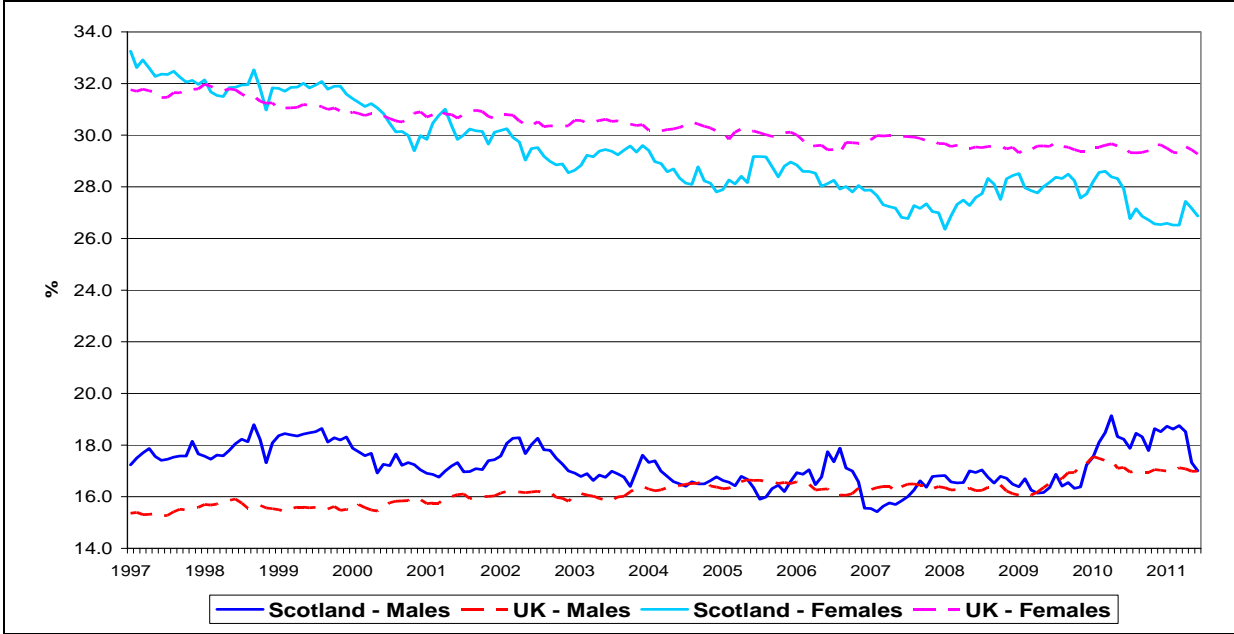
Figure 13: Male and Female Unemployment Rates, Scotland and UK, 1997-2011



Source: Labour Force Survey, ONS¹²

3.7 Female rates of economic inactivity increased at the start of the recession, but in recent months the inactivity rate has returned to that seen before the recession. Female inactivity rates in Scotland are 2.4 percentage points lower than across the UK. Male inactivity rates had been on an upward trend and had been higher than the UK rate since Dec-Feb 2010. However, the inactivity rate for Scottish men decreased by 1.7 percentage points during April-June 2011, and is now equal to the UK rate of 17.0%.

Figure 14: Male and Female Inactivity Rates, Scotland and UK, 1997-2011



Source: Labour Force Survey, ONS¹³

¹² Seasonally adjusted.

¹³ Seasonally adjusted.

Employment by Industrial Sector

3.8 Table 2 shows how women are employed by industry. The data show that just under half of women in the Scottish workforce worked in public administration, education and health in 2009, which represents over 549,000 people.

Table 2: Proportion and Level of Women in Employment by Broad Industrial Group, Scotland, 2008-2010

	2008		2009		2010	
	Proportion	Level (000s)	Proportion	Level (000s)	Proportion	Level (000s)
A-B: Agriculture & fishing	0.8%	9.1	0.8%	9.0	0.8%	9.5
C,E: Energy & water	1.6%	19.2	1.4%	16.4	1.4%	17.1
D: Manufacturing	5.2%	61.6	4.1%	48.4	4.1%	49.0
F: Construction	2.4%	29.2	1.9%	22.7	1.8%	21.0
G-H: Distribution, hotels & restaurants	20.7%	246.7	21.1%	252.1	21.1%	249.8
I: Transport & communication	3.6%	43.3	3.1%	36.6	3.6%	42.2
J-K: Banking, finance & insurance etc	13.4%	160.5	14.1%	168.2	14.4%	170.8
L-N: Public admin, education & health	46.7%	557.7	47.0%	560.5	46.3%	549.1
O-Q: Other services	5.6%	66.7	6.6%	78.3	6.5%	77.7

Source: Annual Population Survey (Jan-Dec) ONS

3.9 Table 3 shows the breakdown between numbers employed in both the public sector¹⁴ (as a whole) and the private sector, and by gender. The data show that 702,700 people were employed in the public sector in 2010, of which 451,300 were women, which represents over 60% of the total.

Table 3: Level and Proportions of People Employed in Public and Private Sectors by Gender, Scotland 2008-10

	2008				2009				2010			
	Proportion		Level (000s)		Proportion		Level (000s)		Proportion		Level (000s)	
	Private	Public	Private	Public	Private	Public	Private	Public	Private	Public	Private	Public
All	72.1%	27.9%	1,811.3	701.3	70.8%	29.2%	1,753.0	724.2	71.3%	28.7%	1,744.6	702.7
Female	62.1%	37.9%	738.9	450.4	61.1%	38.9%	727.8	462.8	61.8%	38.2%	731.5	451.3
Male	81.0%	19.0%	1,072.4	250.8	79.7%	20.3%	1,025.2	261.4	80.1%	19.9%	1,013.1	251.4

Source: Annual Population Survey (Jan-Dec), ONS

Income

3.10 The Annual Survey of Hours and Earnings (ASHE) is the official source of UK earnings estimates and provides evidence to support policy making in a variety of areas including low pay; gender pay gap; and regional analysis. The median gross weekly earnings estimate for full-time employees in Scotland, in April 2010, was £488.20. This is £10.60 per week (2.1%) less than the UK figure¹⁵.

¹⁴ Public administration, education and health includes all jobs (private and public sector) that are within public administration and defence, compulsory social security, education, human health and social work activities. There will also be public sector jobs out-with these categories. "Public Sector" data relates to a separate element within the APS, which tries to establish whether a job is in the public or private sector. This is a more accurate measure of the public sector than using the public administration, education and health category.

¹⁵ To analyse income by equality groups, the Scottish population has been divided up into five equally sized groups (quintiles), in order of household income. For example, the first income quintile contains households with incomes in the bottom 20 percent of the population. Findings on income throughout this report show the most notable contrasts by each of the equality groups for which we have data available.

3.11 The difference between full-time female and male hourly median earnings excluding overtime in Scotland was 7.2% in April 2010, down from 8.5% in 2009. The equivalent difference for the UK was 10.2% in April 2010, down from 12.2% in 2009.

3.12 The gender pay gap based on median hourly earnings excluding overtime for all employees decreased from 17.7% to 17.2% from in 2009. Historically, for part-time employees, male hourly earnings are lower than female hourly earnings. This results in a negative gender pay gap. The negative pay gap reflects the fact that more women tend to work part-time, including those in professional and managerial occupations, increasing the median hourly earnings for part-time women. In 2010 male median part-time hourly earnings excluding overtime were £7.55, compared to £8.18 for women, resulting in a part-time gender pay gap of -8.4% in 2010. The gap widened from -7.2% in 2009.

Table 4: Median Gross Weekly Earnings (£ per week), Scotland, 2010

	Full Time	Part Time	All
April 2010			
Men	521.50	141.60	483.00
Women	431.20	163.80	313.00
All	488.20	160.20	393.30
% Change on 2009			
Men	2.3	-1.1	2.5
Women	2.6	-0.3	0.0
All	3.3	-0.3	2.3

Source: ASHE, ONS

Poverty

3.13 Examining the relationship between poverty and gender is not simple because of the way that poverty is defined by the UK and Scottish Governments. The income data that are used to measure poverty and Solidarity¹⁶ are equivalised net income data from the Households Below Average Income datasets (derived from the Family Resources Survey). To assess the differences between men and women on the income distribution we are presenting data on single adult families¹⁷.

3.14 The following charts (Figures 15 and 16) examine single working age adults in families where they are the head (i.e. families consisting of a single working age adult plus any dependent children). They show that since 2002/03 single, working age woman with dependent children have been more likely to be in relative poverty than single, working age men with dependent children. Where

¹⁶ The Scottish Government Solidarity Target is to increase overall income and the proportion of income earned by the three lowest income deciles as a group by 2017: <http://www.scotland.gov.uk/About/scotPerforms/purposes/solidarity>

¹⁷ Equivalisation is a statistical adjustment that allows the comparison of living standards between households that vary in size and composition. This adjustment reflects that a family of several people requires a higher income than a single person in order for both households to enjoy a comparable standard of living. The key assumption is that all individuals in the household benefit equally from the combined (equivalised) income of the household regardless of the income either of them brings in to the family and regardless of the spending power either of them has within the family, they will appear to have the same equivalised income. For this reason, when analysing data on gender and poverty it may be more meaningful to focus on single person households, acknowledging that this is a particular subset of the Scottish population and does not provide the full picture.

no children are resident, men were more likely in 2009/10 to be living in poverty.

Figure 15: Gender and Relative Poverty, Scotland, 2002/03-2008/09

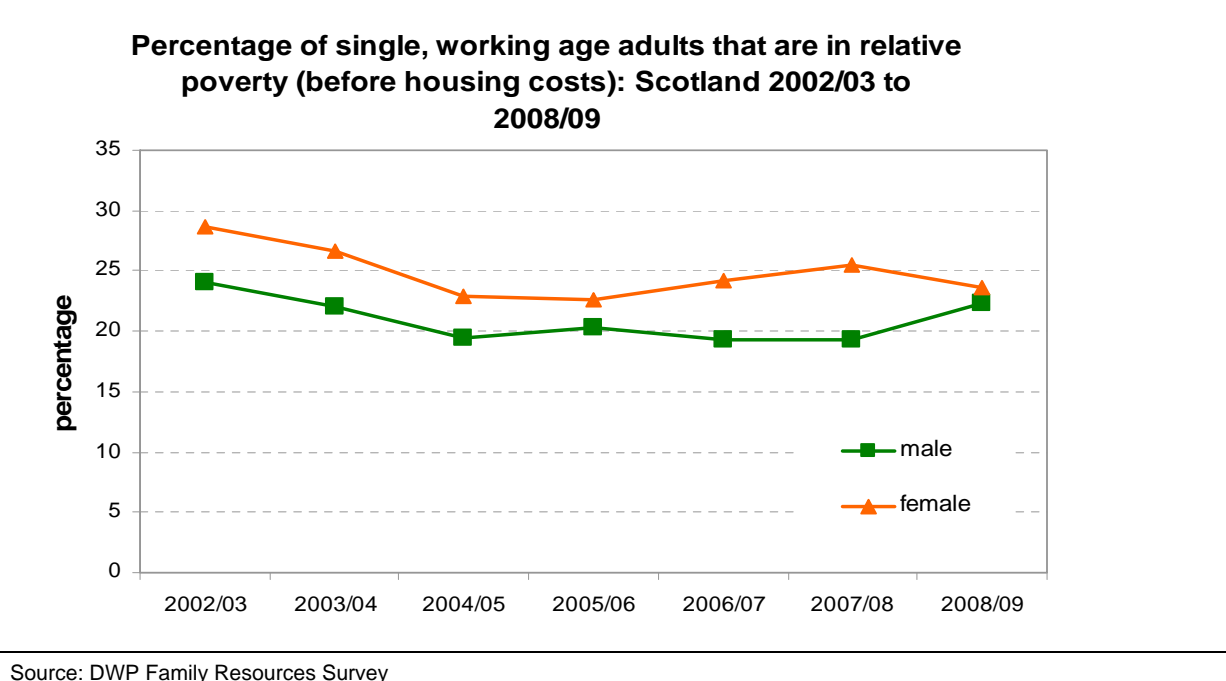
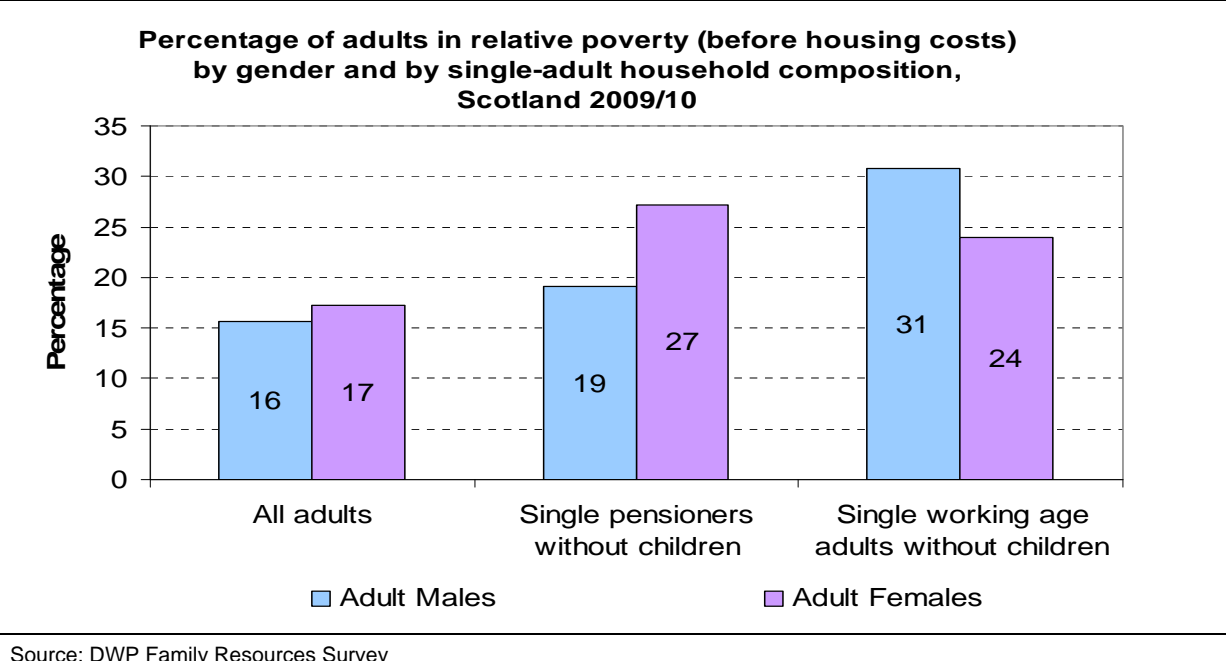


Figure 16: Gender and Relative Poverty, Scotland, 2009/10



In-work poverty

3.15 The relationship between gender and in-work poverty is complex because poverty rates differ between household compositions.

- There is little difference in in-work poverty rates for households where a man or woman is the highest income householder (HIH). In 2009/10, 6% of households with a man as the HIH were in in-work poverty, compared to 5% for women.
- The in-work poverty rate is 8% for single working age adult households, regardless of their gender.
- For the 130,000 households containing a single woman with children, the in-work poverty rate is 6%. In Scotland there are so few households composed of a single man and children (around 10,000) that we cannot produce robust poverty figures for this group.

Qualifications

3.16 Of all working-age adults, women are more likely than men to be educated to degree level or above (27% of women compared to 21% of men). Women are also slightly more likely than men to be currently studying (5% compared to 4%). A higher proportion of men than women have no qualifications (19% and 15% respectively).

Coping financially

3.17 Table 5 below shows that respondents in households where the highest income householder (HIH) is male are more likely to say they do manage well (53%, compared with 44% of households where the HIH is female). 14% of households with a female HIH are 'not coping' compared to 10% of households with a male HIH.

Table 5: How the household is managing financially this year by sex of highest income householder (%), Scotland, 2009/2010			
Households	Male	Female	All
Manages well	53	44	49
Gets by	38	41	39
Does not manage well	10	14	12
All	100	100	100
<i>Base</i>	<i>8,278</i>	<i>5,720</i>	<i>13,998</i>
Source: Scottish Household Survey			

3.18 37% of families with a man as the household head have no savings. This compares to 43% of families with a woman as the household head. Corresponding figures for those with savings over £20,000 are 14% and 7% respectively.

Summary

- The general change over the most recent year (for those aged 16 and over) shows men moving out of unemployment and inactivity into employment, while women are moving out of inactivity into employment and unemployment.
- Women are over-represented in the public sector. Going forward, this has a number of implications, with the most significant being that current and on-going public sector spending cuts will reduce the workforce either through, or a combination of, recruitment freezes, pay freezes, voluntary exit schemes. The

data here show that this disproportionately affects women i.e. women will be affected more than men.

- The difference between full-time female and male hourly median earnings excluding overtime in Scotland was 7.2% in April 2010, down from 8.5% in 2009.
- In terms of gender, single parent women and pensioners are more likely to be in poverty than single parent or pensioner men. Whereas single men without children are more likely to be in poverty than single women without children.
- Women are likely to have higher qualifications, but lower employment rates and lower income than men. Women are less likely than men to have savings and to be coping financially.

Age

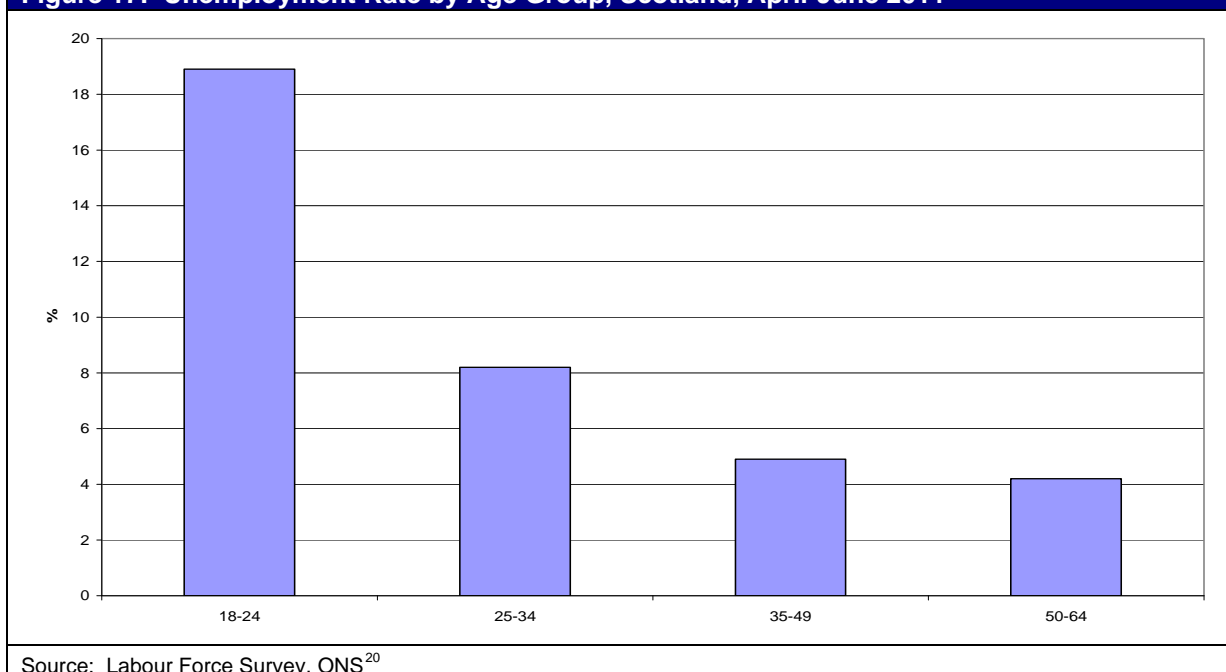
Introduction

3.19 Age, like gender, is an equalities characteristic that every person in Scotland shares. It is therefore within the age spectrum that we examine the evidence and particular age groups are of a concern from an equalities perspective if people suffer a disproportionate effect as a result of a decision. Currently looking at the economic landscape, two groups emerge as of concern – older people (both of working age and pensioners) and younger people¹⁸.

Labour market

3.20 Unemployment continues to vary across age groups. As with other countries, youth unemployment is higher than for other age groups. In Scotland, Q2 2011 unemployment for 18-24 year olds was 18.9%, higher than that for the UK as a whole (17.9%). Youth employment at 61.4% is however better than for the UK as a whole (57.2%)¹⁹.

Figure 17: Unemployment Rate by Age Group, Scotland, April-June 2011



Source: Labour Force Survey, ONS²⁰

3.21 In Scotland over the past year, the unemployment rate decreased for all age groups except those aged 25-34 (which increased by 0.1 percentage points). This is the first time since Feb-Apr 2010 that the unemployment rate for 18-24 year olds has decreased, although the decrease may be in part due to seasonal effects, including the much larger increase in school leavers and

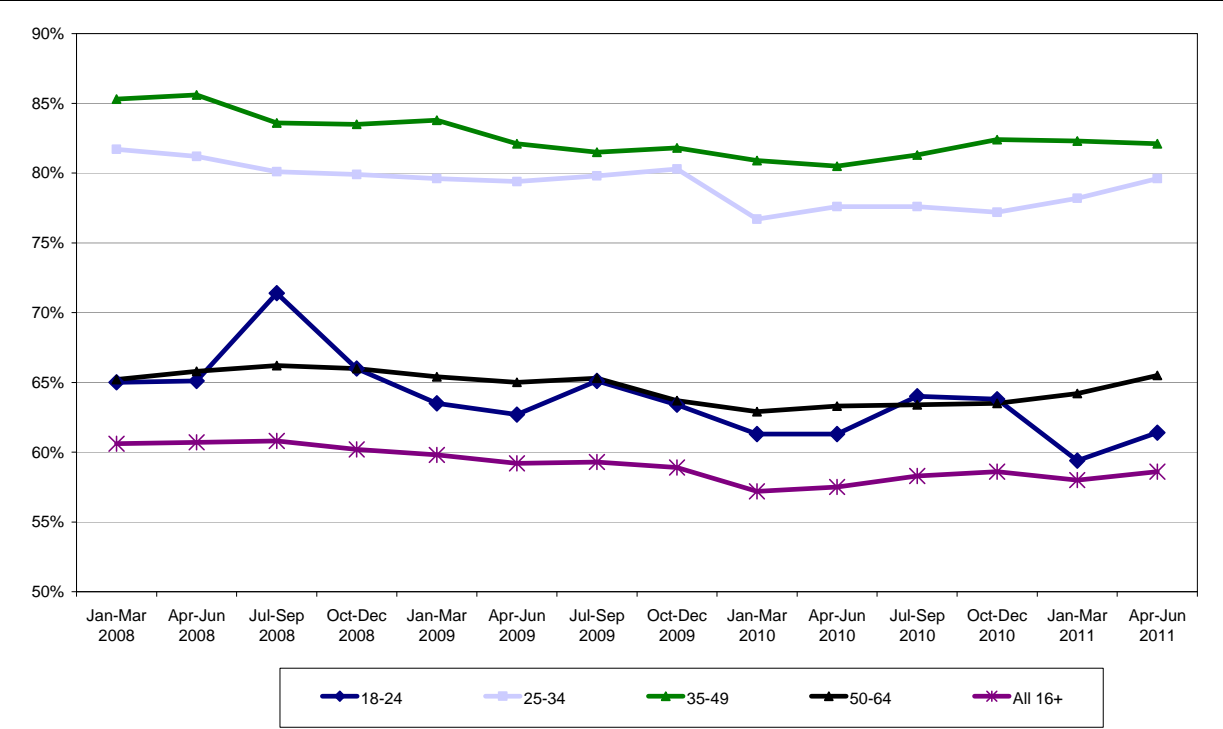
¹⁸ Information on employment and unemployment by age in the following section is taken from the Labour Force Survey which is not the recommended source of data for the Scotland level, but does provide more timely estimates. The Annual Population Survey (APS) is the preferred source as the sample size is larger thus reducing volatility of the data.

¹⁹ Some of the detailed labour market breakdowns are available from the Labour Force Survey (LFS) on a calendar quarter basis. Whilst the Annual Population survey (APS) is the recommended source, it has a greater time lag, and provides a less timely overview.

²⁰ This is based on LFS data which is not the recommended source of data on unemployment by age but does provide more timely estimates. The APS is the preferred source as the sample size is larger thus reducing volatility of the data.

students registering as unemployed during April-June 2010. Employment rates in Scotland have risen for all age groups over the year, although the rise for 18-24 year olds was marginal at 0.1 percentage points. The largest increases were seen by the 50-64 and 25-34 year old age groups which saw increases of 2.2 and 2.0 percentage points respectively. The picture seen at a UK level over the same period is more varied, where employment rates rose for all age groups except the 18-24 year olds (which saw a decrease of 0.4 percentage points), while unemployment rates fell for the 35-49 and 50-64 age groups, but rose for the 18-24 and 25-34 age groups.

Figure 18: Employment Rate by Age Group, Scotland, January-March 2008 to April-June 2011



Source: Labour Force Survey (Apr-Jun)²¹, ONS

Notes: Comparisons over the quarter are not robust due to the data not being seasonally adjusted.

3.22 Over the past two years in Scotland, all age groups have either seen increases or no change in their employment rate, except for the 18-24 age group, which saw a decrease over this period (down 1.2 percentage points). In the same time frame, unemployment rates for most age groups have risen, with the 18-24 age group showing the highest increase (up 3.7 percentage points).

²¹ Not seasonally adjusted.

Table 6: Employment and Unemployment by Age Group, Scotland and UK, Apr-June 2011

	Age Group	Scotland					UK				
		Rate (%)	Change on year (% pt)	Change on 2 years (%pt)			Rate (%)	Change on year (%pt)	Change over 2 years (%pt)		
Employment Rate	18-24	61.4	0.1	↑	-1.3	↓	57.2	-0.4	↓	-1.5	↓
	25-34	79.6	2.0	↑	0.2	↑	78.4	0.1	↑	0.7	↑
	35-49	82.1	1.6	↑	0.0	↔	81.3	0.4	↑	0.0	↔
	50-64	65.5	2.2	↑	0.5	↑	65.0	0.4	↑	-0.1	↓
Unemployment Rate	18-24	18.9	-0.5	↓	3.7	↑	17.9	0.4	↑	0.7	↑
	25-34	8.2	0.1	↑	0.9	↑	8.0	0.3	↑	0.0	↔
	35-49	4.9	-0.5	↓	0.3	↑	5.4	-0.1	↓	0.1	↑
	50-64	4.2	-1.0	↓	-0.7	↓	4.7	-0.1	↓	0.1	↑

Source: Labour Force Survey, not seasonally adjusted, ONS

3.23 Additional data for the 18-24 age group show the following.

- The number of 18-24 year olds employed in Scotland increased by 1,000 over the year to 299,000.
- Over the last two years employment for this age group decreased by 8,000.
- The unemployment level of individuals aged 18-24 for the period (Apr-Jun 2011), was 70,000 in Scotland, down 2,000 over the year. Over two years, the level has increased by 15,000.
- The Scottish unemployment rate for 18-24 year olds for the period (Apr-Jun 2011), stands at 18.9%, higher than the UK rate of 17.9%. Scotland's youth unemployment rate has decreased by 0.5 percentage points over the year, while the UK rate increased by 0.4 percentage points.
- Over a 2 year period, Scotland's unemployment rate has increased by 3.7 percentage points compared with a increase of 0.7 percentage points in the UK over the same period.
- Scotland's youth inactivity rate (Apr-Jun 2011) was 24.2% (118,000 individuals) which is lower than the UK, where the rate was 30.2%. Over the year the rate in Scotland decreased by 0.2 percentage points whilst the UK rate was unchanged. A large number of economically inactive 18-24 year olds will be students.

Table 7: Employment, Unemployment and Inactivity for 18-24 Age Group, Scotland and UK, Apr-Jun 2011

	Level data ('000)				Rate data		
	Number of people	Change on year	Change over 2 years	Rate (%)	Change on year (%pt)	Change over 2 years (%pt)	
Employment							
Scotland	299	1 ↑	-8 ↓	61.4	0.1 ↑	-1.3 ↓	
UK	3,338	-16 ↓	-48 ↓	57.2	-0.4 ↓	-1.5 ↓	
ILO Unemployment							
Scotland	70	-2 ↓	15 ↑	18.9	-0.5 ↓	3.7 ↑	
UK	730	16 ↑	26 ↑	17.9	0.4 ↑	0.7 ↑	
Inactivity							
Scotland	368	-2 ↓	6 ↑	75.8	-0.2 ↓	1.9 ↑	
UK	1,764	5 ↑	87 ↑	30.2	0.0 ↔	1.1 ↑	

Source: Labour Force Survey²², ONS

Income

3.24 53% of pensioners and 47% of children are in the bottom two income quintiles (the bottom 40%), compared to 34% of working age adults.

3.25 55% of households with a youngest child aged 0-4 years are in the bottom two income quintiles. This compares with 41% of households with a youngest child aged 5 or over.

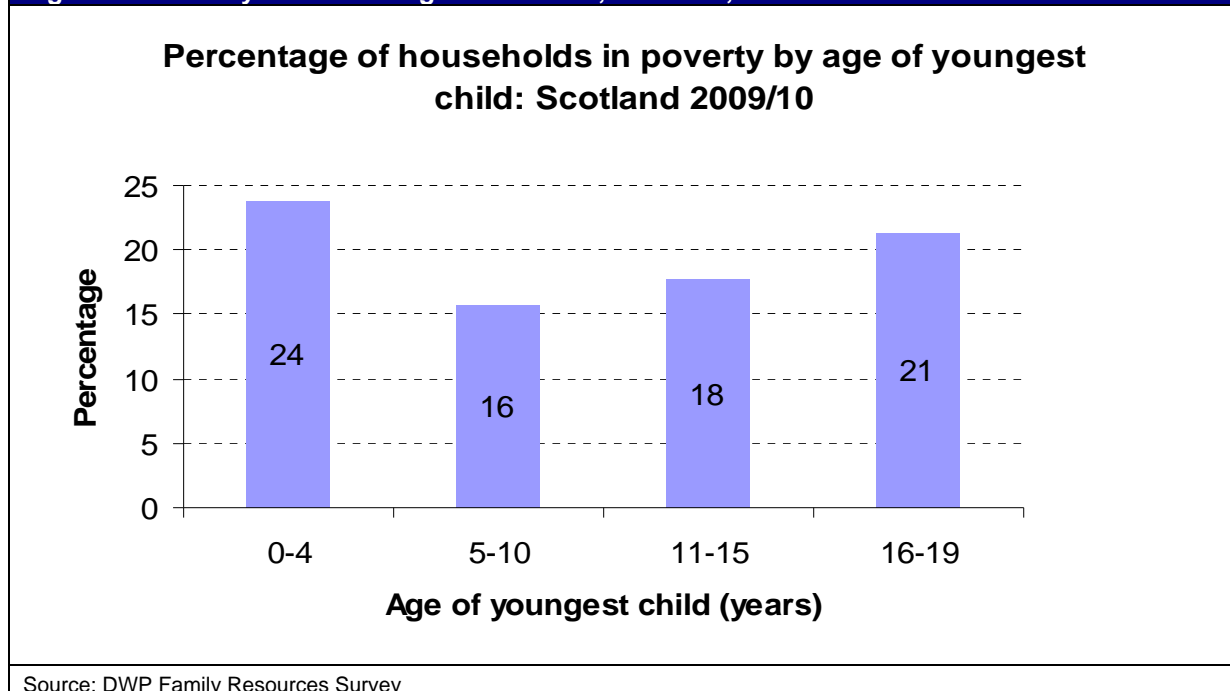
Poverty

3.26 20% of children (200,000 individuals) live in households that are in relative poverty. For working-age adults this figure is 16%, which corresponds to 510,000 people. Both these figures have been fairly stable over the past 5 years. 17% of pensioners (or 160,000 individuals) are in poverty, but this is 3 percentage points lower than 5 years ago.

3.27 Figure 19 examines poverty rates of households by age of the youngest child in the household. The highest prevalence of poverty is for families with a youngest child aged 0-4 years. 24% of such families are in poverty. Parents in this category will be youngest on average, and therefore are likely to earn less than older parents. Also, parents with a young child are more likely to work fewer hours. 21% of families with a youngest child aged 16-19 years are in poverty. This could be due to retired parents and costs for higher education.

²² Not seasonally adjusted.

Figure 19: Poverty Related to Age of Children, Scotland, 2009/10



3.28 Dividing up pensioners into 5-year age bands, the poverty rate is fairly stable for the age categories below 80 years (between 13 and 16%). However, for the 80-85 years age group this rises to 18%, and for 85 years and over the rate is 22%.

In work poverty

3.29 8% of children and 8% of working age adults are in in-work poverty²³. On average, children are slightly more likely than working age adults to be in households where no-one is working.

Qualifications, skills and experience

3.30 Figures from the FRS 2009/10 suggest that 62% of young jobseekers have no qualifications above standard grade level.

3.31 Many young jobseekers also have little or no experience of work. At a UK level in 2009/10 the FRS showed that 45% of young jobseekers had never had a paid job.

3.32 Dividing working-age adults into age categories, we find that those in the 25-34 age group are most likely to be educated to at least degree level (34%). Those in this age group is also the least likely to have no qualifications (8%).

3.33 Those in the most senior age category (55-59 year-olds and 60-64 year-old men) are the most likely to have no qualifications at all (33%). Apart from the

²³ That is, they are in relative poverty despite the fact that someone in their household is working.

16-24 age group, this group was also the least likely to be educated to degree level or above (19%).

Coping financially

3.34 Table 8 shows that there are marked differences in how people are managing financially when looking at age, with an increase in those managing well as people get older (36% of those aged 16 to 24 up to 61% of those aged 75 plus), as against a decreasing pattern for those not managing well (21% of those aged 16 to 24 down to 2% of those aged 75 plus).

Table 8: How the household is managing financially this year by age of highest income householder, Scotland, 2009/2010

Households	16 to 24	25 to 34	35 to 44	45 to 59	60 to 74	75 plus	All
Manages well	36	41	44	48	57	61	49
Gets by	43	43	40	38	37	37	39
Does not manage well	21	16	15	14	6	2	12
All	100	100	100	100	100	100	100
<i>Base</i>	<i>601</i>	<i>1,792</i>	<i>2,560</i>	<i>3,937</i>	<i>3,288</i>	<i>1,820</i>	<i>13,998</i>

Source: Scottish Household Survey 2009/10

3.35 According to the Family Resources Survey 2009/10 around half of young job-seekers in Scotland are in relative poverty. This proportion increases to almost three quarters for those that are living alone.

3.36 Many young jobseekers do not have a current account. The FRS estimates that across the UK in 2009/10 almost 30% of young job-seekers did not have this basic financial product.

3.37 In almost every case, as the age of the household head increases, so too do the savings of the family. 64% of families headed by a 16-24 year-old have no savings. Families that are most likely to have savings are those with a household head over 75 (74%). Families with a household head aged 60-74 were most likely to have savings over £20,000 (19%). The least likely were families headed by a 16-24 year old (the likelihood is so small that it rounds to 0%).

Summary

- In Scotland over the past year, the unemployment rate decreased for all age groups except those aged 25-34.

- Children and pensioners are more likely to be in lower income households than working age people. More children are in poverty (20%) than pensioners (17%) and working age adults (16%).
- Older people are least likely to have degrees and most likely to have no qualifications.
- Adults aged 16-24 are the least likely to be coping financially and least likely to have savings.
- With increasing age, people are more likely to be coping financially and more likely to have savings.

Disability

Introduction

- 3.38 Disabled people²⁴ in Scotland are a widely heterogeneous group. The range of barriers disabled people face impact on the outcomes they experience, and people with different impairments often experience different outcomes. Opportunities to participate in society and in the workplace depend often on the nature of a person's impairment and the policy aspiration in Scotland is that independent living should be facilitated to enable disabled people to contribute to a flourishing Scotland.
- 3.39 In some cases, the barriers faced by disabled people affect household outcomes (this is often due to caring responsibilities and possible higher cost of living for disabled people) as well as individual outcomes. There are also close links between disability and age as people become increasingly likely to be disabled as they get older.
- 3.40 Disabled people who receive benefits are negatively impacted by all but the Universal Credit reform and the strength of the impact is always more strong than the impacts for non-disabled people.

Labour market

- 3.41 Based on the Apr-Jun 2011 LFS, there were 761,000 disabled people²⁵ in Scotland, aged 16 to 64 (23% of the population aged 16-64). Just over half of these people, 54.5%, were active in the labour market, compared to just over 84.5% for those without a disability.
- 3.42 Table 9 gives a breakdown of the economic status of the 16-64 population by disability status for April to June 2011 and the change over the two years to this period. This shows that over the two year period to Apr-Jun 2011, there has been a general shift out of inactivity into either unemployment or employment for those with disabilities.

²⁴ The Social Model of Disability highlights the important difference between 'impairment' and 'disability'. It recognises that people with impairments are disabled by the barriers that commonly exist in a society. In simple terms, it is not the inability to walk that prevents a person entering a building unaided but the existence of stairs that are inaccessible to a wheelchair-user. In other words, 'disability' is socially constructed.

²⁵ Disabled people are defined in the Labour Force Survey as being those who are Disability Discrimination Act (DDA) disabled and / or work-limiting disabled. DDA disabled includes those who have a long-term disability which substantially limits their day-to-day activities. Work-limiting disabled includes those who have a long-term disability which affects the kind or amount of work they might do.

Table 9: Economic Activity Rates of the Population aged 16-64 by Disability Status, and Change on Two Years, Scotland, Apr-Jun 2011

	Disabled			Not Disabled			All		
	Rate	Change on 2 years		Rate	Change on 2 years		Rate	Change on 2 years	
Economic Activity Rate	54.5	4.2	↑	84.5	0.3	↑	77.8	0.3	↑
Employment Rate	49	3.7	↑	78.1	-0.4	↓	71.6	-0.3	↓
Unemployment Rate	10.2	0.3	↑	7.6	0.8	↑	8	0.8	↑
Inactivity Rate	45.5	-4.2	↓	15.5	-0.3	↓	22.2	-0.3	↓

Source: Labour Force Survey²⁶, ONS

3.43 The pattern shown in Table 9 is not the same across both genders. Table 10 shows that women with disabilities have fared slightly better in the labour market over the last two years (to Apr-Jun 2011) than their male counterparts, with their inactivity rate down 5.0 percentage points, and their employment rate up 3.9 percentage points. Men with disabilities, have seen a 3.5 percentage points increase in their employment rate and a decrease of 3.5 percentage points in their inactivity rate. Men with no disabilities have tended to move into inactivity and unemployment as their employment position has deteriorated over the last two years. Women without disabilities, similarly to the disabled female group, have tended to move out of inactivity into economic activity.

Table 10: Economic Activity Rates of the Population Aged 16-64 by Disability Status and Gender, with Change on Two years, Scotland, Apr-Jun 2011

	Disabled				Not Disabled							
	Men		Women		Men		Women					
	Rate	Change on 2 years	Rate	Change on 2 years	Rate	Change on 2 years	Rate	Change on 2 years				
Economic Activity Rate	57.7	3.5	↑	51.9	5.0	↑	89.3	-0.7	↓	79.7	1.2	↑
Employment Rate	51.2	3.5	↑	47.2	3.9	↑	81.6	-1.6	↓	74.6	0.8	↑
Unemployment Rate	11.3	-0.7	↓	9.2	1.4	↑	8.6	1.1	↑	6.3	0.4	↑
Inactivity Rate	42.3	-3.5	↓	48.1	-5.0	↓	10.7	0.7	↑	20.3	-1.2	↓

Source: Labour Force Survey²⁷, ONS

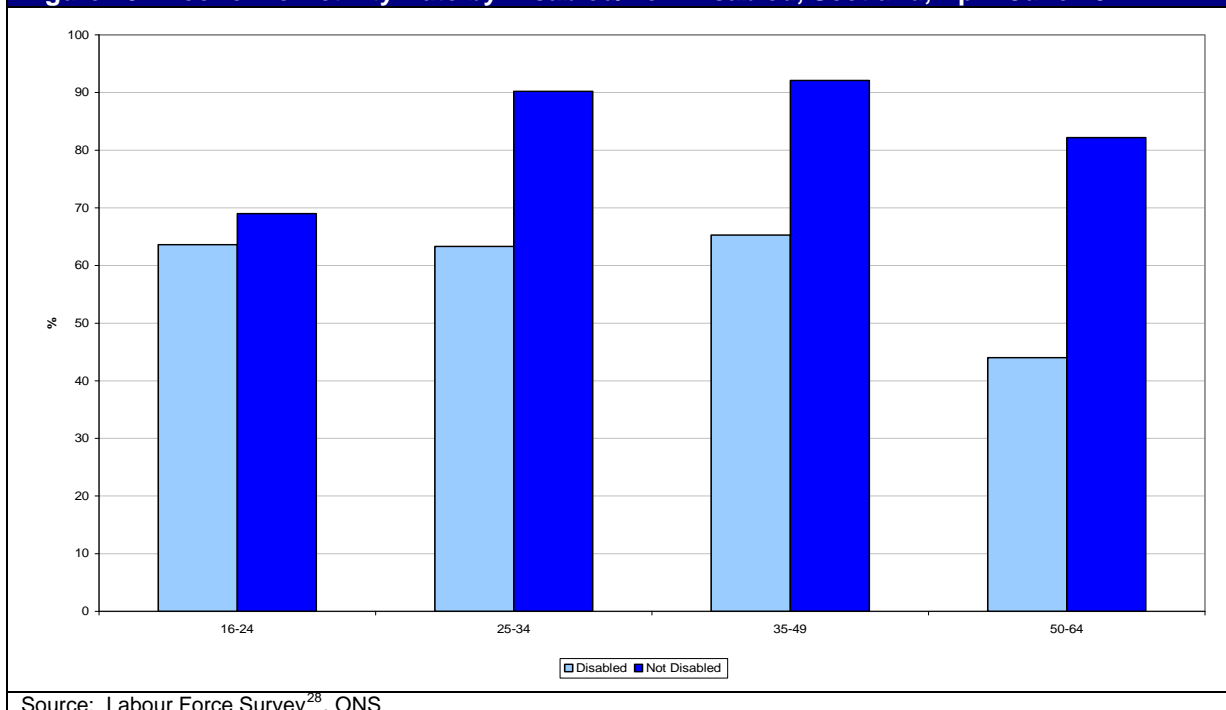
3.44 The economic activity rates of both disabled people and non-disabled people vary considerably across different age groups. Figure 20 shows the economic activity rates by disabled status and age group for the population aged 16-64 during Apr-Jun 2011. For those without disabilities, the rate was lowest, at 69%, for the 16-24 year old age group, due to the increased participation in full-time education within this group. The rate increases to its highest rate of 92% for those aged 35-49, and then reduces to around 82% for those aged 50 to retirement age.

²⁶ Not seasonally adjusted.

²⁷ Not seasonally adjusted.

3.45 The pattern for those with disabilities is slightly different. The rate for those aged 16-24 and 25-34 were generally similar (at 64% and 63% respectively). There was a slight increase in economic activity rate for the 35-49 year old group (at 65%) before the rate decrease to around 44% for those aged 50 to retirement.

Figure 20: Economic Activity Rate by Disabled/Non-Disabled, Scotland, April-June 2011



Income

3.46 The bottom two income quintiles contain 53% of all disabled individuals, compared to 37% of all non-disabled individuals.

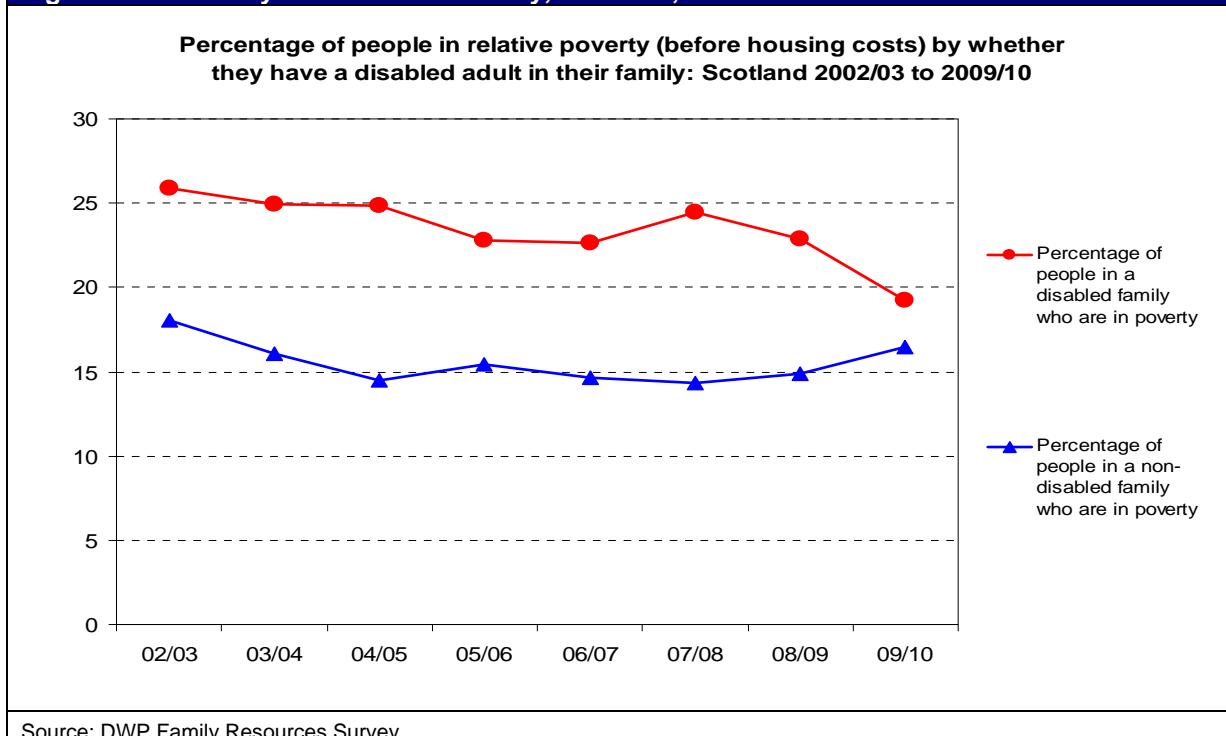
Poverty

3.47 The next chart (figure 21) shows the proportion of individuals in disabled families (families containing a disabled adult) who are in relative poverty (before housing costs).

- Between 2002/03 and 2009/10 the proportion of individuals in relative poverty (before housing costs) was higher in disabled than in non-disabled households.
- In 2009/10 19% of individuals in disabled households were in relative poverty. For non-disabled households the figure was 16%.
- Between 2007/08 and 2009/10 the difference between households in relative poverty with and without a disabled adult has narrowed from 10 percentage points to 3 percentage points.

²⁸ Not seasonally adjusted.

Figure 21: Disability and Relative Poverty, Scotland, 2002/03-2009/10



3.48 Dividing these two groups up by age, we find that the main difference is between disabled and non-disabled working-age adults. 26% of disabled working-age adults are in poverty compared to 15% of non-disabled working-age adults.

3.49 Disabled and non-disabled children are equally as likely (20%) to be in poverty. Surprisingly, non-disabled pensioners are more likely to be in poverty than disabled pensioners (18% and 15% respectively)²⁹.

In-work poverty

3.50 Households with one or more disabled people are much more likely to have no working members compared to households without disabled people (64% and 25% respectively). In-work poverty is lower for households with one or more disabled people than for households without disabled people (3% and 7% respectively).

Qualifications

3.51 Disabled working-age adults are more than twice as likely to have no qualifications compared to those with no disability. The figures are 29% and 14% respectively.

3.52 15% of working-age adults with a disability are educated to degree level or above. This compares to 26% of those without a disability.

²⁹ It is worth noting that some people argue that the way poverty figures are calculated treats disabled people unfairly as the figures are based on income and do not take into account the perceived higher cost of living of many disabled people.

Coping financially

- 3.53 Households that contain at least one person with a long-term illness or a disability are more likely to be 'not coping' (15%) than those that do not (10%). The corresponding 'coping' figures are 41% and 53% respectively.
- 3.54 Families containing a disabled person are more likely to have no savings compared to families without a disabled person. The figures are 45% and 37% respectively.
- 3.55 However, families containing a disabled person are almost as likely to have savings over £20,000 compared to those without (10% and 11% respectively). This may be because many families containing a disabled person have a household head aged over 60 years (and as noted in chapter 4, families with a household head aged 60-74 were most likely to have savings over £20,000).

Summary

- There has been a general shift out of inactivity into either unemployment or employment for disabled people, most of which have been women.
- Disabled people are more likely to receive lower incomes and more likely to be in poverty than non-disabled people.
- Disabled people are also less likely to be coping financially.
- Disabled people are less likely than non-disabled people to have any qualifications, with fewer disabled people educated to degree level.

Ethnicity and Religion

Introduction

3.56 People in Scotland experience a wide range of outcomes depending on the particular ethnic group or faith they identify with. A Joseph Rowntree Foundation study (2011) on poverty and ethnicity concluded that whilst all minority ethnic groups in Scotland appeared disadvantaged on one or more poverty indicators, poverty rates varied depending on people's specific ethnicity, with Pakistani and Bangladeshi households experiencing higher rates of poverty than other groups³⁰.

3.57 With the data available in Scotland, it is not always possible to analyse differences between ethnic groups and faith groups and some of the data presented in this chapter necessarily clusters groups together to increase sample sizes and enable reporting. As noted in chapter 2, DWP's exploration of the welfare reform impacts on people from ethnic minority groups compared to the impacts on the white population is mixed, and DWP concluded that reforms are likely to have a broadly balanced relative impact.

Labour market

3.58 The Annual Population Survey (APS)³¹ can currently only provide limited information about the experiences of people from ethnic minorities and different religious groups in the labour market due to samples sizes.

3.59 Table 11 shows that between 2004 and 2007 the employment rate (16-64) for ethnic minorities increased each year. However, subsequent reductions in the rate through 2008 and 2009 saw it fall back to a similar level to 2005. Between 2009 and 2010, the rate has risen by 0.5 percentage points to 58.3%. The drop in rates for ethnic minorities between 2007 and 2009 (65.9% to 57.8%) was greater than the drop in employment rate for all people aged 16-64 (73.8% to 71.9%), suggesting that employment rates for ethnic minorities were more affected by the recession.

3.60 Due to small sample sizes for ethnic minority groups in the APS the observed figures may over or under estimate the size of the rise and fall for ethnic minority employment rates.

³⁰ This chapter provides a partial picture on religion in Scotland due to the limited data available.

³¹ Data on ethnicity and religion are drawn from the APS due to data limitations in the LFS. The APS is less timely than LFS and uses different methodologies. Therefore, a cautious approach should be adopted when making comparisons between data from these two different sources.

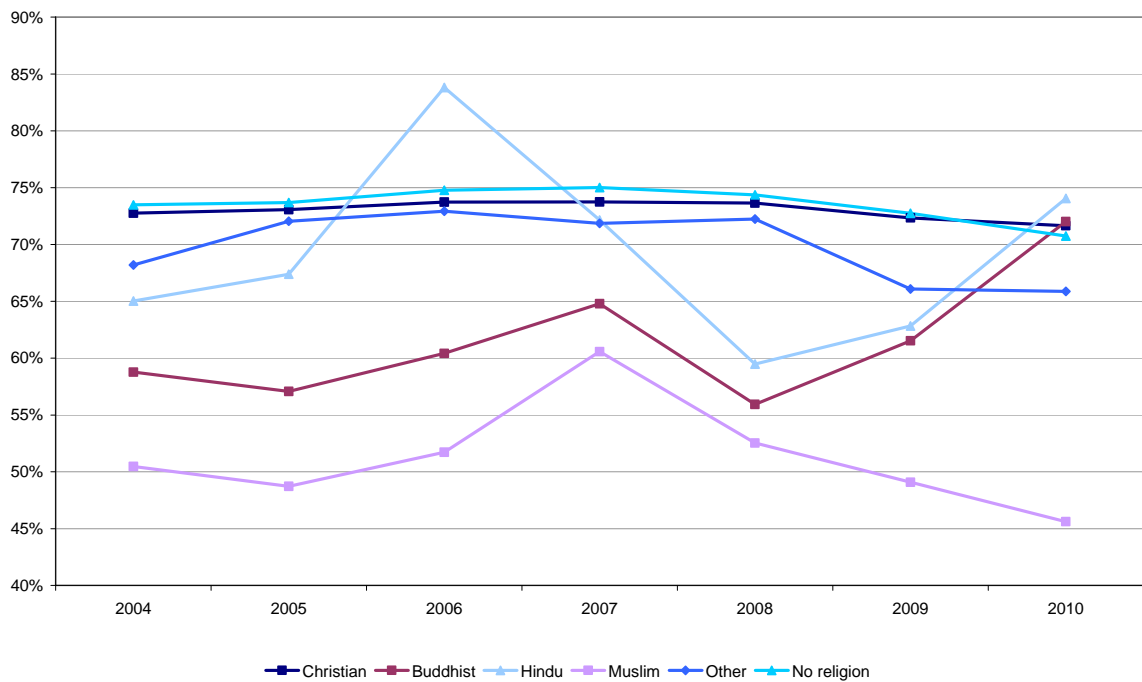
Table 11: Employment Rate for Ethnic Minorities, Scotland, 2004-2010

	Proportion	Level
2004	55.3%	42,800
2005	57.8%	49,200
2006	60.0%	56,800
2007	65.9%	66,300
2008	61.2%	61,300
2009	57.8%	68,300
2010	58.3%	72,300

Source: Annual Population Survey (Jan-Dec), ONS

3.61 Figure 22 shows that, for the majority of religious groups which data are available for, the employment rate has dropped since 2007. However, for Buddhists and Hindus, employment rates increased over the past two years and their rates are now higher than in 2007. Since 2004 the employment rates of Muslims has been consistently lower than the overall Scottish employment rate. The same had been true for Buddhists, but the increases seen over the last two years means that their employment rate is now marginally higher than the national average.

Figure 22: Employment Rate by Religion, Scotland, 2004-2010



Source: Annual Population Survey (Jan-Dec), ONS

Notes: It is not possible to include Sikhs within this analysis as only data for 2006 are available (employment rate of 84%) due to reliability thresholds.
Data not available for Jewish for 2007 due to reliability thresholds.

Income

3.62 For people in ethnic minority groups, only the 'Asian / Asian British' group has a large enough sample to reliably split it into income quintiles. Those in the 'Asian / Asian British' group are more than twice as likely to be in the lowest income quintile than those in the 'White – British' group (39% and 19% respectively).

3.63 Merging all the ethnic minority groups, we find that 35% are in the lowest income quintile. The other figure available with a sufficiently large sample size is for the 'White – Other' group – 21% are in the lowest income quintile.

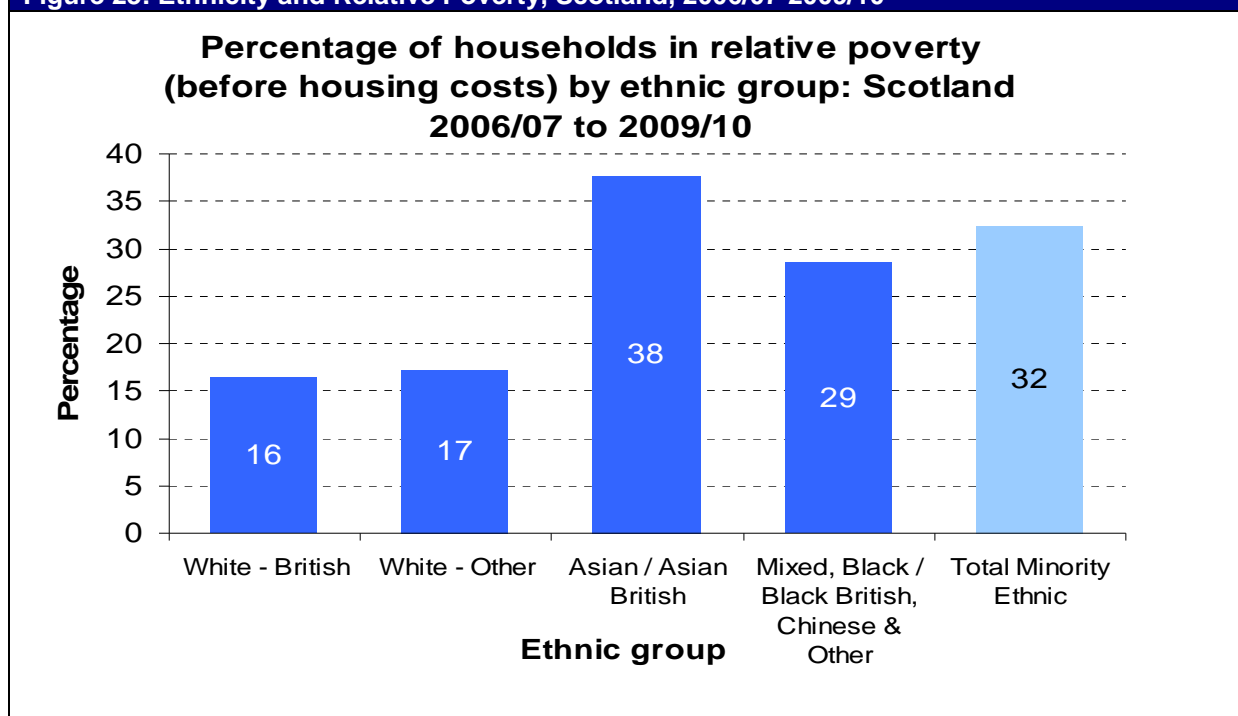
Poverty

3.64 Figure 23 (below) shows the percentage of households in relative poverty by ethnic group. These figures are based on aggregated data from 2006/07 to 2009/10 inclusive. The 'Mixed', 'Black / Black British', 'Chinese' and 'Other' ethnic groups all have sample sizes that are too small to reliably report on their own. Thus (although not ideal) they have been combined into a single category so that they can be reported.

3.65 People from ethnic minority (non-white) groups are around twice as likely to be in poverty compared to those from the 'White - British' group (32% and 16% respectively).

3.66 38% of people from the 'Asian / Asian British' group are in poverty, whilst for the combined 'Mixed', 'Black / Black British', 'Chinese' and 'Other' group, the figure is 29%. Those in the 'White - Other' group are slightly more likely than those in the 'White - British' group to be in poverty (17% poverty rate compared to 16%).

Figure 23: Ethnicity and Relative Poverty, Scotland, 2006/07-2009/10



Source: DWP Family Resources Survey

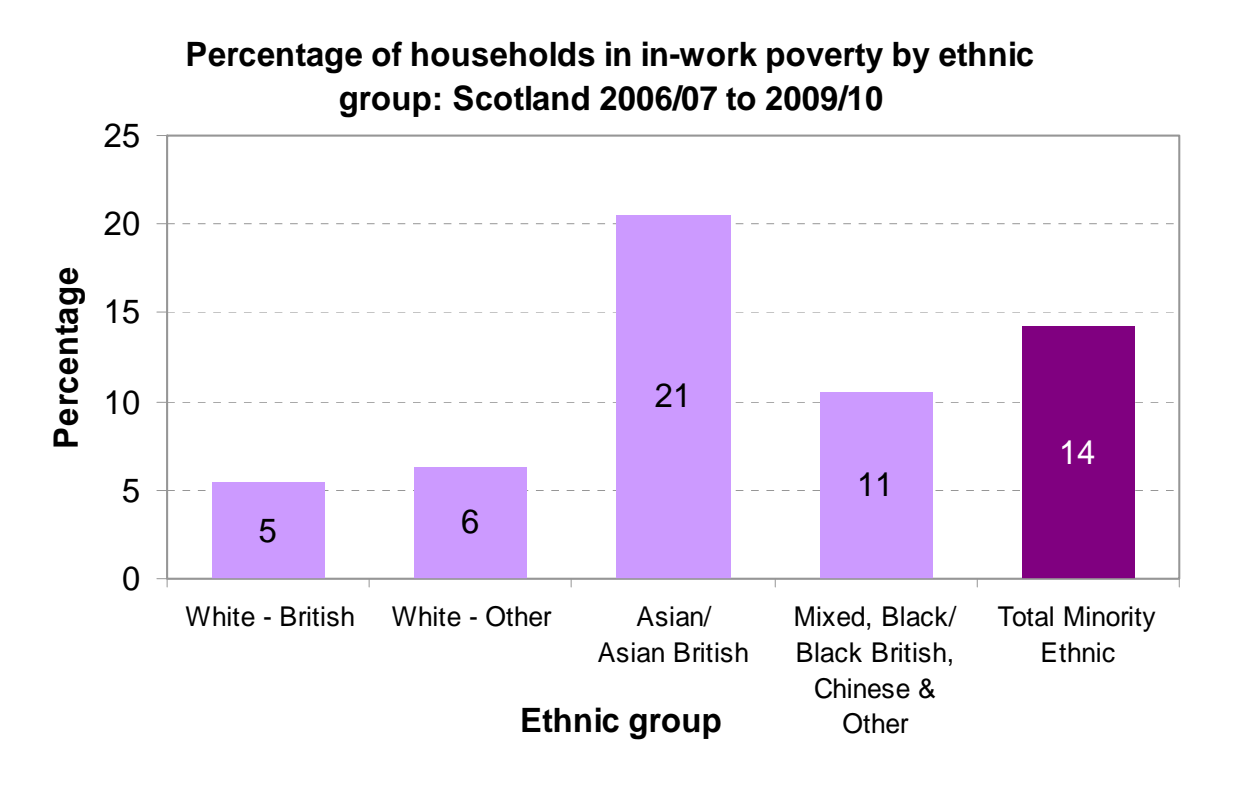
In-work poverty

3.67 Figure 24 shows the percentage of households in in-work poverty by ethnic group. These figures are based on aggregated data from 2006/07 to 2009/10 inclusive. The 'Mixed', 'Black / Black British', 'Chinese' and 'Other' ethnic groups

all have sample sizes that are too small to reliably report on their own. Thus they have been combined into a single category so that they can be reported.

3.68 21% of households from the 'Asian / Asian British' group are in in-work poverty compared with 5% of households from the 'White – British' group. 11% of households in the 'Mixed, Black / Black British, Chinese & Other' combined group are in in-work poverty. If we combine all the minority ethnic (non-white) groups, the figure is 14%.

Figure 24: In-work Poverty and Ethnicity, Scotland, 2006/07-2009/10



Source: DWP Family Resources Survey

Qualifications

3.69 Due to small sample sizes, all the minority ethnic groups have been combined so that they can be reported. 41% of those in this group are educated to degree level or above, which is much higher than the equivalent figures for 'White – British' (23%) and 'White – Other' (24%).

3.70 Just 13% of those in the 'White – Other' ethnic group have no qualifications. This compares to 16% of those in the combined minority ethnic group, and 17% of those in the 'White – British' group.

3.71 There are substantial differences in the proportions of people from these groups who are currently studying. 4% of 'White – British' working-age adults are studying. This compares to 10% of those in the 'White – Other' group, and 17% in the combined minority ethnic group.

Coping financially

- 3.72 Due to small sample sizes, all the minority ethnic groups have been combined so that they can be reported. The minority ethnic groups are more likely to be 'not coping' financially (17%) than either the 'White – British' (11%) or 'White – Other' (12%) groups. 42% of minority ethnic households are 'coping'. This compares to 49% for the 'White – British' group and 46% for the 'White – Other' group.
- 3.73 In terms of religion, households in the non-Christian group (combined together due to small sample sizes) are the most likely to be 'not coping' (18%). This compares to 14% for Roman Catholics, 13% for those of no religion, 11% for 'Other Christian' and 8% for those in the Church of Scotland.
- 3.74 54% of ethnic minority families have no savings, and a further 21% have savings less than £1,500. Thus only a quarter of minority ethnic families have savings over £1,500, and just 1% have savings over £20,000.
- 3.75 Families from the 'White – Other' group are more likely than 'White – British' families to have no savings (45% compared to 39%). They are also less likely to have savings over £20,000 (9% and 11% respectively).

Summary

- 3.76 The analysis has shown that there are differences between 'white' groups and 'minority ethnic' groups overall, as well as within the 'minority ethnic' category.
- People from ethnic minority groups are likely to be on lower incomes than 'white' groups.
 - It appears that people from ethnic minorities are more likely to be in poverty and in in-work poverty.
 - People from ethnic minority groups are less likely to be coping financially and more likely to have no savings.

4. DISABLED PEOPLE'S LIVES IN CHANGING TIMES

The focus of the chapter is on the experiences of disabled people, which serves both to illustrate the impact of the current economic environment and public spending change on disabled people, and also to identify a range of issues that may be applicable for people in other equality groups.

The chapter describes findings from in-depth interviews with disabled people exploring their experiences of and responses to change, particularly over the last year. It is intended to map some of the issues and challenges disabled people in Scotland have encountered, in order to inform policy makers' thinking as they make decisions that may affect disabled people in the future.

Scope and limitations

4.1 With respect to this project in particular, we do not claim that the participants are representative of all disabled people in Scotland³², who clearly vary widely in terms of age, gender, income, impairment, use of public services, and a whole range of other factors. Rather, the aim of this research is simply to continue to monitor some of the issues that disabled people in Scotland are experiencing in a context of ongoing economic, social and political change in the UK. We do not claim that the picture presented is comprehensive. However, the findings provide evidence of the wide range of concerns affecting disabled people in Scotland in 2011.

Background to the research

4.2 This research follows on from a related project conducted by ScotCen on behalf of Scottish Government Communities Analytical Services Division in summer 2010. This earlier research, reported in Chapter 5 of *Coping with change and uncertainty* (Scottish Government, 2010), focused particularly on disabled people's perceptions of the impact of the 2008-2009 recession on various aspects of their lives. While the Scottish economy officially emerged from recession in late 2009, the legacy of the global recession and its impact on individual and public finances has been a subject of ongoing analysis and debate.

4.3 Both the 2010 research and the interviews reported here reflect Scottish Government concern about the possible impacts of a changed economic landscape on disabled people. As discussed in *Coping with change and uncertainty* (Scottish Government, 2010), there is extensive existing evidence documenting the barriers disabled people face in relation to income, work, education, access to goods and services and other areas. However, less is known about the precise impact of the economic downturn on disabled people, either in general or in relation to the 2008-2009 recession.

³² The chapter is primarily based on 14 qualitative interviews with disabled people, conducted in June/July 2011 by the Scottish Centre for Social Research (ScotCen). The aim of qualitative research is to explore issues in much greater depth than would be possible with a structured survey. The numbers of interviews involved are, therefore, usually much smaller than in survey research. As such, it is not possible or appropriate to make inferences from the findings discussed in this paper to precisely how widespread or typical the issues identified may be.

- 4.4 At a Britain-wide level, the available quantitative evidence suggests that, as of mid-2010 at least, the recession had not been associated with deterioration in employment rates among disabled people, although unemployment rates have risen among both disabled and non-disabled people.³³ Nonetheless, Hogarth et al (2009) argue that in the longer-term there are good reasons for thinking that disabled people may be particularly affected by economic crises. Disabled workers tend to be concentrated in jobs or sectors which are particularly vulnerable either to the economic cycle, or to public sector cuts.³⁴ Disabled people are more likely to live in low income households,³⁵ and as such may be disproportionately affected by changes to benefits, indirect taxes (like VAT) and increases in food and fuel prices. As a result of their lower incomes, some disabled people may be more likely to rely on publicly funded services, like transport. Also, depending on the nature and severity of their impairment, disabled people may make more use of social services (for help at home or for equipment and adaptations). Any changes or cuts to these services as a result of restrictions to public sector budgets may thus have significant implications for disabled people.
- 4.5 Against a background of ongoing economic uncertainty, reduced public sector budgets, and changes in government policy at both a UK and Scotland level, this report therefore examines the everyday experiences of disabled people in Scotland. It examines their experiences of employment, income and public services, focusing particularly on changes since 2010 and the impacts these changes have had. As discussed above, this research does not represent the experience of all disabled people in Scotland. However, we hope that it contributes to a greater understanding of the impact that both economic change and changes to public policy can have on individual lives.

Methods

Who was interviewed?

- 4.6 This research involved interviews with 14 disabled people. Participants included six women and eight men, ranging in age from mid-20s to early 60s. Participants had different kinds of impairments, including cerebral palsy, multiple sclerosis, hearing and sight loss, and other conditions affecting mobility. Several participants had multiple impairments, and several had both physical and learning disabilities. Eleven used a wheelchair at least sometimes. Participants' living situations also varied widely, both in terms of whether they lived alone or with a partner or family, and in whether formal support was attached to their accommodation (three participants lived in a residential home for disabled people). The study included people living in cities and more rurally, and a mix of people in paid work and people who were not currently working.

³³ Figures taken from the Labour Force survey show that while employment rates among disabled adults remained substantially lower than those among non-disabled adults, employment rates among disabled adults did not fall between 2007 and 2010 (based on LFS Quarter 2 data). Unemployment rates rose between 2007 and 2010 from 8.4% to 11.0% among disabled adults and from 4.9% to 7.5% among non-disabled adults. See Office for Disability Issues website - <http://odi.dwp.gov.uk/roadmap-to-disability-equality/indicators.php> - for further details.

³⁴ Hogarth et al (2009) note that disabled workers tend to be concentrated in relatively low-skill, low wage jobs, and are also more likely to work in public administration, health and education, which may be affected by reductions in public sector budgets.

³⁵ See ODI website, link above.

4.7 All participants were recruited through Capability Scotland, a national organisation working with disabled people of all ages, their families and carers.³⁶ Of the 14 participants, 10 were previously interviewed by ScotCen in 2010 for the research reported in *Coping with change and uncertainty* (Scottish Government, 2010).³⁷ Four participants were newly recruited through Capability Scotland in 2011.

About the interviews

4.8 Interviews were conducted by researchers from ScotCen in June/July 2011. Interviews took place either at participants' homes or in Capability Scotland offices. A broad topic guide was developed to guide the interviews, with interviewers following up on particular issues and experiences salient to each individual. While the 2010 interviews focused specifically on participants' views and experiences of the recession, the 2011 interviews were more generic. They explored people's experiences of change over the last 12 months regardless of whether this change was attributed to economic forces or to other factors. This shift in focus was, in part, a response to comments from participants in 2010 about the difficulty of untangling whether particular issues were the result of the recession, of changing government policy, or of something else altogether.

4.9 Interviews were digitally recorded and either transcribed in full or used by the researcher to make detailed notes.³⁸ Participants were given £25 supermarket or High Street vouchers to thank them for taking part.

Analysis and reporting

4.10 Data was analysed using a thematic approach. Transcripts and notes were read in full and a thematic framework developed using Nvivo 8, a software package that facilitates analysis of qualitative data. All transcripts and notes were coded using this framework. The coded data were then reviewed and interrogated to identify the range of experiences and views, any similarities and differences, and possible explanations for particular experiences or opinions. This approach helps to ensure both that the full range of views and experiences discussed by participants are included in analysis, and that analysis remains grounded in participants' own accounts.

4.11 As discussed above, qualitative research does not provide statistical inferences. Rather, it aims to map range and diversity, and to provide a more detailed account of people's experiences and views. Given this distinction, this report attempts to avoid using 'quantifying' language, which could be misconstrued as implying estimates of prevalence.³⁹

³⁶ <http://www.capability-scotland.org.uk/>

³⁷ Two participants who took part in 2010 decided not to take part in 2011, while a third was not available for interview during the fieldwork period.

³⁸ In three cases where the participant had a speech impairment, the researcher listened back to the recording and made detailed notes, rather than having the recording transcribed by an external transcriber.

³⁹ See White et al 'Reporting and presenting qualitative data' in Ritchie and Lewis (eds.) (2003) *Qualitative Research Practice: a guide for social science students and researchers*, London: Sage.

4.12 Verbatim quotations are used to illustrate, amplify and clarify findings. Quotations are cited in italics and anonymised to protect participants' identities.⁴⁰

Individual lives in uncertain times – general findings

4.13 Before discussing participants' specific experiences in the areas of employment, income and services, it is worth briefly reflecting on some general issues emerging from participants' discussion of their lives in the last year.

Disability and change

4.14 First, when reading this report it is important to bear in mind that disabled people's experience of change may be shaped as much or more by their economic position, gender and education as by their particular impairment. As discussed in *Coping with change and uncertainty* (Scottish Government, 2010), many of the concerns discussed by the disabled people interviewed for this project will equally be concerns for non-disabled people in Scotland. Participants in this study questioned the view that disabled people are necessarily different from non-disabled people as a result of their impairment:

For me, I'm not apart from the world; I'm part of the world. ... I think everyone's disabled in some way. If you wear glasses, you're disabled.
(Participant 11)

4.15 However, the findings nonetheless suggest that disabled people may face additional barriers that are either exacerbated by, or add to, the challenges many people in Scotland are facing as a result of the legacy of the 2008-2009 recession.

Experience of multiple changes

4.16 The kinds of changes participants had experienced in their lives over the last year were wide-ranging and encompassed both highly personal and individual life events (e.g. marriage, bereavement or deteriorating health) and events that may be more closely linked to wider economic and social factors (e.g. job loss or changes to income and expenditure). Participants' experiences of and reactions to change over the last 12 months were shaped in part by these more personal factors as well as wider economic and other forces. For example, one participant whose health had deteriorated since 2010 identified this as the key factor limiting her activities over the last year, while also noting the impact of rising prices and restricted transport on the choices available to her. Responses to change were also affected by participants' personal financial, emotional and cognitive resources (e.g. availability of savings, help from family and friends, level of self-confidence, and ability to 'navigate' the benefits system).

4.17 Although this report discusses participants' experiences of change in employment, income and services separately, it is important to remember that

⁴⁰ Note that the participant reference numbers used in this report do not match those used in *Coping with change and uncertainty*, as an additional measure to protect anonymity.

change often cuts across these areas, and that changes in one area can have impacts in others. For example, the quote below illustrates the impact of changing prices for one participant's thinking about returning to work and for her relationship:

When everything started going up in price ... fuel especially is quite expensive, and I suppose the thing with travelling, where I live, to go to somewhere to work is an extra expense, so when we noticed ... you know, changes in price for everything, and general living, the extra pressure to go back out to work gets greater, and relying on your, you know, my husband's wages as well, and .. and that sometimes would put a bit of strain on the relationship.

(Participant 14)

Positive changes

4.18 Although much of this report focuses on more negative experiences of this change, it is important to note that more positive changes (as well as little or no change) were also discussed. These included:

- moving into independent accommodation for the first time;
- learning to travel a particular route independently;
- moving from social services arranging help at home to arranging this independently; and
- making more friends and/or becoming less socially isolated through participating in informal education classes and volunteering.

4.19 These positive changes were often framed in terms of participants becoming more independent or having more control over their lives. Indeed, the impact on their independence was a recurrent theme in participants' accounts of both the positive and negative changes they had experienced over the last year, and in relation to changes they were still trying to effect. For example, lobbying to improve the layout and design of flats in a residential home so that residents can be less reliant on staff.

Future change

4.20 Finally (in terms of general findings), it is worth noting that even where participants felt their own lives had not yet been particularly negatively affected by wider economic and political change, there remained considerable uncertainty about the future and a feeling that the full impact of budget cuts or changes to public services had yet to be felt:

Well, the Council – the local Council – have been very supportive in funding the placement. I just wonder how long that's gonna last, 'cos Councils are stretched as far as budgets is concerned. (Participant 1, talking about his residential care placement)

I went to some of the Council impact assessments when they were talking about cuts, and the feeling from everybody there was that this year we've had

it easier. It's gonna be the next 2 years after this 1, 2 to 3 years after this one ... where people probably will notice a difference.
(Participant 5)

I think change is an ongoing thing at the moment. I don't think anything is ... is um ... is stable. It's almost like you're on shifting sand at the moment and I don't think anybody knows how ... how things are going to be within the next six months.
(Participant 10)

Employment and volunteering

4.21 The Scottish Government estimates that 1 in 5 people of working age are disabled. However, the Labour Force Survey⁴¹ shows that, in Jan-March 2011, disabled adults of working age in Scotland were:

- less likely to be in employment (46.2%, compared with 78.3% of non-disabled adults); and
- more likely to be unemployed (11.4% compared with 7.2%).

4.22 The Labour Force Survey also shows that disabled people in Britain are less likely to work full-time (33.5% compared with 58.6%)⁴².

4.23 As discussed above, unemployment rates among both disabled and non-disabled people have also increased since 2007. Thus although the 'employment gap' between disabled and non-disabled adults may not have increased in recent years, neither have disabled people been protected from the negative impact of the recession on unemployment. This is clearly reflected in the experiences of participants in this study.

Changes to employment situation

4.24 As discussed in *Coping with change and uncertainty* (Scottish Government, 2010), participants who were employed on an ad hoc basis or whose job relied on contracts were already reporting a decline in demand for their services by mid-2010. More generally, employed participants had expressed significant concerns about their future employment situation.

4.25 Participants who had been employed in 2010 described various further changes to their employment situations over the last 12 months. First, several participants were involved in work relating to disability equality training, conducting access audits (where buildings or services are assessed to see how accessible they are for people with different kinds of impairment), or providing accessible information and materials. They reported that demand for these services had either continued to decline, or that demand had remained extremely low following a decline in 2009/2010. This decline had impacted on income from employment. It was suggested that this decline reflected not only budgetary constraints among private and public sector organisations who had

⁴¹ See chapter 3 of this report.

⁴² Reported on the ODI website - <http://odi.dwp.gov.uk/roadmap-to-disability-equality/indicators.php#a1>

previously commissioned this work, but also a perception among some organisations that they no longer needed equality training or access audits. It was also noted that in a period of low recruitment, there were fewer new staff in need of training.

*I mean we're doing things like access audits at the moment, and mystery shopping, but access audits – again, it's something that people think, "We don't need to do this."
(Participant 6)*

- 4.26 Second, participants reported job loss or reductions to their hours since 2010 as a direct result of cuts in public sector funding to the organisations they worked for. In one case, this had led to the participant putting moving into his own home (temporarily) on hold until he could establish what benefits he was entitled to in order to bridge the financial gap this change created. Another participant described the social impact of losing his job:

*Once you lose your job you kind of lose your social circles a lot as well. I mean obviously you do try and keep in contact with people now through all these wonderful social networking things that I'm getting my head around. Um...but it's not the same as meeting people for coffee or whatever you know?
(Participant 10)*

- 4.27 The impact of reduced public sector budgets on participants' employment was a concern for the future too – another participant reported that the funding for the project he worked on was coming to an end next year and was unlikely to be extended, which would probably mean a major reduction in his working hours. While the participants in this study are not necessarily representative of all disabled people, these findings do reflect concerns from elsewhere (e.g. Gore and Parckar, 2009) about the fact that disabled people are more likely to be employed in sectors that are particularly vulnerable to public sector cuts.

Barriers to future employment

- 4.28 Participants who had lost their jobs or had their hours reduced were looking for more work, but there was a continuing perception that it was getting harder to find employment. It was felt that competition for jobs remained very high, with many more people than previously applying for each vacancy. Moreover, in a context of increased competition, it was suggested that employers were more likely to favour non-disabled applicants.

*It's a combination of the job market being dead at the moment – there's nothing out there ... and also the number of applicants will be sky high.
(Participant 7)*

I could guarantee that if I was to go into ... follow anyone in who was not visibly disabled then they would already have been four or five steps up the ladder to me. The recession will obviously...no matter how good someone

with a disability is, the perception will always be that someone who is not disabled will be better. (Participant 4)

4.29 Perceived employer attitudes were also felt to limit the range of organisations participants could confidently apply to work for:

*I need to be careful about what companies I would apply for as well, because I need to be comfortable that they would be able to work with someone with multiple disabilities. ... You can imagine how possibly daunting that is to then approach another employer, especially in this sort of climate that we're in at the moment.
(Participant 10)*

4.30 Transport costs and the availability of appropriate transport was another barrier to finding work. For example, a participant who lived in a specialist residential home for disabled people wanted to run her own business, but lacked access to appropriate, regular, flexible transport that would enable her to visit clients. Another participant who lived rurally reported that the cost of fuel was a consideration for her when thinking about finding work. Fast, cheap internet access was also reported as a barrier, both to finding job vacancies and to working from home.

4.31 Finally, the belief that work does not pay and that benefits are inappropriately structured to allow people to work in lower-paid jobs was discussed, and a plea made for benefits to be restructured to "*find some way of allowing someone like myself to .. to go out and earn a decent wage, without being over .. overly penalised.*" (Participant 12)

4.32 While many of these barriers to work are familiar from years of research on disabled people's experiences of employment, some of the challenges identified also appeared to have been exacerbated by the weak economy and changes to public sector budgets, sometimes in quite subtle ways. For example:

- a participant who had to sell her car because of her reduced income from employment reported that this further limited the ad hoc jobs she could take on as she could not now easily travel further a-field; and
- another participant reported that his employer was moving their service more towards group work in an effort to save money and to see as many clients as possible. As he had a visual impairment he found delivering services in a group setting more difficult than delivering them one-to-one.

4.33 Participants mentioned various places they knew they could access for support or advice about finding work, whether the job centre or services specially geared towards supporting disabled people. However, one participant thought she was not entitled to the full range of support from the Job Centre because of gaps in her National Insurance payments. Another participant commented that he did not want to use specialist employment support services for disabled people, as he felt it implied he could not perform to the same standard as anyone else.

Volunteering

4.34 Participants in this research were involved in a very wide range of volunteer activities, for a large number of different organisations, including:

- arts and music organisations, groups and festivals;
- charity fundraising;
- sports and leisure organisations (including organisations specifically geared to facilitating participation of people with disabilities in sports/leisure activities);
- political parties;
- public sector committees;
- disability charities; and
- befriending.

4.35 Volunteering was important to participants in a variety of ways. In addition to providing a sense of 'helping people' and contributing to society, it was viewed as an important means of either building or evidencing skills or making connections in order to help find paid employment. This was particularly the case where participants had experienced periods of unemployment.

I started trying to get back into it by .. I was co-opted on to the (Arts festival) Committee recently, so that's kind of getting me back into the .. into the right rhythm if you like.

(Participant 6)

4.36 Participants also cited social and emotional benefits from volunteering, particularly where they were unemployed, could not find sufficient hours of paid work, or who were unable to sustain paid work at present.

That's why, you know, I look for something to do, you know. Because in the house, when I'm in the house too long, I get stir crazy. I get .. I do get depressed. It starts to affect my mood, so when I'm out in the community, you know, with others, you know, that builds me up.

(Participant 13)

4.37 However, several potential and actual barriers to participants' involvement in volunteering were discussed, including:

- having to pay for their own transport to and from their volunteer activity;
- lack of suitable transport to take them to voluntary activities;
- accessibility of the buildings in which some voluntary organisations are based;
- feeling insufficiently supported or appreciated by paid staff; and
- public sector bodies reducing the frequency of volunteer meetings to cut costs.

4.38 Where voluntary organisations provided good support to enable participants to volunteer, however, this was much appreciated:

(Commenting on fact voluntary agency pay for his taxis to meetings) Thank God, 'cos I live here and it's a long way off ... about £14 one way (and it's the only way of getting there safely, without risking life and limb. (Participant 11)

Income and expenditure

- 4.39 According to the UK Family Resources Survey, in 2009/10 21% of individuals in a household where at least one family member is disabled had household incomes below 60% of the median. This compared with 16% of individuals in households where no one was disabled⁴³. Similarly, disabled people in Britain are more likely to be in persistent poverty (spending 3 or more years out of any 4-year period in a household with below 60% of median income) and to experience fuel poverty (needing to spend more than 10% of household income on fuel to maintain a satisfactory heating regime).⁴⁴
- 4.40 These patterns all pre-date the recent recession and (according to these measures at least) at the time of writing there did not appear to be any evidence that this poverty gap between disabled and non-disabled adults has widened in the years since 2007. However, as discussed in the introduction, the relatively weaker economic position of some disabled people may mean that they are disproportionately affected by, for example, rising food and fuel prices. Moreover, those disabled people who receive benefits may be affected by recent and planned changes to the benefits system.

Changes to income and expenditure

- 4.41 As discussed above, where participants had experienced a downturn in demand for ad hoc work, a reduction in their hours or job loss, this clearly impacted on their income from employment. However, participants who had not been working in 2010 reported less change to their income over the previous 12 months, other than a small cost of living increase to Disability Living Allowance (DLA). The move from weekly to fortnightly payments of Incapacity Benefit (introduced July 2010) was mentioned as a change, but did not appear to have caused any major difficulties, although a participant with a learning disability said they had preferred receiving it weekly as they found it easier to think about what they needed to spend on a week-by-week basis.
- 4.42 While changes to income were mixed, experience of rising costs was more widespread. Increasing fuel, food, utilities (gas, electricity, phone and internet) and clothes prices were all cited as impacting on outgoings and disposable income. However, a participant who had recently moved into his own flat reported finding relatively cheap deals on furniture and goods because 'nobody's buying anything'. Another participant (in his 30s) reported that his disposable income had decreased in part because he had taken the decision to

⁴³ The figures for Scotland show a similar pattern (see Figure 20 – page 34).

⁴⁴ See <http://odi.dwp.gov.uk/roadmap-to-disability-equality/indicators.php#a1> for detailed tables. Figures are based on the Family Resources Survey, British Household Panel Survey, and the Scottish House Conditions Survey and English Housing Survey.

save substantially more towards his pension, because he was no longer confident of receiving an adequate state pension.

4.43 Participants described the variety of ways in which these changes to income and outgoings had impacted on their standard of living, quality of life and independence, including:

- no longer being able to afford to pay for help at home, or not being able to afford as much help as they ideally need;
- concern about their ability to pay for central heating during the winter;
- no longer being able to afford to maintain and run a car;
- not being able to afford particularly high quality or healthy food;
- not being able to engage in social or leisure activities as frequently;
- not being able to go away on holiday;
- greater pressure on personal and family relationships; and
- negative impacts on stress and mental wellbeing.

*My mental health goes up and down. ... Like I say, I think it's the same with .. same with kinda everyone; ... You sort something out. Something else pops up from somewhere, and I thought, "God. I've got to deal .. with that now" I've made it this far! So ... I think I'll survive. But it's kind of .. it's just the .. the increase in monetary kinda things that are happening.
(Participant 12)*

Balancing the books – what helps?

4.44 Participants identified a range of external factors, as well as various individual strategies, that had, at least in part, helped them manage changes to their income and expenditure or mitigated the impact of these changes. External factors included:

- The **mobility component of the DLA**. This helps make car ownership affordable for some participants who find using public transport difficult. A blind participant planned to use the higher rate mobility component (to which he had recently become entitled) to offset some of the costs of taxis.
- **Free travel on public transport for disabled people**. Although there were also comments about the difficulties some disabled people experience in using public transport (discussed below under 'Services and support'), free access to public transport was nonetheless viewed as essential, particularly in maintaining access to social and leisure activities:

If blind people ever have to pay for travel in Scotland again, I'm not sure I'd be able to pay if .. I'm not sure. That might happen. I'm not sure if I could pay. I don't know what it would be - maybe £19 or £20 return for 23 home games a season, so that would be 4 or 5 hundred pound I'd have to spend, so I'm very grateful for the free travel. (Participant 5)

- **Dropping prescription charges.** Where participants had required medication (that they were not entitled to free of charge under the previous prescriptions scheme), the scrapping of prescription charges was viewed as very helpful:

It's not a cost that we have to think about. Maybe before I used to think, "Well, I'm needing this then. I'll need to keep money for this" ... But now that they've done away wi' payments completely, they've done away wi' the passes, and I .. I don't need to worry at all about money (for prescriptions). (Participant 14)

- **Discount schemes for disabled people** – for example, the Cinema Exhibitors Association card, that allows disabled card holders to bring a companion to a participating cinema for free.⁴⁵
- **Advice** from an independent mortgage advisor and the Citizen's Advice Bureau (see further discussion under 'Services and support', below).

4.45 Participants' individual strategies for managing changes to their income or expenditure included:

- cutting back on 'luxuries';
- selling their car;
- going out less;
- switching utility suppliers;
- reviewing the hours of support at home that they can afford;
- using savings; and
- generally budgeting very carefully.

4.46 Suggestions for additional support that might help disabled people on low incomes included:

- making winter fuel payments available to disabled people under pensionable age; and
- making it easier for people whose income varies from month to month to claim benefits like Council Tax Benefit (for example, by accepting proof of income for the previous year as evidence of eligibility).

Changes to the benefit system

4.47 Although, as discussed, participants did not report any major reductions to their benefits since 2010, there was considerable concern about future changes to benefits and what these might mean for their income. These were discussed particularly in relation to the UK Government's planned phasing out of Disability Living Allowance (DLA) (to be replaced with Personal Independence Payments (PIP) from 2013) and Incapacity Benefit (existing claimants of which will be migrated to Employment Support Allowance by April 2014). The associated medical assessments of disabled people who currently claim either of these

⁴⁵ <http://www.ceacard.co.uk/>

benefits were a particular cause of concern. Participants' worries reflected a number of different factors, including:

- a lack of clarity over what the changes will actually entail, how they will be implemented, and how they will be affected individually;
- a fear that assessors will not understand the nature of their impairment and/or that the assessments themselves are inappropriately designed and do not reflect the complex nature of many impairments;

*If it was a tick box then...they will ask me can you do...can you go for fifty metres unaided with an aid? If a manually propelled wheelchair is considered to be an aid, yes I could do it on the flat, yes I could do it downhill, but give me a 1 in 3 slope and I'll go on my backside. There are no conditions put down for it, there are no criteria at all. They just say yes or no, and many, many questions as far as disability is concerned are not yes and no's.
(Participant 4)*

- an associated concern that individuals will therefore be inappropriately assessed as having lower needs or being able to work. Participants varied in whether this was a concern for them personally. One view was that they had already been told they were entitled to Incapacity Benefit for life, so they were not worried about the reassessment. Another was that the new rules meant that any such reassurances were now subject to change;
- a belief that the assessments will be focused on pushing disabled people to work without providing the necessary support to enable this, and 'in a context in which jobs are in any case scarce';

*But where's the jobs out there, you know? That's my asking. You know? "How are you gonna get me to work", right? We've got travelling. Right? You've got the workplace has got to be assessed. ... you have to have a nurse on board ... There's no way that's gonna happen.
(Participant 13)*

- a perception that the process of reassessment was labelling all disabled people as 'scammers'; and
- concern about the personalisation agenda in general. One participant felt the move to PIP would require her to become an employer and did not want this, although other participants were already moving to manage their own support (see discussion under 'Services and support', below).

4.48 Concerns were also expressed about the removal of other existing benefits – like taxis paid for through Access to Work – from participants when they next come up for review, because of a belief that all public budgets are under pressure. In addition to a general sense of anxiety about future changes to taxes and benefits, there was also a perception that existing benefits are in some cases already inadequate to cover all the costs disabled people face.

Services and support

4.49 Participants in this study varied considerably in the extent to which they used any public services or required any particular support, as well as in the types of services they used, which included:

- personal care at home;
- help with cooking, cleaning and household tasks;
- equipment (like shower chairs, walking aids, etc.) provided by social work;
- support with personal care outside the home;
- day centres;
- advice and information services;
- the NHS;
- transport – including public transport, taxis and specialist transport (such as adapted buses run by voluntary sector agencies); and
- educational activities – including informal classes (e.g. art and craft), as well as more formal courses.

4.50 There was also considerable variation in which services participants viewed as most important to them – including transport, the NHS, a homeopathic hospital, personal care, and advice and information.

Consulting disabled people about their needs

4.51 A key concern about both recent and future changes to the services disabled people use was that they were being made without either adequate reference to, or a proper understanding of, disabled people's views, needs and experiences. This was particularly the case with respect to personal care and home support and equipment and adaptations (although it extended to other services too). One view was that such understanding can only really come through spending time with disabled people and seeing firsthand the challenges they face in their day-to-day lives.

Until the politicians and the civil servants below them come out and actually work with disability and disabled people for a substantial...two to three weeks at least then they will not understand the problems that are there. ... they've got to actually experience the whole thing of the difficulties and the hassles, and the frustrations and the...hopes and aspirations of a lot of disabled people.

(Participant 4)

4.52 Where disabled people are more closely involved in deciding how services operate, this can have a powerful effect in improving their independence. For example, a participant in a residential home described how the users' committee he sat on hoped to change both the physical environment and 'the way staff think' so that residents could live far more independently, without needing staff to help with the same range of everyday tasks. Participants also described how they had been motivated to engage with campaigning organisations and politics by a desire to make their views known over issues

that matter to them, and expressed a wish for more disabled people to be able to do this:

There are other disabled people like me, but .. but not enough of us like have the skills or .. or get heard at that sort of level, where I can feel I can make a change. Yeah?
(Participant 12)

Accessibility

4.53 Accessibility issues were discussed in relation to a range of public and private services (for example, shops and restaurants). The issues raised included familiar barriers around wheelchair access (particularly for larger wheelchairs or groups of wheelchair users) and availability of functioning hearing loops which staff are trained to use. Participants also identified accessibility issues relating to the new technology used by some services. For example, a participant who was blind reported his frustration with the new 'touch screen' registration process for appointments at his local GP surgery. Another participant commented on the need to ensure that telephone and internet banking take account of the needs of people with hand dexterity problems or speech impairments.

Support at home

4.54 Participants reported experiencing a number of changes relating to the support they received at home since 2010. More negative changes included:

- having to stop paying a friend to provide help with household chores because of reduced income; and
- the social work department cutting a participants' home support to 45 minutes a day and changing the time staff would arrive to one the participant considered inappropriate.

4.55 Participants also reported some ongoing problems relating to support at home, including:

- being unable to secure help with the specific tasks they felt they needed help with. For example, being offered help with personal care only when they wanted help around the house;
- changes in the staff providing personal care (which one participant described as having been 'traumatic'); and
- being unable to secure additional or new support following a change in condition.

4.56 Concerns about the future were expressed in relation to both the hours councils might be able to fund, and the providers they might contract. There was anxiety that any changes to providers in order to save councils money could impact on the quality of the service provided to disabled people.

4.57 However, as indicated earlier, more positive changes to participants' support arrangements were also reported. For example, as a result of proposed changes to the times support would be provided to him, a participant had decided to arrange his home help directly rather than through the social work department. Although he could not afford as many hours through this route, he nonetheless felt that the help he received was so far working better as it was 'tailor-made for me' in terms of both the hours and the tasks they would help him with.

*I took the kinda brave decision and said, "No. This is totally unacceptable for me", so I arranged .. my own support, which has been in place for about kinda .. coming up for 3 months now. And it's working out quite well, to varying degrees of success.
(Participant 12)*

Equipment and adaptations

4.58 As in 2010, there were comments suggesting that the equipment some disabled people need (e.g. shower chairs, walking aids, etc.) took longer to obtain and/or that participants were sometimes offered inappropriate cheaper options, or were not properly consulted about what option would suit them best. One participant noted that his council had centralized their equipment service, which meant he had to travel further to pick up his walking aids.

Transport

4.59 The importance of affordable access to appropriate transport was emphasised both in comments from those who felt they currently had good access to transport and comments from those who felt limited by the lack of transport options available to them.

*Money stops me going out. Transport and money.
(Participant 3, who reported she was unable to use either specialist or public transport as neither could accommodate her particular wheelchair. She felt 'stuck' in her home as a result.)*

4.60 Participants' comments about the specific barriers they face are familiar from the extensive existing body of research around disability and transport (e.g. TNS, 2006, Dobbie et al, 2010). These barriers include:

- difficulty accommodating some wheelchairs on public buses;
- problems with wheelchair accessibility and support at train stations;
- the cost of taxis or fuel (where participants were unable to use buses);
- lack of flexibility around specialist transport services (like Dial-a-bus or buses associated with residential homes); and
- negative or unhelpful attitudes from some bus drivers and rail station staff.

4.61 As indicated above, none of these problems are new. However, the fact that they remain a recurrent theme in interviews with disabled people about the

things that impact on their everyday lives highlights a continued need to address them.

- 4.62 More positive developments relating to transport included learning to make a regular journey on foot rather than by car (with help from a mobility instructor), with positive benefits in terms of both independence and fitness and wellbeing, and starting to use buses more often than taxis (which saved money).

Advice and information services

- 4.63 Good advice and information were viewed as crucial in a context of ongoing change. However, this advice and information does not always come from the public or voluntary sector. A participant who had recently moved into his own home described the advice he received from an independent mortgage advisor as having been the most useful help he had received in the last year because he had found mortgage solutions for him when other mortgage companies had simply hung up on him, and had advised him about benefits he might be entitled to:

The most essential must be, without a doubt, the mortgage advisor ... 'cos I told him the whole story when I met him, and he said 'we're going to get this to work, one way or another.'

(Participant 7)

- 4.64 In contrast, another participant described the advice she had received from the Inland Revenue when enquiring about options for delaying her pension as extremely unhelpful. She felt they had been rude to her and had not sent her the information they had promised. She did not appear to have sought any advice in relation to her income since.

Informal education and leisure activities

- 4.65 As discussed in *Coping with change and uncertainty* (Scottish Government, 2010), participants with learning disabilities were in some cases particularly involved in a wide range of informal learning and leisure activities and clearly placed a high value on these. Less formal educational and leisure activities play a role in building self-confidence and self-worth, providing structure and activity for disabled people who cannot work, and perform a social function in relation to meeting others:

I went down and had a look at the paintings and just enjoyed the...getting out. I like getting out, I hate being stuck in.

(Participant 2 on the art group she had joined)

People who run like training programmes and stress management, and crafting places again for disabled people to .. to build up their confidence, and without these people, you know, the world would be a .. would be a .. a worse place, because this gives us some sense of being. You know? It's like, "I'm not useless / worthless, and people do care", you know?

(Participant 13)

4.66 Participants varied considerably in whether or not they accessed a similar range of educational and leisure services in comparison with last year. This reflected both personal circumstances and preferences, as well as the cost and availability of particular services. For example, there were comments about how expensive swimming was, and the fact that a particular local council had reportedly stopped offering a discount to people claiming DLA for use of local leisure service. A participant who was blind said he no longer used his local library as it had stopped stocking new audio books.

4.67 *Coping with change and uncertainty* (Scottish Government, 2010), also identified concerns about the future of day centres for disabled people. The extent to which such concerns were causing continuing anxiety for participants in the 2011 interviews varied. On the one hand, a participant who had volunteered with a day centre reported that the funding situation had subsequently got worse and that there was '*less money coming in*'. However, a participant with a learning disability who had last year had expressed worries about her supported employment and day centre closing no longer appeared to feel as anxious about this, although she was aware it remained a possibility:

PARTICIPANT:... I mean I'm not saying further down the line it might close but I hope not, but 'cause you know what the councils like, so

INTERVIEWER: So at the moment you're not as worried 'cause there's not ...?

*PARTICIPANT: Well I am a bit, but there's no point, 'cause unless they come in tomorrow or the next day and they say "we're shutting" then you've just got to get on with it.
(Participant 8)*

Other services

4.68 Other services identified as being particularly important to participants in this research included health services (both mainstream and alternative therapies, which one participant considered essential to her mental and physical wellbeing) and services provided by voluntary agencies (including support groups and advice).

Discrimination

4.69 In *Coping with change and uncertainty* (Scottish Government, 2010), participants discussed concerns about the actual or potential impacts of economic downturn on the attitudes of employers, service providers and the public towards disabled people. It was suggested that when resources are scarce, discrimination may be more apparent in relation to people who either depend on state benefits for their income, or who may require additional resources to enable them to access services and employment.

4.70 This theme was revisited with 2011 participants. Views were divided on how much of a problem discrimination towards disabled people was, and whether or

not it had increased (or was likely to increase) as a result of ongoing economic and political change. One view was that while participants were aware of other people reporting problems, they had not noticed any increase in discrimination themselves. A particular concern, however, was that there was a general impression among the public that disabled people do not want to work or were 'scroungers', and that recent and ongoing changes to the benefits system might be exacerbating these feelings.

I think certainly, because the issue of benefits has come up recently, I think a lot more people who don't have any other connection with disability are aware of it, and they seem to think that if someone is disabled they can live the life of Riley, you know? And .. oh .. it's .. it's depressing.
(Participant 6)

Other changes

4.71 Other changes participants mentioned over the last 12 months which had impacted on them included:

- more cracks in the pavements (noted by a participant who was blind); and
- more housing in their area being converted into short-term or weekend lets – which one participant felt had a major negative impact on the character of the area, as well as the tax base available to fund council services (since many in short-term lets may be exempt from Council Tax).

Summary

4.72 In many respects, the key themes identified in this report echo those discussed last year, in *Coping with change and uncertainty*. Disabled people, along with the rest of the Scottish population, are still adjusting to the economic and political changes of the last few years, and the consequent impacts on income, employment and public services. The disabled people interviewed for this study have highlighted the significant impacts such changes can have on quality of life, independence and wellbeing. The interaction of such changes with the existing barriers they face may well act to exacerbate the impact of change on disabled people. The findings also highlight some of the services and support that can help disabled people cope with change. These include advice (whether from the public sector or the private sector) that looks for solutions rather than focusing on barriers or impairments, and benefits and schemes that help offset some of the additional costs faced by some disabled people (in relation to transport or fuel, for example). As further changes to benefits and services are introduced over the next few years, it will be important for disabled people to have consistent access to such advice and support. The findings also highlight the frustration disabled people experience when decisions about services that are intended to help them are made without taking their views and needs into account. Finding better ways of ensuring that disabled people are consulted – both about their individual needs and about service design more generally – should be a priority as public authorities respond to the changing economic and policy environment.

4.73 The range of experiences discussed in this report serves as a further reminder both of the fact that experience of change is heavily mediated by individual circumstance and personal resources as well as by public policy, and of the fact that disabled people are not a homogenous group. This research included a small group of participants with particular characteristics in terms of age, gender, education and impairment. It did not, for example, include anyone who identified themselves as having a mental health problem. In considering the likely impact of changes to public policy on disabled people across Scotland, the Scottish Government and local authorities will need to draw on further research and statistical evidence. However, the degree of change experienced in a single year even among a small group of disabled people highlights the need to continue to monitor disabled people's experiences and to find ways of taking better account of their views and experiences over the coming years, particularly as major changes to disability benefits are introduced at the UK level.

5. CONCLUSIONS

5.1 The 2010 Scottish Government paper, *Coping with Change and Uncertainty: Scotland's Equalities Groups and the Recession*⁴⁶, found that Scotland, like the UK, continues to carry deep rooted and systemic inequalities in how its people flourish and make progress. Despite some important progress, certain inequalities, especially in income and health, are persisting and deepening. The 2008/09 recession threatened to intensify existing inequalities, further distance certain individuals and groups from opportunity and prosperity, and even create new inequality as differential impacts take hold.

5.2 This 2011 paper, prepared to inform the Scottish Government Budget and Spending Review process, revisits the 2010 findings, with a view to providing an updated summary of the economic position of Scotland's equality groups. The key 2011 findings are set out below.

- The Scottish economy has moved out of recession, albeit the pace and sustainability of that recovery remains unclear.
- Therefore, the economic landscape has largely shifted away from one characterised by economic recession and the threat of fiscal adjustment to, instead, an unprecedented environment of uncertain economic recovery, deep UK spending cuts and welfare reform.
- Scotland's labour market's recovery sees a continued shift out of economic inactivity for both women and disabled people, against a backdrop of decreasing unemployment for all age groups, except 25-34. People from minority ethnic groups in Scotland continue to be underrepresented in the workforce.
- It is this process of welfare reform and of public sector funding adjustment that now threatens to deepen established inequalities in Scotland's economic landscape, as those with the weakest financial resilience, poorest qualifications and on lowest incomes stand to bear the brunt of UK austerity measures.
- Despite being relatively better qualified for the workplace, women and certain ethnic minority groups workers still do not enjoy equal employment and income outcomes to their male and white peers.
- Although more women in Scotland are becoming economically active, single mothers, who are among the lowest income, poorest qualified and with weakest financial resilience, are set to be disproportionately and negatively affected by the UK welfare reform measures.
- Scotland's younger men and women, especially those in the 18-24 group with few/no qualifications remain ill equipped in terms of financial resilience.

⁴⁶ <http://www.scotland.gov.uk/Publications/2010/11/15095850/0>

- While the uncertainty reported in 2010 interviews has abated to some extent, those who currently rely on the benefits system remain nervous and confused about the full impact of welfare reform. This resonates with a more widespread undermining of confidence in the security of better outcomes in the future, from the disabled people interviewed.
- Identified as critical to managing this period of transition, is that the information and approaches that accompany change (however unwelcome) are informed by good stakeholder engagement, are clear and precise, and delivered in ways that affirm the dignity of the recipient.
- For those who require additional support to access and enter the labour market, there is evidence that the combined effect of several incremental cuts is to reduce the capacity to participate, resulting in lower incomes and even isolation.
- Disabled people feel that the complex support structures which together combine to enable their independent living and participation are threatened through a range of different changes, with inadequate consideration of the cumulative effect of these changes upon their lives.
- In the third and public sectors, where more women and ethnic minority people are employed, there are fewer opportunities for employment available for in these groups those seeking work.

5.3 Overall, there is a picture of uncertain economic recovery as well as slow, but steady, improvement in the labour market. However, given spending cuts and welfare reform, the evidence suggests that, unless mitigating action is taken, there may be significant and disproportionate negative impacts for some, if not all, the main equality groups which may exacerbate existing inequalities.

5.4 This study illustrates the Scottish Government's awareness that spending and economic decisions do not yet fall upon the landscape of equal opportunity we aspire to, and sets out the specific dimensions of inequality that persist as our economy moves from recession, through austerity and into recovery.

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