[**Poverty-related stigma**](https://www.povertyalliance.org/wp-content/uploads/2021/12/CPG-on-Poverty-stigma-inquiry-call-for-views.pdf)

Cross-Party Group on Poverty

March 2022

**Age Scotland’s response to the Cross-Party Group on Poverty’s inquiry into the relationship between poverty and stigma.**

To inform our response, we have engaged with a number of people aged over 50, community groups, and service providers to find out their views on this topic.

It is important to acknowledge that older people are not a homogenous group but are individuals with a wide range of experiences, viewpoints and personal circumstances.

**Section 1: impacts of stigma**

1. **What is the scale and extent of poverty-related stigma in Scotland?**

Age Scotland hears regularly that many older people are too embarrassed or too proud to claim the financial support they are eligible for. This could be due to the fear of being judged by others in their community as sadly there are common misunderstandings or misconceptions about how or why someone may be entitled to social security. Many older people may identify as having worked hard all their lives so can feel ashamed or like they have “failed” if they must apply for social security. It is clear there is deep-rooted stigma attached to the word “benefits” – using “social security” can be a way to counter this, but we are aware that this term also carries stigma for some older people. Finally, it is worth noting that there are many people over 50 on mid to low incomes who are financially squeezed but who do not qualify for means-tested social security.

More widely, shame and stigma around poverty can lead to social isolation and exclusion, low self-worth, and limited social capital. These consequences can make it even harder for someone to move out of poverty and are in addition to the more direct impacts of poverty on physical and mental health outcomes, quality of life, and communities. The link between financial security and physical health has been hardened by the COVID-19 pandemic, which has exacerbated pre-existing societal inequalities and resulted in a disproportionate number of deaths in the “most deprived” communities in Scotland. Money worries can also be debilitating and contribute to poor mental health and anxiety.

It is also necessary to remain live to the different manifestations of poverty-related stigma in rural and urban communities.

There are 150,000 pensioners in Scotland living in relative poverty, with tens of thousands more on the cusp of it.[[1]](#footnote-2) Between 2015 and 2019, 12% of pensioners in Scotland were living in persistent poverty.[[2]](#footnote-3) This is marginally the highest proportion of pensioners in poverty in the UK. Furthermore, approximately 5% of pensioners, or 50,000 each year, are classed as being in material deprivation.[[3]](#footnote-4) This measure includes consideration of other barriers to accessing goods and services, such as poor health, disability, and social isolation. There are also many older people living in poverty who are not of State Pension age – in 2017-20, 19% of adults aged between 55 and 64 were in relative poverty.[[4]](#footnote-5)

With already stretched household budgets having to go even further due to rises in the cost of living, there is real concern that many older people will be forced into making difficult choices about spending on essentials and may be pushed into poverty. Unsurprisingly, worries about coping with increased expenses and living costs were a common theme both in the conversations we had to inform our response and increasingly in wider Age Scotland interactions with older people.

Although support is available for older people who find themselves living in poverty, it can be very difficult to move out of poverty – particularly for those who are retired, on a fixed income, have a disability, or have caring responsibilities. Many older people on a low or fixed income therefore find themselves caught in the poverty trap, which costs a lot to escape from.

Social security is one route to alleviate poverty. However, millions of pounds worth of social security goes unclaimed in Scotland each year by people over 50. Previous calculations by Independent Age suggest that £332m worth of Pension Credit goes unclaimed each year in Scotland and Age Scotland estimates that £93m worth of Council Tax Reduction was unclaimed by older Scottish households in 2020-21. Stigma, both about being in poverty and about receiving social security, is one of the reasons this can be attributed to.

We do feel that there is a gap in wider Scottish research about this issue and how it manifests here, so the Cross-Party Group’s inquiry is very welcome.

**2) What are the key impacts of poverty-related stigma on you and/or the people your organisation works with?**

Poverty-related stigma can lead to older people self-stigmatising or self-excluding from available support routes. This may be because they do not like being in a position where they must ask for help and or find being in need embarrassing. It could also be due to concerns that friends, family, or their peers might think less of them. We have spoken with people who know of others in their community who are entitled to support but who will not consider taking this up. In our experience, many older people who are struggling financially may believe that others are worse off and more in need – for instance, children – and so don’t take-up the support available. We have heard from older people who are aware of others in their community who would rather gift their grandchildren £20 for Christmas than purchase food for themselves. However, some older people who are used to “making do” may not even see or vocalise their circumstances as being stigmatic, which in itself is a problem.

We believe more attention should be given to the impact of poverty in later life. Interventions at all life stages, including retirement and later life, should be normalised. It is also important to understand that experiencing poverty has a cumulative impact on someone’s health and wellbeing. People who have experienced poverty and inequality may experience the effects of ageing earlier in their life course. Poverty is also linked to poorer health outcomes and health inequalities. Poverty, and by extension poverty-related stigma, has a harmful impact on mental health and overall wellbeing.

Worrying about making ends meet can lead to people reducing their social contact and participation, which puts them at risk of social isolation and loneliness. Older adults already experience stigma surrounding mental health and loneliness, and poverty and stigma can have a direct impact on both these issues. Even before the pandemic loneliness was a huge problem, and it has only worsened over the last two years. There is a real concern that some older people may not be able to get out and see people because they cannot afford to participate in social activities, clubs, or groups. These groups and activities can be particularly important in rural areas, where people are likely to be physically isolated. Older people’s groups have been operating in difficult circumstances over the past two years. Our Community Development colleagues report that due to the pandemic, there has been a lack of new volunteers coming through to replace current committee and board members, some of whom have been in their roles for many years. This may be because groups have not been meeting if members have been shielding or if people have not wanted or not been able to take part in online meetings. However, this may mean some groups have stopped meeting temporarily or may have closed their doors permanently and this lack of new volunteers puts their recovery and future at risk. Anecdotally, we are concerned these issues will have been disproportionately the case in less well-off areas, which may not have the same levels of infrastructure and volunteers in place. This will have a negative impact on these communities. Strengthening community groups and older people’s groups will be vital as we attempt to build friendships back up and tackle loneliness as we recover from the pandemic.

Poverty-related stigma can also lead to stigma around the use of food banks by older people experiencing food insecurity. People may be worried about being judged by staff and volunteers, and the referral process could act as a barrier and deterrent. Anecdotally, we know that many older people opt not to use food banks because of these reasons, instead preferring community-based options such as pantries and larders. However, some older people do choose to use these services because they feel embarrassed or awkward about contacting family or friends for help. Vouchers can be less stigmatising and more dignified for the person requiring food, something which Scottish Government proposals for a cash-first approach will help with. Food banks, community larders and shopping services can also offer holistic support, advice and signposting which goes beyond help with food and this should be retained. These services are at the grassroots level of seeing the impact of poverty in our communities and have a great deal of insight and learning to share.

**3) How does poverty-related stigma impact on communities that are more likely to be affected by poverty?**

The consequences of poverty-related stigma, including social isolation and limited social capital, can act as barriers to tackling poverty. Stigma may also prevent people who are in need from seeking help or advice about routes out of poverty. It could also put people off from engaging with “the system” if they perceive that it will be against them, and they may be concerned about allowing agencies and government into their financial affairs. Poverty and deprivation have a knock-on impact on health inequalities and health outcomes. Healthy life expectancy has worsened in Scotland, and National Records of Scotland statistics suggest people in the “least deprived” areas live on average for an additional 12 years compared to people in the “most deprived” areas.[[5]](#footnote-6) By not tackling poverty-related stigma, communities remain trapped in the cyclical grip of poverty and its wide-ranging consequences.

**4) Does poverty-related stigma impact on the ways that public services are delivered? If yes, please give examples (Yes, no, don’t know)**

**Yes**

Some older people can be made to feel stigmatised when contacting public agencies. This is concerning as if they have a bad experience or if it is difficult to get through, they may then be put off from engaging further. Digital exclusion is a key issue, as some information on public services, particularly related to financial entitlements, is only available online. While some people do not use the internet by choice, others may not be online because they cannot afford the cost of equipment or a broadband connection. In the Scottish Household Survey 2019, only half of over 60s in the “most deprived” areas used the internet, compared to 83% in the “least deprived” areas.[[6]](#footnote-7) Public services and public sector organisations need to ensure there are non-digital alternatives to ensure people who cannot afford to be online are not further disadvantaged. For instance, in letters to qualifying low-income households for its £180 Fuel Support Payments, Highland Council only provided details for an online application process, which left some people having to get a neighbour to apply for them.[[7]](#footnote-8) Telephone alternatives must be available, and adequately staffed, so that people do not face long holding times to get through. There are still some barriers faced by older people when using telephone services, such as the need to use a keypad to enter options on hold; difficulty holding a phone for long periods; not being able to write things down quickly enough or remember details; and poor hearing.

We are concerned that the perception that things are difficult might put people off from engaging with institutions and agencies. One case we heard about from one of our member groups who offer advice and information involved a man they had helped with fuel bills. This person had initially contacted their local authority, but the employee they spoke to was not fully informed about what was available to help them. A friend then recommended the services of Age Concern Ayr, who were able to help the man due to their familiarity and confidence at engaging with the local authority. Otherwise, this person would have been put off after their first approach failed.

It should be noted that some of those we spoke with when preparing this response had positive experiences with public agencies and did not feel stigmatised.

**5) Do particular groups of people living on low incomes (for example women, disabled people, Black and minority ethnic people, young people) experience stigma in different ways? If yes, please give examples (Yes, no, don’t know)**

**Yes**

We agree that different groups can perceive and experience poverty-related stigma in different ways. The intersectionality of people’s identities may also mean they face more than one form of poverty-related stigma at once.

**Older People**

Stigma and shame about poverty is widespread within this age group. There is often an assumption that all older people are financially well-off and do not need assistance. However, people over 50 each have their own individual financial circumstances and for many this stereotype is not the case. This narrative can also perpetuate feelings of intergenerational conflict, for instance during national conversations about paying for social care and services. It should be noted that there is housing inequality within the older age group and the number of older renters has risen over the last 20 years. This trend is likely to continue as due to affordability and supply issues, the majority of those currently aged under 50 are likely to continue to live in the private or social rented sector. In other cases, adult children, potentially with their own families, have to move back in with their older parents in times of crisis, and that extra support can come with added household costs.

Several of the services and community groups we spoke with report that they try to have conversations with older people about income and support holistically to frame the discussion and any interventions in an acceptable and non-stigmatising way. Some older people can be embarrassed about being referred for further support, and we have spoken to one local volunteer who distributes food parcels and hampers to older people at Christmas as “winnings”. Several of our member groups report that some older people can even be reluctant to take up time during an appointment or are worried about “disturbing” staff.

There is also strong stigma attached to receiving social security. It can be difficult to break this down and get someone to recognise their entitlements if they have lived their life believing this is not the case and absorbing negative stereotypes about the social security system. Age Scotland colleagues report that on many occasions they have spoken with individuals who have been worried about being thought less of by their friends or peers for being in receipt of social security. Comments from older people like “we don’t need that sort of thing [social security] here” at workshops with groups make other group members embarrassed to speak up and forces them to approach the workshop presenter in private to discuss further. Age Scotland’s Helpline Advisers regularly have conversations with older people who have entitlement to social security but cannot be persuaded to claim it. One example raised with us involves a man who was made redundant from his job just before he reached State Pension age who preferred to use up the savings he had scrimped for his whole life than apply for benefits and be seen as “scrounging”. Commonly we hear that older people are worried about others finding out they are struggling or that not having to claim benefits is seen as a “badge of honour” in some communities who pride themselves on working hard. For some older people “benefits is a dirty word” so there is clearly some way to go in destigmatising poverty and social security. Older people do not hesitate to claim their State Pension as they feel they have earned it. There needs to be continued messaging that people are entitled to claim all their entitlements if they need support and that social security is a human right and can make a real different to someone’s wellbeing and quality of life. It needs to be remembered, by older people themselves and others, that people have contributed to the system which is there to help them all their lives and that older people make a vast contribution to society and the economy, including through volunteering, working, childcare and caring.

The poverty-related stigma experienced by older people is sometimes at the risk of being overlooked or more of a hidden experience, potentially because the people impacted may not be able to get out as much as they want.

**People from Ethnic Minorities**

In Scotland, people from non-white ethnic minority communities are more likely to be in relative poverty than those from ‘white – British’ and ‘white – other’ groups.[[8]](#footnote-9) For ethnic minority older people, there is a strong stigma about others in the community knowing that you are in poverty. This serves to put people off from discussing their circumstances with people known to them in case their situation becomes common knowledge and their standing in the community is impacted. There may also be specific pressures on older people from ethnic minorities who may have previously been accustomed to providing for their families and sending money back “home”. As such, there might be an added worry that friends or families at “home” will find out about their situation or rumours will spread about it.

However, some older people from ethnic minorities may not want to involve strangers in their affairs either. These feelings might be heightened by the barriers they can face to accessing support and information due to cultural and linguistic barriers. As a result, older people from ethnic minorities may also be less aware of their own entitlements or routes to seek help. It can be embarrassing for people who don’t speak English as their first language to keep asking what something means or repeating that they don’t understand. Some older people from ethnic minority groups may not be able to read or write in their first language or in English, which presents a practical barrier to managing their own finances and accessing information.

In common with older people as a group, older people from ethnic minority backgrounds face stigma when accessing social security. This could again be due to the fear of others finding out or standing in communities being impacted. In the older Chinese community for instance, there is a cultural stigma not to ask for help unless you are desperate or unless you know someone who has asked for the same type of help. Those working in organisations supporting this group explain that they are entitled to benefits living in Scotland, but often people may request information in private or say it is for a friend. Social security entitlements in Hong Kong or China are unheard of and people might be afraid there’s a catch attached to claiming the entitlements.

For some older heterosexual couples, the man may tend to manage the finances with the woman having no role in this, which can leave them financially vulnerable. We are aware that some older ethnic minority women who worked for the family business now have a low State Pension entitlement as their National Insurance contributions were not made properly.

**Disabled People**

Disabled people who may not have been able to contribute to the Labour Market in a traditional way should not be any less entitled to social security or stigmatised for claiming. The common and harmful myths about social security and its purpose particularly impact disabled people.

Disabled people often face extra costs associated with their disability and health needs, which can leave them more vulnerable to experiencing poverty. Well-intentioned policies, such as on environmental progress, can often negatively impact disabled people. For example, banning single use plastics can leave disabled people having to spend money on suitable alternatives – the poorest people will simply not be able to find the money to buy alternatives or extra equipment. Another example is the commendable goal to reduce car use, which will impact many disabled people and their carers who are reliant on their cars. Public transport is not always an option for disabled people due to accessibility issues, prohibitive costs, or limited routes and infrastructure – particularly in rural areas. Taxis and private car hire are expensive but may be the only options if public transport is not available or appropriate.

**Section 2: Causes of poverty-related stigma**

**6) In your view, what is the primary cause of poverty-related stigma?**

Poverty-related stigma is both prevalent and pervasive. We would argue that one of the root causes of poverty-related stigma is societal attitudes which are manifested and perpetuated in some parts of the media, in political discourse and among other public figures. Often the narrative is focussed on people who are in receipt of social security or experiencing poverty themselves, rather than the root causes of poverty.

**7) What role do you believe the media, including social media, play in causing poverty-related stigma?**

Some parts of the media undeniably contribute to and perpetuate poverty-related stigma. Reporting which sensationalises the negative aspects of the lives of people experiencing poverty ensures that stereotypes and negative attitudes persist, which harms anyone currently experiencing poverty and anyone who does in the future. The irresponsible over-reporting of benefits fraud in the media skews public perception that this is a bigger issue than is the case in reality – in 2019/20 fraud overpayments accounted for only 1.4% of the social security budget.[[9]](#footnote-10)

Much of the other press about benefits focuses on bad experiences, sanctions, delays, cuts, and overpayments. This needs to be balanced with good-news stories about the impact of successful social security claims and the promotion of measures and initiatives to combat poverty and poverty-related stigma.

It should be acknowledged that there are many good examples in the media and of journalists who treat reporting and writing about poverty related issues responsibly and help give individuals experiencing it a platform.

**8) What role do you believe public figures (politicians, business leaders, celebrities, and others) play in creating and/or perpetuating poverty-related stigma?**

Politicians and others in the public eye can play a role in perpetuating poverty-related stigma through their words and actions. They can also help to break down stigma and we would argue that it is their responsibility to do so. It is incumbent upon those with a public platform to talk up the importance of social security, underlining that people are entitled to it and have contributed to the system in many ways through their life.

**9) How do public bodies and public services contribute to poverty-related stigma? Please provide examples if possible**

Many older people, including those from ethnic minorities, may lack trust in institutions and therefore be reluctant to engage with “the system” or not know where to start. The Scottish Household Survey 2020 found that trust in institutions varied by age and people over 75 were less likely than those aged between 16-24 to express trust in the Scottish Government and Local Government.[[10]](#footnote-11) Meanwhile, adults living in the 20% “most deprived” areas were less likely to agree that their council addresses key issues impacting quality of life than adults in the 20% “least deprived” areas.[[11]](#footnote-12)

People’s perception of agencies providing support, for example the Department for Work and Pensions, can prevent them from interacting at all with the agency in question and others. In any messaging, it’s vital to explain that even if someone has a previous bad experience or has been turned down before, this will not necessarily be the case when they make a new claim or engage with the system again. This fear which some people have about engaging with public sector organisations needs to be tackled if poverty-related stigma is to be broken down.

**Section 3: Tackling and ending stigma**

**11) What is the key change that can be taken that would help tackle poverty related stigma?**

It is clear more needs to be done to address the cultural stigma attached to social security and poverty more widely. Talking and broadcasting about it in a positive light is needed. People themselves support the system and contribute to it, so it is there to support you when you night need it. Some of the older people we spoke felt it was a common attitude among many of their peers that only “lazy” people apply for benefits. In our view, there is a lack of understanding about why and how somehow might be entitled to social security. To break down this attitude, talks and seminars about the issue for all audiences, including in a range of languages for people whose first language isn’t English, could be held. Representative case studies which allow people to see real life examples of those whose lives have been changed by claiming social security should be shared where possible to help lessen the stigma attached. There could also be more education from a younger age, for instance in school, about social security rights and the system in addition to employment matters and other financial information.

**12) What changes can the media make to help end poverty-related stigma?**

The media can positively impact public perception and help to counter poverty-related stigma by ensuring they are not sensationalising stories about poverty and benefits. Rather than demonising people who are living in poverty, journalists should cover the reasons for poverty and how to solve these. The media could give more attention to the support which is available to help people affected by low income or poverty and thus play a key role in promoting benefits uptake by highlighting “good news” stories. Through storytelling and writing, journalists can also shed more light on what it means to be living in poverty in Scotland today and how it can happen to anyone, particularly during the current cost of living crisis. A code of good practice about writing on poverty and social security issues could be implemented across the press and journalists working to drive up standards should be industry role models. We recognise that widespread changes would be required for the above suggestions to take place uniformly across the media sector as a whole, as it is not a homogenous group.

**14) What changes can public services and public bodies make to help end poverty-related stigma? Please give examples of existing good practice where possible**

Public services and public bodies should prioritise approaches and interventions which maintain dignity and are flexible to individuals’ needs and circumstances. They should also link-up with community led work.

Schemes such as Community Link Workers and Welfare Advice Health Partnerships should be promoted and expanded. By locating these services, which can provide people with advice, including support with income maximisation, welfare benefits, debt, housing and signposting where appropriate, in general practices surgeries firmly positions these interventions in a public health context. For many older people, GP practices are a familiar and non-stigmatising environment and they may have strong relationships with healthcare workers. These links with NHS services could be build up as they are used frequently by older people, for instance in annual checks and tests. Community nurses tend to be respected and well regarded in communities, so they could be used too. There is the possibility of organising “clinics” in local communities which organisations like Age Scotland, Home Energy Scotland and other organisations who are well placed to help people understand what is available to them and how to access it could attend.

In terms of social security, using joined up and automated processes would increase take-up and could normalise the experience of receiving social security. There should also be more messaging about entitlement which is non-stigmatising and concentrates on the role social security can play in wellbeing. Assessments for social security should be carried out at trigger points including hospital discharge, bereavement, and care needs assessments. Raising public awareness so people know what is out there to help them should be prioritised.

**15) What other bodies or organisations do you believe have a responsibility for helping to end poverty related stigma, and what particular changes can they make?**

Civil society organisations and charities can (and do) help to break down stigma in their work. Many third sector and intermediary organisations are trusted in their communities, but are underfunded. The single year funding model requiring organisations to demonstrate their impact after one year should be replaced by multi-year funding, not only to increase their financial security but to ensure they have time to work on long-term projects. As the current model requires funded organisations to show their impact in a single year, it makes it more likely that these groups will interact with communities which are already engaged, meaning those who haven’t previously been included continue to miss out.

Third sector organisations and local community support services are often the first line of signposting in our communities or flagging things up to service users. There is a real value in the third sector being able to have these “first responder” conversations, signposting and dealing with issues at source and acting as intermediaries between people in poverty and accessing income. These individual or face-to-face conversations with older people often act as the first link in the chain to reducing stigma, and people often hear about these services by word of mouth from others who have used them. Often these organisations and services can build up a relationship of trust with the person, which is important as for some older people this is more authentic than a public service, healthcare worker or social worker deciding that they need help with something. Organisations that can help people apply for support, particularly when their first language isn’t English, are also invaluable.

Claimants may need to be encouraged to apply for social security, and it can take some time for someone to build up the confidence to make the initial phone call to make a claim. Often a support worker is involved in this, although even this relationship can take some time to build up. There is an opportunity to do more community outreach work by going to groups, delivering presentations and building up trust. This also allows people to find out about what support is available in a casual and non-pressured way. Work with trusted intermediaries in communities will also help to combat the lack of trust of in institutions or previous bad experiences with statutory agencies.

All organisations need to try and be more open to help those with cultural differences or language barriers. This can involve treating them as equals and giving people reassurance that they won’t be judged. This could also include being more culturally aware generally and avoiding gatekeeping at all costs.

Housing associations also play a key role in this for their tenants, although we have heard feedback that for some older people this puts up a barrier as the last person they would want to know if they had money worries would be their landlord.

**16) Is there anything else that you would like to tell us in relation to the drivers, impacts and solutions to poverty-related stigma?**

Stigma will also be broken down if communities and peers see claiming entitlements as a socially acceptable thing to do. Peer support should be promoted as peers are seen as a trusted network. Older people may be put off from applying if one of their peers has had a bad experience, or encouraged to claim if someone they identify with makes a successful claim, so building up peer trust will be important.

Finally, everyone should be able to live off their income. Wages and State Pensions must keep pace with the rising costs of living, which are particularly concerning for the large number of over 50s on low and fixed incomes. Older people are increasingly telling us how worried they are about the cost of living. People are noticing this in the price of their weekly food shop and their energy bills, and several of the organisations we spoke to reported their costs are rising too. Surging energy bills will have a huge impact on older people and those with health conditions who need to use their heating to stay warm and who use medical equipment which needs to be powered. The price of household goods often used by older people or their carers such as toiletries, incontinence pads and cleaning products, are also rising. Older people in poor health may incur extra costs and have to fund things like gardening, window cleaning, or someone coming in to help them tidy, which can add to their financial worries. We think there is benefit in taking a more holistic view of the impacts of poverty and what people need to live their lives. We would also like to see more awareness across society about the impact and scale of poverty affecting older people.

**Want to find out more?**

As Scotland’s national charity supporting people over the age of 50, Age Scotland works to improve older people’s lives and promote their rights and interests. We aim to help people love later life, whatever their circumstances. We want Scotland to be the best place in the world to grow older.

Our Policy, Communications and Campaigns team research, analyse and comment on a wide range of public policy issues affecting older people in Scotland.

Our work is guided by the views and needs of older people themselves.

**Further information**

Contact the Age Scotland Policy, Communications and Campaigns team:

policycomms@agescotland.org.uk

0333 323 2400

Twitter [@agescotland](http://www.twitter.com/agescotland)

Facebook [/agescotland](http://www.facebook.com/agescotland)

LinkedIn [Age-Scotland](https://www.linkedin.com/company/age-scotland/)

[www.agescotland.org.uk](http://www.agescotland.org.uk)

1. <https://data.gov.scot/poverty/#Pensioners> [↑](#footnote-ref-2)
2. <https://data.gov.scot/poverty/persistent.html> [↑](#footnote-ref-3)
3. <https://data.gov.scot/poverty/#Pensioners> [↑](#footnote-ref-4)
4. <https://data.gov.scot/poverty/#Age> [↑](#footnote-ref-5)
5. <https://www.nrscotland.gov.uk/statistics-and-data/statistics/statistics-by-theme/life-expectancy/life-expectancy-in-scotland/2018-2020> [↑](#footnote-ref-6)
6. <https://www.gov.scot/publications/scottish-household-survey-2019-key-findings/pages/9/> [↑](#footnote-ref-7)
7. <https://www.pressandjournal.co.uk/fp/politics/scottish-politics/3962385/struggling-highland-bill-payers-could-miss-out-on-cash-help/> [↑](#footnote-ref-8)
8. <https://data.gov.scot/poverty/#Ethnicity> [↑](#footnote-ref-9)
9. <https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/888423/fraud-and-error-stats-release-2019-2020-estimates-revised-29-may-2020.pdf> [↑](#footnote-ref-10)
10. <https://www.gov.scot/publications/scottish-household-survey-2020-telephone-survey-key-findings/pages/7/> [↑](#footnote-ref-11)
11. <https://www.gov.scot/publications/scottish-household-survey-2020-telephone-survey-key-findings/pages/7/> [↑](#footnote-ref-12)