Locating Scotland's most deprived

Blessed are the poor; for they alone have not the poor always with them. The honest poor can sometimes forget poverty. The honest rich can never forget it. 1 $^{\sim}$ G. K. Chesterton

For you always have the poor with you, but you will not always have me. $^{\rm 2}$ $^{\rm \sim}$ Jesus

Research compiled by Timothy P Hein

The material in sections 1, 2 and 3 (which is common to all regions) is repeated in each research paper.

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¹ G.K. Chesterton, *All Things Considered*, Selected Works of G.K. Chesterton (Altamonte Springs: OakTree Software, 2018), paragraph 14.

² Matthew 26:11 (ESV)

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Introduction

Where are the most deprived in the Scotland? The short answer: everywhere. And when we start to delve into the jungle of detail, that often leads to more questions than answers. What do we mean by "most deprived"? How is that different from "deprived"? Is everyone in a particular area accorded the same status? What about gentrification? As governments continue to march away from schemes and council estates to housing associations, who can say (or track) what is the "low-income" housing and where is it located?

Our research has been conducted in partnership with the FIEC and is therefore focused on FIEC churches but we trust that the results will be useful to evangelical churches from other denominations who are seeking to reach our most deprived communities.¹

The church and Christianity have a unique relationship with the people of Scotland. The rich history of the Reformation and Presbyterianism has recently given way to a Scotland that is indifferent or hostile to Christianity. Surprisingly, a report by research organisation Barna indicates that the Scottish public thinks the top three priorities of the church should be providing a place where everyone is accepted (50%); feeding the needy (40%); and keeping children off the streets or providing activities for teens in the community (44%).² Those outside the church want to see the church serving the poor, needy and children with honour, dignity, and respect.³ And, encouragingly, Barna found that leaders of growing churches prioritised serving the surrounding community.⁴

¹ Research conducted by the author, based on data collected and analysed in 2019–20.

² The Barna Group is a research and resource company based in California, USA, which focuses on the intersection of faith and culture. See *Transforming Scotland: The state of Christianity, faith and the church in Scotland* (UK: Barna Group, 2015), 26–27, https://shop.barnaglobal.com/products/transforming-scotland, accessed 6 October 2021.

³ Prov 22:9; Matt 22:37-40; Luke 10:25-37; Rom 13:8-10; Gal 2:10; James 2:8; Hos. 4:1-2.

⁴ Transforming Scotland, 79.

1. Methodology and poverty

1.1 Areas of analysis and discussion

First, this paper defines terms commonly used to describe various features of poverty research. Then it addresses the fundamental, albeit obvious, question: Is there really poverty in the UK? Third, this paper locates the "most deprived" in England. Fourth, this paper looks for FIEC church or gospel-centred activity in those areas, where it exists. Finally, some conclusions are drawn.

This paper is striving for a relatively complex approach to a complex set of questions. Not only is a definition of material deprivation complex, so too are the metrics for measuring and locating persons experiencing material deprivation. And from a Christian worldview, of course, there is the added complexity of spiritual deprivation, which the broader project seeks to incorporate into current understandings of deprivation. Furthermore, the data available is conflicting and conflicted in its results.

1.2 Data

First, what data are we using? This paper uses several data reports in an effort to create a hybrid of analysis:

- The respective *Index of Multiple Deprivation Reports* (IMD) for each country within the UK are used as a sort of baseline. These reports proves particularly helpful in locating areas where material deprivation is most likely to be experienced.
- End Child Poverty (ECP) resources these are helpful for locating child poverty by region within the UK such information is helpful to corroborate locations where people experience material deprivation.
- Social Metrics Commission Reports (SMC) in particular, the trajectories and patterns their reporting produces.
- Data published by the John Rowntree Foundation.
- Published research in academic, sociological, anthropological, and socio-political journals researching material deprivation.
- Online and print media Reporting and columns found in UK newspapers, the BBC and related media where it can be helpful; local newspapers (eg *Manchester Evening News, Liverpool Echo, Irish Times,* etc) may also provide helpful insights and local stories to explain deprivation particulars in specific neighbourhoods.
- Interviews data taken from interviews with citizens, ministers, civic and government leaders are also employed, where available.
- Survey data, including surveys conducted by 20Schemes.¹

¹ Conducted by the author, based on data collected and analysed in 2019–20.

1.3 Limitations of data sources

Each source comes with its own challenges. The IMDs are heavily focused on income as determinative of one's deprivation. Strictly speaking, one would have to ask each family/household to know the particulars of their material deprivation, which the IMDs do not do. To that extent, IMDs are particularly helpful about locating area where people experience deprivation, but not necessarily the particular people in those areas, meaning that someone could live in a "deprived area" but actually be living a rather middle-class life.

The SMC Reports are very helpful about lifestyle choices and the ability to live a comfortable life, tracking those trends and trajectories for those who can or cannot maintain what British people define as a minimal "comfortable" lifestyle. The careful reader can already detect the limitations. While the SMC has a researched process for identifying a "comfortable" lifestyle, it is nonetheless an elusive metric, no matter how much one tries to quantify it with data. Second, SMC is really tracking trends and trajectories, not necessarily explaining how someone experiences deprivation. Furthermore, some critics find the SMC has significantly *underestimated* the costs of living, especially for families with children (which is startling because nearly 40% of the population experiencing deprivation are families with children). Conversely, SMC research brings helpful insights into the emerging so-called "working poor".

Similarly, the John Rowntree Foundation (JRF) is also primarily looking at trends and does not label people or areas *per se*. Their analysis of government data and their own research is indeed innovative and helpful, limited as it may be.

While media may simplify or exaggerate researcher claims, local stories can provide helpful windows into the realities statistics that open up, but cannot engage. Further, most research in the social issues surrounding material deprivation are limited by the truthfulness of those completing their survey questions and the usual faults and strengths of research.

1.4 Usage of data sources

Next, how are we using that data? This paper seeks to produce a layered approach to what deprivation is, who experiences it, where they reside, and what impact church currently has and can have on people experiencing deprivation. This data is used to create a textured matrix of results. The IMDs and End Child Poverty data are used to locate material deprivation beyond the narrower view of schemes/council estates/housing associations etc, which are the second layer of locating material deprivation.

For the purposes of defining what it means to experience material deprivation, reports by IMDs, JRF and insights from SMC help us to triangulate a working definition of degrees of material deprivation. Increasingly important in this regard is to recognise the "working poor" – those who are not able to keep their financial commitments despite full-time employment (often working two jobs), or are at an income level where they do not qualify for much-needed benefits despite being unable to meet their monthly living costs. The factors are legion. For now, suffice it to say that, as most reports since at least September 2018 indicate,

families with at least one adult and one or more children are most likely to be or become "working poor". This paper argues that "working poor" status is not only a fluctuating category – one can easily move in or out of it, and many often do – it is often the gateway into or out of material deprivation.

In short, the goal of this project is to be beholden to no one single source, but at each turn, to be reliant on two or more sources for our data.

1.5 Complexities

On a closing note, it must be said that defining, quantifying and locating material deprivation is a massively complex issue. A common reaction is to see poverty as "simple problem", or to minimise the impact it has on people's lives, or to minimise the number of people who are affected.

Even worse, a common reaction is to say some people "earned" it. Such an accusation is akin to calling you, the reader, an upper-class-self-righteous-posh-ignoramus, simply because you have the means to access this report and read it somewhere warm where you're not under threat of eviction, or physical assault, or exhausted from working two labour-intensive jobs, because you don't have to worry about having no food to pack for your child's school lunch, or because you're not under a blanket on a street debating whether to finish reading this sentence or use the paper to start a fire so you are not so cold tonight.

Unfair, right? Maybe you, the reader, *are* experiencing some degree of deprivation too. Maybe someone gave you this research paper? Indeed, such reductionisms are infantile at best, ignorant and dangerous at worst. Furthermore, it cannot be lost on readers or researchers that the subject of study is *people* who are in difficult humanitarian situations: they may not have a place to sleep tonight, not had a proper meal today, they may have a child moving school for the third time this year, or parent(s) who do not care little about whether the child attends school, and even less about whether they do their homework.

This is not a tug at heartstrings. These statistics and analysis are to help us quantify the scope and breadth of what people nearer to us than we realise are experiencing every day. Souls are going to hell because they do not know Jesus as their Lord and Saviour and, for some of them, hell may seem an improvement on their current living conditions. Such people are sleeping on the streets around our church buildings, or struggling to hang on to the flat next door to a church member, or sleeping in their car next to a deacon's workplace. Others are second or third generation families struggling to survive on benefits, some have a criminal record (be it as a restless youth or willing to do *anything* to make ends meet), live in a council estate or on an auntie's couch. Church, let us find them and do something to help them out of their material deprivation... As you read each sentence, please remember that there is a person in the UK struggling to survive the hour you've spent reading or studying. That is not a guilt trip, but a sober reminder of the stakes involved.

2. Defining terms

2.1 Definitions of poverty

It is important to clarify what one means by "poverty" or "material deprivation" – if for no other reason than that most institutions measuring and monitoring poverty tend to have their own definitions.

The Central Government has a poverty line of the anyone below the 60% median income. SMC has a poverty threshold based upon what a family reasonable needs to live "reasonably". IMD determines that those persons or areas in the lower 30% (Decile 3) or lower are "deprived". This is in contrast to the EU, which broadly defines poverty based on possession of basics for living – like two sets of clothes and access to running water, etc. How one defines being poor is vital to how one measures poverty, lest persons be excluded (or included) that should not be.

2.2 Glossary of terms

There are several terms and acronyms that can further complicate the discussions about material deprivation. In this section, we take a brief look at each term and describe their meaning with brief comment — an annotated glossary. Readers are encouraged to take any questions here charitably as they are likely answered in more detail within the appropriate context that a mere annotated glossary-like format is unable to do. Regardless, readers are encouraged to read this section carefully as well as refer back to this section later, as needed. Terms are discussed in alphabetical order for ease of reference.

For the purposes of this paper, and as a means to draw upon available data, this paper uses the various UK Indices of Multiple Deprivation Reports to construct a matrix for what constitutes "poor" or being in poverty. This paper uses the following nomenclature:

"Deprived"

"Deprived" and all cognates and synonyms ("material deprivation", "poor", "the poor") refer to someone experiencing poverty, generally speaking. Someone is deprived when lacking one or more essentials for basic human life in the UK (according to IMD metrics, for example). It includes persons within the bottom 30–11% of the IMD for one's country of residence; or those living at or below the poverty threshold (up to -3%). See also "Poverty threshold".

Depth of poverty

Refers to the extent to which someone is "deprived" or "poor", or to "how much they don't have". For example, a homeless man experiences a greater depth of poverty (for example, no home, work, healthy environment, etc) in that they often literally have nothing, whereas someone living on benefits alone may be poor, but not to the depths of the said homeless person.

"Experiencing poverty"

This is a more accurate way of saying "someone is poor" and similar to "someone is materially deprived". Poverty is a state of being that one can go "in" and "out" of, experience or not experience. For example, Susie loses her well-paying job in London, does not find employment for a year, has a bicycle accident and is disabled, has to change her line of work but cannot find work two years on, can no longer afford her flat. She is likely to experience poverty although she may come out of it someday. But Peter, whose parents were permanently unemployed and who has no qualifications and no prospect of a job, "experiences poverty" differently from Susie.

Hardship

This defines someone on the brink – or maybe within the threshold – of poverty: that grey area where the lines are difficult to define. To quantify this, we recognised persons just beyond +3% above poverty threshold as experiencing "hardship".

Index of Multiple Deprivation (IMD) including SIMD (Scotland), EIMD (England) WIMD (Wales) and NIIMD (Northern Ireland)

The *Index of Multiple Deprivation* is Central Government's annual report on poverty. Each nation within the UK produces independent reports. This paper refers to such reports generally as "IMD" and when discussing a particular country's report, refers to the EIMD (England IMD), SIMD (Scotland IMD), WIMD (Wales IMD) and (NIMD) Northern Ireland. Since London functions as an area in its own right, its data is also recorded – LIMD (London). IMDs have seven domains comprising their index: Income; Employment; Health and Disability; Education, Skills and Training; Barriers to Housing and Services; Crime; and Living Environment.

"Least deprived"

Someone or something classified within the top 10% or above of the least deprived communities according to the IMD, based upon one's country of residence.

Lower-tier Area (LA)

Central government's unit of measure, a Lower-tier Area (LA) is a geographical area comprised of a city or region. Each LA is further divided into several Lower-tier Super Output Areas (LSOAs, see below). LAs are typically a major city or cluster of towns and their immediate surrounding area. For example, Liverpool is one LA. Similarly, the LA "Redcar and Cleveland" comprises the towns of both Redcar and Cleveland and their environs. ("Redcar and Cleveland 022D" and "Redcar and Cleveland 019a" are both LSOAs in "Redcar and Cleveland"). Generally, where towns are more sparsely populated, one finds such

"combination" LAs. Big cities like London, Liverpool, Birmingham are individual LAs, as are some mid-sized cities like Bristol, Middlesbrough and Blackpool. The history explaining this is political, complicated, and beyond the scope of this paper. In short, LAs enable analysis at the city/town level, while LSOAS enable analysis at the neighborhood level.

Lower-tier Super Output Area (LSOA)

Central government's smallest unit of measure – a Lower-tier Super Output Area (LSOA) – is a demarcated geographical area of approximately 1,600 people. These are fixed groups of 33,485 areas based upon census data and have not varied since the 2016/17 IMD reporting. The history explaining how such lines were drawn is complicated and beyond the scope of this paper.² Data on LSOAs enable analysis at the neighbourhood level.

Material deprivation

The lack, or absence, in some fashion of material things which are essential for living — otherwise known as "experiencing poverty" (see above, "Deprived"). Further, this is also to distinguish from other kinds of deprivation that governments do not survey, but are nonetheless essential, namely, spiritual deprivation (see below, "Spiritual deprivation") — though we can also mention moral, hope, health and educational deprivation, to name but a few.

"Most deprived"

Someone or something classified within the bottom 10% or below of the most deprived communities according to the IMD, based upon one's country of residence. Or, living at -3% or more below the poverty threshold.

Persistent poverty

Refers to the length of time that someone has been in poverty, which can vary. This variation complicates determining who is "most deprived" and where they are located. A family may do well until the primary provider suffers job loss, or someone suffering hardship on a part-time job cannot pay bills due to being home with a flu, causing the domino effect of becoming behind on rent, etc. In other words, there are many who go in and out of deprivation to any degree, especially near the poverty thresholds where factors contributing to deprivation can be so volatile.

¹ See Michael Noble et al., "Measuring multiple deprivation at the small-area level", *The English Indices of Deprivation 2015 Technical Report*,. Environment and Planning A, 2006, vol. 38, 169–85.

² Noble et al., "Measuring multiple deprivation at the small-area level".

Poor/poverty

Refers to someone who is identified as "materially deprived" (see above) and may be used synonymously with "deprived" or "deprivation".

Poverty line

A so-called line of demarcation suggesting a person is either inside or outside the poverty line. This term is generally avoided as it is too arbitrary or simplistic, researchers preferring instead "poverty threshold".

Poverty threshold

The general point at which, at least statistically, one expects to find such a person or family to be experiencing poverty. Note that this is a term that is heavily, but not exclusively, dependent upon income levels. Further, this is different from a so-called "poverty line" which suggests a person is either inside or outside the poverty line. By "threshold", researchers are trying to communicate a range, not necessarily a fixed point (eg Steve is "in poverty" because he makes £400/month, Sara is not because she makes £425/month). Rather, there are multiple indicators – income, cost of living, economic factors – that can inform a threshold and give a more realistic picture.

Admittedly, this is somewhat of a simplification. The SMC's full report details the complexities of getting a precise definition of "poverty" and what the exact poverty threshold is, acknowledging the challenge of those "just above" whatever threshold one decides.³ For example, if the threshold is 50% median income, what about the 51–55% crowd? Is an individual or family at 60% *really* "out" or "above" the poverty threshold if they are only one car repair or medical expense away from poverty? "Some self-employed people will report no income, hence appearing at the very bottom of the distribution, despite potentially having significant profits from their work." Similarly, determining a poverty threshold by examining a combination of low income and material deprivation yields unreliable results.⁵ Indeed, any threshold is an arbitrary one, hence the Commission's measurement decision is here adopted: the depth of poverty should (a) reflect how far each family in poverty is below the poverty line, and (b) also capture and report on families that are just above the poverty line.⁶

³ Social Metrics Commission, *A New Measure of Poverty For the UK: The Final Report of the Social Metrics Commission*, Measuring Poverty, ed. Philippa Stroud (UK: Social Metrics Commission, September 2018), 50–52. For full discussion, see 17–77., https://socialmetricscommission.org.uk/.

⁴ Social Metrics Commission, New Measure of UK Poverty, 20.

⁵ Social Metrics Commission, New Measure of UK Poverty, 70–71.

⁶ Social Metrics Commission, New Measure of UK Poverty, 71.

Relative poverty

The experience of poverty as one who is impoverished in a given country. This threshold varies from country to country as infrastructure, economy, government, living conditions and other factors for a given country as a whole vary. (See below, 2.3 Extended discussion: "Relative poverty".)

Social Metrics Commission (SMC)

The Social Metrics Commission is an independent research group dedicated to helping public policy makers and the public understand and take action to tackle poverty in the UK.⁷ The work is led by the Legatum Institute's CEO, Baroness Stroud. A key feature of their work is to develop new metrics for measuring poverty and identifying those who experience it, with an aim at improved understanding of poverty and appropriate action to improve outcomes for those people experiencing poverty.

Working poor/In-work poor

Refers to families where one or more persons who are able to participate in the workforce are gainfully employed, yet their income does not meet their weekly needs such that families experience material deprivation at or below the poverty threshold. Often, this is the "pathway" or "descent" from hardship into the poverty threshold.

2.3 Extended discussion: "Relative poverty"

In conversations with people in Western countries, there is often the sentiment that being poor in a Western country is "better" than being poor in a low-income country. Or to use a specific example, better to be poor in England or Wales or Scotland or Northern Ireland than poor in the Central African Republic (hereafter, CAR).⁸ Yet, in both places people are suffering the effects of material deprivation, though perhaps not on so different a scale as it may seem.

Several factors are at work to construct what material deprivation is.

First, we must take into account a nation's wealth. Yet, the prosperity of a nation does not mean everyone experiences or possesses that same level of wealth. Despite how obvious this is, it is fascinating how quickly poverty debaters forget this.

Second, a nation's poverty line, as defined by the government (or whomever), may be a statistical reality, but some people are able to live on either side of that line and experience an impoverished life. A two-income family of five may struggle to pay the bills in London or Edinburgh, but a similar family may be under less financial pressure if they live in Cardiff,

⁷ Social Metrics Commission, https://socialmetricscommission.org.uk, accessed 22 September 2021.

⁸ Central African Republic has the world's lowest GDP per Capita. See https://www.worldatlas.com/articles/the-poorest-countries-in-the-world.html. Accessed 22 September 2021.

Glasgow or Inverness. Does the first family qualify as "poor" despite being well above the income poverty line? The "working poor" will often struggle to make ends meet even though they have a so-called "decent" income.

In other words, thirdly, cost of living is perhaps of greater help to comparing and evaluating who actually lives in poverty as opposed to a simplistic cash amount definition (ie "making less than £X annually").

Fourth, one must take into account national structures and infrastructures that allow or prohibit a prosperous life.

Fifth, opportunity for change tends to be a greater factor than often considered, though more difficult to define. A family in the UK *may* have more opportunity to escape poverty than a single man in the CAR – be it through government programs or charity support, grants, education, acquiring new and more marketable skills, starting a successful business, etc. Yet, if being in the UK makes it more difficult to access the support infrastructure and wealth of the nation to get out, that man in the CAR may be able, through temporary sacrifices, to escape poverty despite being in a less wealthy nation.

In a similar vein, commenting on the many ways to define poverty and an apparently false claim that UK poverty was above the European average, fullfacts.org wrote:

One of the reasons that there are so many measures available is that it's not always clear how to measure what we might think of as "poverty". Looking at 60% of the median income is one way to do so, but the Office for National Statistics points out that a low income doesn't necessarily imply a low standard of living.⁹

Let us consider Bob who lives somewhere in the UK and Josef in the CAR, who have the same socio-economic class relative to their nation's economy. Both live within the 10% most deprived demographic in their respective countries for education, healthcare, employment, housing, crime/safety, etc. For Josef, taking at face value for the moment a stereotype, has very basic living arrangements, his war-torn country has minimal infrastructure, meaning that everything is limited for its poorest citizens, like Josef. Though the UK has infrastructure, the execution of it leaves Bob in a similar situation: he cannot afford or access the essentials (that may be inaccessible or non-existent for different reasons in the CAR), and the government-provided aid is often too delayed or otherwise insufficient – and the Covid-19 pandemic has exacerbated the situation. In effect, though living in a more stable country, Bob's experience of poverty in the UK is not all that different from Josef's experiences in the CAR. The point is simple: you can be materially deprived or poor in any nation, and no

⁹ Abbas Panjwani, Full Fact, "The UK's poverty rate is around average for the EU", 9 January 2019, https://fullfact.org/economy/uks-poverty-rate-around-average-eu/, accessed 9 January 2019.

matter which nation it is, material deprivation is neither desirable nor commendable, much less humane.

3. Is there poverty in the UK?

This section examines whether or not poverty exists in the UK and analyses who is experiencing it.

3.1 A Christian worldview

From a Christian worldview, failure to address the issue of poverty in the UK is not an option. The Lord expects generosity towards those in need, reflecting His Father's concern for the poor. Consider the following:

- Jesus blesses the poor in spirit in the Sermon on the Mount (Matt 5:3) and the poor in the Sermon on the Plain (Luke 6:20).
- Jesus presumes regular giving to the poor (in Matt 6:2, Jesus says, "when you give").
- The poor having the gospel preached to them is evidence of the arrival of the Kingdom of God (Matt 11:5; Luke 7:22).
- Invitations to reception/banquet, like the gospel, should be given to the poor (Luke 14:13, 21).
- Jesus told the rich young man to give all to the poor as a test of the man's maturity (Mark 10:21; Matt 19:21).
- Jesus himself said the poor would always be among the church, unlike himself (Mark 14:7; Matt 26:11).
- Paul was told by the apostles in Jerusalem to 'remember the poor' (Gal 2:10), which he gladly did this episode is akin to the early church wrestling with how to care for poor widows (Acts 6:1–7).

To the question, "Are there poor people in...?" Jesus's reply, most likely, would be a vigorous "Yes! And if you do not know where they are or who they are, go find them."

3.2 Poverty in the UK

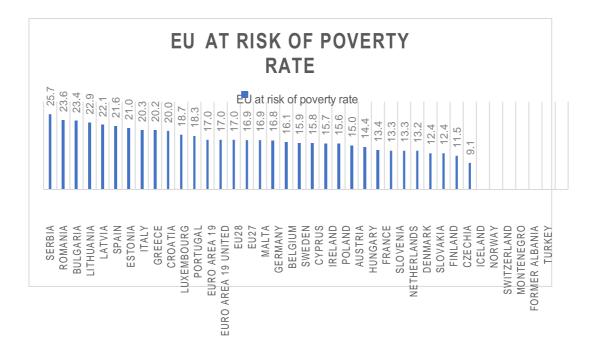
The UK is indeed blessed with a relatively low degree of poverty. As a member of G7, G20 and seventh in world output by the *International Monetary Fund* (IMF), it is reasonable to ask whether anyone can be poor in such a prosperous nation.² The 2016 statistics reveal an estimated 23.5% of the EU population (about 18 million people) were at risk of poverty or

¹ See Deut 15:7; 11; 1 Sam 2:8; Job 5:15; Ps 9:18; 40:17; 69:33; 72; 109; 113:7; Prov 14:31; Isa 14:32; 25:4; Jer 20:13; Ezek 18:12; Amos 2:6; 4:1; etc.

² See *World Economic Outlook: Update* (Washington, DC: International Monetary Fund, January 2019), 8, https://www.imf.org/en/Publications/WEO/Issues/2019/01/11/weo-update-january-2019, accessed 28 September 2021. Note that Brexit and the possibility of a so-called "no-deal Brexit" weigh heavily on the UK's projected standing. Otherwise, the UK's ranking has hovered around fifth for many years before this.

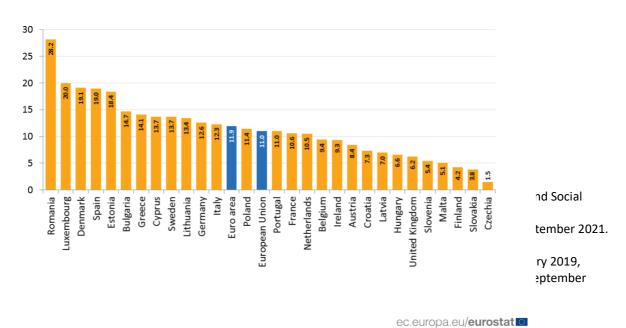
social exclusion.³ When looking at people at risk of poverty, we can see that the UK is ranked 13th among EU nations with 17% of the UK population at risk of poverty, which is virtually identical to the EU's overall rate of 16.9%.

Table 3.1 | EU At risk of poverty Rate⁴



Further, the UK poverty rate was lower than the EU in 2017 for in work at risk of poverty young people aged 18-24.⁵

Table 3.2 | In work at-risk-of-poverty rate among young people aged 18–24, 2017



In summary, the UK is below EU averages in two major categories of material deprivation — the so-called 'working poor' and those in poverty. It is important to note, though, that direct comparisons between the EU and UK are not entirely reliable as the EU and UK measure poverty differently. Currently, these statistical comparisons lead only to general statements of comparison and no more. The material points here remain: despite UK's global wealth, there is a measurable and comparable degree of poverty, comparable with the UK's nearest neighbours in the EU.

But generalities do not suffice. In the UK 14.2 million people experience material deprivation, including families with children, disabled, elderly, young and old, working or not, single and married. Consider the following:

⁶ Compare methodologies in the following reports: *Measuring Material Deprivation in the EU: Indicators for the Whole Population and Child-Specific Indicators*, Methodologies and Working Papers (Luxembourg: Eurostat: European Commission, 2012), available at https://ec.europa.eu/eurostat/web/products-statistical-working-papers/-/KS-RA-12-018, accessed 28 September 2021; Tom Smith et al., *The English Indices of Deprivation 2015 Research Report*, Research Report (London: UK Government: Department for Communities and Local Government, 2015), available at https://www.gov.uk/government/statistics/english-indices-of-deprivation-2015, accessed 28 September 2021. For example, the EU looks at metrics such as owning a car, home, quantity of clothes, and other specifics to calculate material deprivation. Conversely, UK countries use the seven categories of deprivation: income, employment, health and disability, education/skills/training, barriers to housing, crime, and living environment (each with sub-domains).

Table 3.3 | Composition of UK Poverty by family types (2016/17)⁷

14.2 million people in poverty in the UK (2016/17), comprised of:



Source: Family Resources Survey and HBAI dataset (2016/17), SMC Analysis.

Notes: Figures refer to total people in poverty in different family types. Family types taken from the HBAI dataset once SMC poverty indicators (assessed at the sharing unit level) have been allocated to each benefit unit.

Think about that... 39% of people in poverty are couples with children; 18% in lone parent families. Put another way, 57% of people in poverty are families with children (8,200,000). The largest group of people in poverty by family type is people living in couple families with children. SMC statistics indicate that as of 2016/17, 39% of people in poverty are couples with children and 18% are lone parent families – making a combined total of 57% of people in poverty being families with children. This is an increase from the constant since the early 2000s of about 55% (8.2 million people).8

Yet, poverty rates vary significantly between people in different family types. The second largest group by family type are singles without children (21%). SMC explains by Table 3.4 that, for example, more than half of people in lone parent families are judged to be in poverty. For people in pensioner couples and working-age couples with children, this figure falls to approximately one in ten (11.1% and 9.7% respectively).

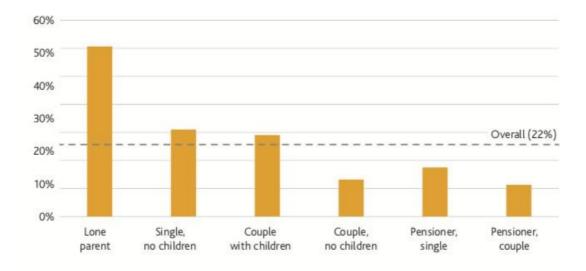
Table 3.4 | Distribution of UK Poverty by family types (2016/17)9

https://unece.org/fileadmin/DAM/stats/publications/2018/ECECESSTAT20174.pdf, accessed 28 September 2021.

⁷ Chart adapted from *Guide on Poverty Measurement* (New York and Geneva: United Nations Economic Commission for Europe, 2017), 81,

⁸ Social Metrics Commission, New Measure of UK Poverty, 81.

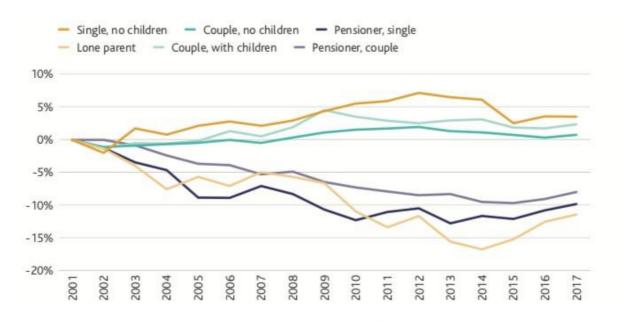
⁹ Chart adapted from *Poverty Measurement Guide*, 82.



Source: Family Resources Survey and HBAI dataset (2016/17), SMC Analysis.

It is noteworthy that family types with children comprise two of the three largest highest poverty rates in this table. Also glaringly obvious is the high poverty rate of lone parents, which is more than double the overall poverty rate in the UK. Only slightly more troubling is just how consistent these findings are since 2001.

Table 3.5 | Changes in UK poverty rates since 2001 by family types 10



Source: Family Resources Survey and HBAI dataset (1998/99-2016/17), SMC Analysis.

In Table 3.5 we essentially see a surprising trend that seems contradictory to Table 3.4. The prevailing 'strata of poverty' over the last fifteen years has seen an increase in the number of singles with no children experiencing poverty. What this chart does not report is the increase in benefits and tax incentives to families with children – but notice that when those began to be cut starting in 2011 the trajectory is upwards (2012–14 likely being years of adjustment for families).

Looking for a more tangible, measurable definition of poverty is difficult. SMC defines a poverty threshold of £251.95 per week (£1007.80 per month/£12,093.60 per year) with a median income of £462 per week. Leep in mind that this number has in view a real-world estimate of what it costs to have the bare minimum to be comfortable, as defined by UK cultural mores (which SMC regularly measures and updates via various research methods). To this extent, the SMC research provides a helpful starting point for quantifying what it means to experience material deprivation, though it is not without its challenges. Calculating thresholds for various family types generates the following calculations: Legislation of the power of the power power in the power power in the power power power power in the power power

¹⁰ Chart adapted from *Poverty Measurement Guide*, 82.

¹¹ See Social Metrics Commission, New Measure of UK Poverty, 77–78.

¹² Social Metrics Commission, *New Measure of UK Poverty*, 78, Table 9. SCM derived their analysis from of the Family Resources Survey and HBAI dataset (2016/17).

Table 3.6 | Poverty threshold by family type (Social Metrics Commission)¹³

Family type	2016/17 poverty threshold (£ available resources per week)	2018/19 poverty threshold (£ available resources per week)
Single		
No children	£146.13	£157
Lone parent		
One child	£196.53	£211
Two children	£302.35	£325
Couple		
No children	£251.95	£267.01
One child	£302.35	£320.49
Two children	£408.17	£432.66
Pensioner		
Single	£146.13	£154.90
Couple	£251.95	£267.01

When we extend these calculations to allow for varying numbers of children, the following additional family types can be assessed:

Table 3.7 | Estimated poverty threshold by larger family type¹⁴

Family type	2016/17 poverty threshold (£ available resources per week)	2018/19 poverty threshold (est.) (£ available resources per week)
Lone parent		
Three children ¹⁵	£513.99	£550
Four children ¹⁶	£619.81	£663
Single Pensioner		
One child	£251.95	£270
Two children	£357.77	£383

¹³ Table adapted from Social Metrics Commission, *New Measure of UK Poverty*, 78, which notes: "in one child cases, the child is assumed to be under 14. In two-child cases, one is assumed to be under 14 and one is assumed to be over 14."

¹⁴ Table adapted from Social Metrics Commission, *New Measure of UK Poverty*, 78.

 $^{^{15}}$ The 2016/17 data is determined by calculating: £302.35 + (£105.82*2). The 2018/19 poverty line was determined by calculating 2016/17 multiplied by 7% adjusted for inflation.

 $^{^{16}}$ Determined by calculating: £408.35 + (£105.82*2). The 2018/19 poverty line was determined by calculating 2016/17 multiplied by 7% adjusted for inflation.

Pensioner, couple		
One child	£357.77	£383
Two children	£463.59	£496

The different impact a single adult experiences compared with a couple, or compared with a couple with children is significant. Simply said, the larger the family, the larger the income needed to support a family. The *Households Below Average Income* (HBAI) 2018 report clarifies such distinctions:

To lie in the top half of the income distribution in 2016/17, a single individual needed a net income over £17,200, compared to a couple with two young children who required a combined net income over £36,000. 17

3.3 The complexities of measuring poverty

As helpful as this analysis is, flaws inevitably exist. Some believe the SMC has significantly *underestimated* the actual costs to families. ¹⁸ Yet, I suspect there are many that can only *dream* of having so much weekly income. For example, a couple where both are employed, paying £125/month for car costs will be much easier to manage than it will be for a single mother.

The complexities include the fact that the **age and medical needs of a child** vary widely: a family of three with two teens and an infant is vastly different from a family of two primary school pupils, yet the above reporting treats them largely the same. A family may be living in an inherited flat/home in London, but the cost of living in the area where that home is may evaporate the home cost savings if utilities, transportation, groceries, etc are inflated compared with living outside the city and commuting.

Similarly, Koch reveals how women are helped to their demise by government benefits. ¹⁹ Once a woman or mother begins receiving benefits, the process can soon turn to frenzy as women constantly battle to keep their benefits and complete required reporting and (surprise) home inspections. This can cause the kinds of interruptions that prevent developing the life habits necessary to get off the very benefits that they now require.

¹⁷ UK Government Department for Work and Pensions, "Households Below Average Income: An analysis of the UK income distribution 1994/95–2016/17", 22 March 2018, p.5,

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/691917/households-below-average-income-1994-1995-2016-2017.pdf, accessed 28 September 2021.

¹⁸ I am indebted to Donald Hirsch for his kind conversations and insights, though any fault or error in judgment is my own.

¹⁹ See Insa Koch, "The State Has Replaced the Man': Women, Family Homes, and the Benefit System on a Council Estate in England," *Focaal Brooklyn* 273 (2015): 84–96, https://doi.org/10.3167/fcl.2015.730107, https://search.proquest.com/docview/1734628322/abstract/499CFECC83264962PQ/1, accessed 28 September 2021.

Frequently drawn into dependence upon benefits programmes, council housing and then creating their own support networks, Koch's case study observes that many women in a given English council estate were not only dependent upon financial benefits from the government, but also informal relationships for income – doing a friend's laundry or renting a room for a few months or more to a friend or family member. These activities – just to make ends meet – are all unreported to prevent government scrutiny that would typically lead to decrease or loss of benefits. Indeed, some have been evicted from homes having thus been disqualified from benefits. In that case, the government determines that they are "choosing" homelessness, which absolves the government's responsibility to provide emergency/homelessness housing assistance. The common stereotype that "they have it easy on benefits..." is simply a myth born of ignorance to the plight of those in need and an over-emphasis placed upon the "bad apples" of any given people group.

Third, men and women experience poverty and homelessness quite differently. Often, women are left to parent children alone. Ongoing research continues to show the disparity of pay for many women, which has a noteworthy impact on women's poverty. ²⁰ So much so, in fact, that Méabh Savage has shown how these differences warrant more careful legislation of social policies in Ireland and around the world. Citing the research of Mayock et al., it is common for some homeless women, for example, "to return to abusive relationships where they subsequently re-emerged into homelessness again, and were separated from their children, who were placed in the care of the state." Further, late 2018 saw an increasing awareness of so-called "period poverty" for women young and old, complicating work, education, and life for girls and women experiencing poverty. ²²

Fourth, the **ethnic composition** of these groups – which include immigrant families as well as UK families from BME backgrounds (who may or may not be immigrants) – is another matter of some complexity. Data generally supports the perception that immigrants coming to the UK from materially deprived homes are likely to experience continued

²⁰ Fran Bennett and Mary Daly, *Poverty through a Gender Lens: Evidence and Policy Review on Gender and Poverty* (Department of Social Policy and Intervention, University of Oxford for the Joseph Rowntree Foundation, May 2015), 98–101, 103, 105,

https://www.spi.ox.ac.uk/sites/default/files/Gender_and_poverty_Bennett_and_Daly_final_12_5_14_28_5_1_4.pdf, accessed 28 September 2021.

²¹ Méabh Savage, "Gendering Women's Homelessness," *Dublin Inst. Technol.* vol. 16, no. 2 (2016): 11, https://arrow.dit.ie/ijass/vol16/iss2/4/, accessed 28 September 2021; See, Paula Mayock et al., eds., *Women's Homelessness and Domestic Violence: (In)visible interactions* (London: Palgrave Macmillan UK, 2016), https://doi.org/10.1057/978-1-137-54516-9, accessed 28 September 2021.

²² See Judith Wolf et al., "The Health of Homeless Women," in Mayock et al., *Women's Homelessness in Europe*, 155–78, https://doi.org/10.1057/978-1-137-54516-9 7, accessed 28 September 2021; "Pledge to End Schoolgirl 'Period Poverty,'" *BBC News*, 14 November 2018, sec. Bristol, https://www.bbc.com/news/uk-england-bristol-46205554, accessed 28 September 2021; "Free Sanitary Products 'Boost Attendance,'" *BBC News*, 28 November 2018, https://www.bbc.com/news/av/uk-england-hampshire-46361899/period-poverty-sanitary-products-improve-school-attendance, accessed 28 September 2021.

material deprivation in the UK. Second and third generation children may find upward mobility, even if they often have to overcome prejudice by non-immigrant UK citizens, and navigate educational and employment policies or tendencies' that do not account for their lived experiences. BME people in the UK consistently trend lower in most fiscal categories. While there are exceptions to these general trends, therein lies the conundrum: exceptional cases reveal the depth of inequality for many non-white UK citizens. However, when we look at the materially deprived, we find that material deprivation makes no ethnoracial distinctions, but people and policies and common practices often do.²³

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²³ Matthew Hunt, "Race/Ethnicity and Beliefs about Wealth and Poverty," *Social Science Quarterly* 85, no. 3 (2004): 827–53; Milly Williamson and Gholam Khiabany, "UK: The Veil and the Politics of Racism," *Race & Class* 52, no. 2 (2010): 85–96; Ceri Hughes and Peter Kenway, "Foreign-Born People and Poverty in the UK" (York, United Kingdom: Joseph Rowntree Foundation, July 2016); "Race Disparity Audit: Summary Findings from the Ethnicity Facts and Figures Website" (Westminster: Cabinet Office, 2017), https://www.ethnicity-facts-figures.service.gov.uk, accessed 2 November 2021; Tina Patel, "Race/Ethnicity, Crime and Social Control: An Introduction," *Social Sciences* 7, no. 12 (2018); Omar Khan, "The Colour of Money: How Racial Inequalities Obstruct a Fair and Resilient Economy" (Runnymeade,

^{2020), &}lt;a href="https://www.runnymedetrust.org/uploads/publications/pdfs/2020%20reports/The%20Colour%20of%2">https://www.runnymedetrust.org/uploads/publications/pdfs/2020%20reports/The%20Colour%20of%2
https://www.runnymedetrust.org/uploads/publications/pdfs/2020%20reports/The%20Colour%20of%2
https://www.inf.org.uk/, accessed 2 November 2021; Social Metrics Commission, July 2019; A Report of the Social Metrics Commission,"
https://www.inf.org.uk/, accessed 2 November 2021; A Report of the Social Metrics Commission,"
Measuring Poverty 2020; A Report of the Social Metrics Commission,"

Measuring Poverty (UK: Social Metrics Commission, July 2020); Noble et al., "The English Indices of Deprivation 2019 Research Report"; Andrea Barry, "Sewell report response: what does the data really tell us?" 7 April 2021, https://www.inf.org.uk/blog/sewell-report-response-what-does-data-really-tell-us, accessed 2

November 2021. See also JFR's myriad of illuminating resources at: https://www.inf.org.uk/people/ethnicity, accessed 2 November 2021. Similarly, Snowdon shows how working-class white boys are at risk; see Christopher Snowdon, "The Lost Boys," 15 July 2020, https://app.spectator.co.uk/2020/07/15/the-lost-boys-2/content.html, accessed 2 November 2021.

4. Is there poverty in Scotland

4.1 What data are we using?

This paper uses several data reports in an effort to create a hybrid of analysis, following the methodology common to all five reports (as described in Sections 1 and 2 above) and including the relevant Index of Multiple Deprivation report:

- Scottish Index of Multiple Deprivation (SIMD)
- End Child Poverty (ECP) resources
- Social Metrics Commission (SMC) reports
- Data published by the John Rowntree Foundation
- Published research in academic journals and publications researching material deprivation
- Articles found in UK newspapers (print or online), BBC, local newspapers and other media
- Data taken from interviews with citizens, ministers, civic and government leaders
- Survey data, including surveys conducted by 20schemes¹

4.2 Scottish Index of Multiple Deprivation (SIMD)

The *Scottish Index of Multiple Deprivation* report was published in 2016 (SIMD16).² Since the Scottish government's SIMD16 measures material deprivation slightly differently from the EIMD, here we merely note the differences. SIMD16 ranks small areas (called "data zones") from most deprived (ranked 1) to least deprived (ranked 6,976).³ People using SIMD will often focus on the data zones below a certain rank – for example, the 5%, 10%, 15% or 20% most deprived data zones in Scotland.

The UK government uses its *Index of Multiple Deprivation* (IMD) to analyse the deprivation across the UK. These indices provide a weighted seven-domain matrix of factors which lead to people experiencing poverty, or "material deprivation". However, four main issues make direct comparisons between each UK nation's IMD inadvisable. First, each country's IMD have different domains and indicators for those different domains. Second, each country weights domains differently (which affects overall rankings/scores). Third, the

¹ Research conducted by the author, based on data collected and analysed in 2019–20.

² See Scottish Government, "Scottish Index of Multiple Deprivation," 27 October 2011, http://www2.gov.scot/Topics/Statistics/SIMD, accessed 5 October 2021.

³ Each data zone comprises approximately 760 people. Although 3,279 zones (47%) are *over* this amount, 665 zones (9%)have more than 1,000, 8 zones (0.1%) more than 2,000, two zones list a population of "0" (Petershill and Sighthill, both in Glasgow City). The largest zone is 3,302 (Currie West in Edinburgh).

publication dates and support data publication dates do not coincide. Finally, the geographic areas for each nation vary – namely, Scotland uses geographic units of about 760 people, while England, Wales and Northern Ireland operate on units of about 1,600. On a direct comparison, Scotland's geographic units will land top marks in both extremes because of the smaller unit of measure.⁴

How the SIMD16 uses domains and data zones varies from the other UK IMDs. The domains reflect key areas of impact and the weights help quantify the impact of those domains. By using these seven domains, researchers can account for one factor's impact on the poor in relation to the others in various combinations. By weighting these domains, the research data keeps these domains in perspective, in reasonable relationship to each other.

Table 4.1 | SIMD16 domains (or aspects) of deprivation⁵

Domain	Percentage of overall SIMD	
Income	28%	
Employment	28%	
Health	14%	
Education, skills and training	14%	
Geographic access to services	9%	
Crime	5%	
Housing	2%	

Like the EIMD, the SIMD also places a priority on income and employment. In addition, what goes into Scotland's calculation for each domain is different from England, Wales and Northern Ireland.⁶ Another important distinction is that SIMD not only distinguishes by deciles (10% intervals), but also by vintiles (5% intervals). Also, note that when SIMD "ranks" a data zone, that zone may include multiple post codes. This again should remind readers to be cautious: not everyone in a given data zone or postcode is necessarily experiencing the material deprivation reported for the data zone.

4.3 Other Sources for Measuring Deprivation in Scotland

The SIMD16 can be considered Scotland's best metric for measuring deprivation. Despite its limitations, SIMD16 brings a greater quantity of data points into their calculations. In some respects, this brings a measure of precision to SIMD16 that the EIMD19 is not able to achieve. On closer analysis, perhaps, one can nuance the SIMD16 reporting, but the

⁴ Using Indices of Deprivation in the United Kingdom: Guidance Paper, revised 2013, Office of National Statistics, (London, England), 2.

 $^{^5}$ <u>https://www.webarchive.org.uk/wayback/archive/20200117165925/https://www2.gov.scot/SIMD</u> . The domains and weights used in SIMD20 are the same.

⁶ See the Technical Notes for each nation's IMD report.

specialisations required are beyond the scope of this project at this time.

Individual case studies of particular neighbourhoods or families are perhaps the most effective balance to the otherwise helpful SIMD reporting. Where additional reporting from Joseph Rowntree Foundation or others are available, this report seeks to implement those sources.

The Scottish Government report – *Poverty in Perspective: A typology of poverty in Scotland*. It proposes 13 different "types" of poverty across three life stages: families with children, working age households without children, and pensioner households. While no typology can account for the vast complexities comprising a given family's poverty, here readers find a helpful starting point, if not a few answers as well. With a typology of three life stages that each comprise several poverty types, a 13-type schematic emerges providing a helpful nuanced big picture of how people in Scotland experience poverty. The following breakdown of poverty indicators by the three different life stages summarises the results:

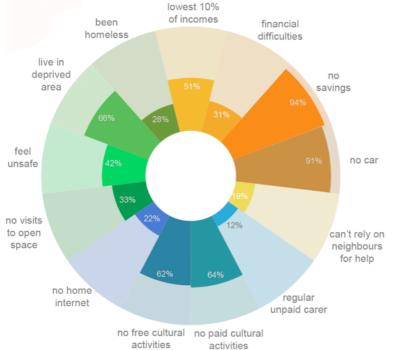


Figure 4.2 | Families with children – breakdown of poverty indicators for the "workless families"8

⁷ Matt Barnes et al., *Poverty in Perspective: A Typology of Poverty in Scotland*, Social Research (Edinburgh: Scottish Government, 27 March 2017), https://www.gov.scot/publications/poverty-perspective-typology-poverty-scotland/, accessed 6 October 2021.

⁸ Barnes et al., *Poverty in Perspective*, 16.

Figure 4.3 | Families with children – breakdown of poverty indicators for the "struggling to get by" 9

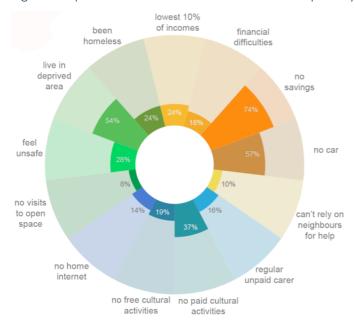


Figure 4.4 \mid Families with children – breakdown of poverty indicators for the "working homeowners" ¹⁰



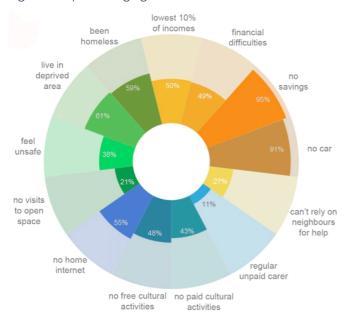
⁹ Barnes et al., *Poverty in Perspective*, 18.

¹⁰ Barnes et al., *Poverty in Perspective*, 20.

Figure 4.5 | Families with children – breakdown of poverty indicators for the "part-time workers with low assets" ¹¹



Figure 4.6 | Working age without children – breakdown of poverty indicators for "insecure singles" 12



 $^{^{\}rm 11}$ Barnes et al., Poverty in Perspective, 22.

¹² Barnes et al., *Poverty in Perspective*, 25.

Figure 4.7 | Working age without children – breakdown of poverty indicators for the "socially detached singles" 13

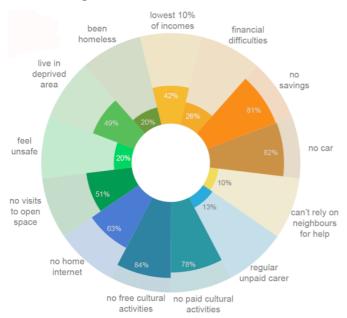
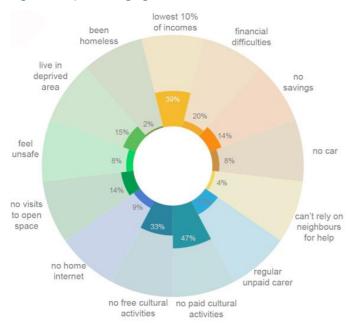


Figure 4.8 | Working age without children – breakdown of poverty indicators for the "new poor" 14



¹³ Barnes et al., *Poverty in Perspective*, 27.

¹⁴ Barnes et al., *Poverty in Perspective*, 29.

Figure 4.9 | Working age without children – breakdown of poverty indicators for the "generation rent" 15



Figure 4.10 | Older age – breakdown of poverty indicators for the "ill health" poverty type 16



¹⁵ Barnes et al., *Poverty in Perspective*, 31.

¹⁶ Barnes et al., *Poverty in Perspective*, 34.

Figure 4.11 | Older age – breakdown of poverty indicators for the "left alone" ¹⁷

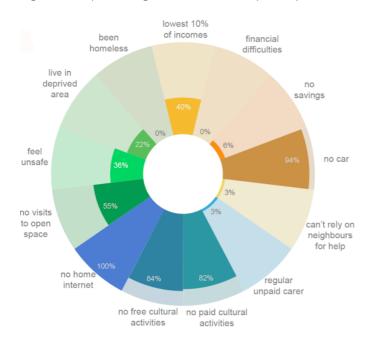
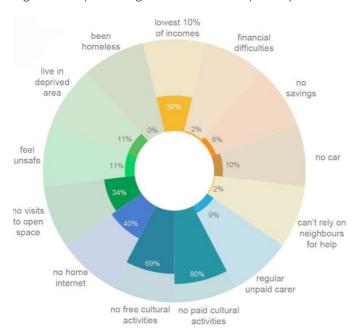


Figure 4.12 | Older age – breakdown of poverty indicators for the "socially disengaged couples" 18



¹⁷ Barnes et al., *Poverty in Perspective*, 36.

¹⁸ Barnes et al., *Poverty in Perspective*, 38.

Figure 4.13 | Older age – breakdown of poverty indicators for the "young active singles" 19



Figure 4.14 | Older age – breakdown of poverty indicators for the "younger socially engaged couples" 20



¹⁹ Barnes et al., *Poverty in Perspective*, 40.

²⁰ Barnes et al., *Poverty in Perspective*, 42.

The features that stand out across working age with or without children are: no savings, no car, living in deprived area (except "new poor", "generation rent", and "homeowners" families). For older age, the largest common features are: no cultural activities, no internet and no car.

A closer comparison of the income sources is interesting. Among working age with children, "workless families" are at greatest risk to receive more than 80% of their income from either benefits or "miscellaneous sources". Working homeowners are nearly as likely to have their income from "other sources" or "earnings". However, "struggling to get by" families are likely to either get 80% of income from either benefits or a mixture of benefits and earnings and other sources. This is a statistical way of saying, simply, that families are likely to have multiple streams of income because no one income stream is sufficient to care for their family – where work is low paid, one can expect families to need alternate sources of income (benefits or otherwise).

5. Where are Scotland's "most deprived"?

5.1 Complexities of identifying "most deprived" people and neighbourhoods

Identifying and locating the *most deprived* places and people is more challenging. One would naturally look at council estates and public housing neighbourhoods. However, the absence of nationwide lists requires contacting *every* local council, who are often reluctant to release such information. Furthermore, the privatisation of much public housing has also complicated the process of identifying poverty in such neighbourhoods. It is necessary, therefore, to rely on poverty reports to locate the most deprived neighbourhoods. Positively, there is an incrementally better response to poverty by the Scottish Parliament, though with a benchmark comparison as low as English and Central government, the improvements are few.

However, the reporting that leads to identification of "most deprived" is riddled with complexities. Identifying a place where there is a high number of people experiencing poverty does not mean *everyone* there necessarily experiences poverty. Second, the duration (how many months/years) or intensity (e.g. no income and on benefits? nearly homeless and on benefits? working poor? single? children? etc.) of the deprivation may vary for a given family or neighbourhood. Third, especially for those on benefits, is the fear of losing benefits and so respondents are often less clear on questionnaires and enquiries (be it over-reporting their need or deprivation, or under-reporting due to shame/guilt).

For many, there seems to be a discrepancy between what one sees – anecdotally or in media or journal articles – between the statistics on poverty and those experiencing material deprivation visible on the street. How do they carry an iPhone and or have Sky TV? Where did that new Ford come from – aren't they "poor"?

Brewer et al. explore a solution to the discrepancy between lowest income families' expenditures and income. They demonstrate that likely factors for the discrepancy include misreporting and that households completing government surveys "may feel that their responses to the survey may lead them to have higher tax bills or reduced entitlement benefits". Indeed, why bite the hand that feeds you? And for most people in scheme or estate communities, a deep-seated distrust of government (born of multiple generations of failed government promises) would certainly not encourage reliable reporting, either.

Similarly, Belfield et al. argue that net household income inequality fell due to deliberate increases in redistribution, the tax and transfer system's insurance role during the Great Recession, falling household worklessness, and rising pensioner incomes.² Bourquin et al. concluded similarly, adding rising costs of housing as fourth significant factor.³

Further complicating locating the most deprived and poor – if gentrification, homelessness and other social issues were not enough – is the continued privatisation of council housing across the UK. This process has led to changes both in landlords (from the government to individuals, corporations, housing associations or Registered Social Landlords) and tenants (who are pressured to leave or otherwise choose to leave as the property or neighbourhood changes for the worse with the transfer). A Reflecting on the National Audit Office's examination of the financial costs and benefits of retaining a council housing property *versus* transferring to housing associations, Ginsgburg writes:

They calculated that transfer was considerably more expensive for the taxpayer than retention and renovation by councils, possibly as much as 30 per cent more expensive. The NAO calculated that a renovation programme for one million council homes would cost £1.3 billion more if it were done through stock transfer rather than allowing the councils to do it. However, the NAO considered that the benefits outweigh the extra costs citing such benefits as 'the transfer of risk, the accelerated achievement of improvements, the greater tenant participation' (NAO, 2003: 32) associated with transfer. There is no question that improvements have been accelerated by transfer, but that is only because local authorities were prevented from doing them. There is undoubtedly increased tenant participation in the form of involvement in management boards, but whether tenants exert any

¹ Mike Brewer, Ben Etheridge and Cormac O'Dea, C., "Why are Households that Report the Lowest Incomes So Well Off?", *The Economic Journal*, 127(605), October 2017, p.F46–F49, https://doi.org/10.1111/ecoj.12334.

² Chris Belfield et al., "Two Decades of Income Inequality in Britain: The Role of Wages, Household Earnings and Redistribution," *Economica* 84.334 (2017): 157–79,

https://onlinelibrary.wiley.com/doi/abs/10.1111/ecca.12220, accessed 28 September 2021.

³ Pascale Bourquin et al., "Big Increases in In-Work Relative Poverty Rate Are about Much More than Just Low Pay," *Institute for Fiscal Studies*, 18 June 2019, https://ifs.org.uk/publications/14196, accessed 28 September 2021.

⁴ See Ginsburg's helpful historical survey of these developments from the governments of Prime Ministers Margaret Thatcher to Tony Blair: Norman Ginsburg, "The Privatization of Council Housing," *Critical Social Policy* 25 no. 1 (2005): 115–35, https://doi.org/10.1177/0261018305048970, accessed 28 September 2021.

more collective influence than they did within local electoral politics is highly debatable. The notion of "risk transfer" as a benefit involves taking a very narrow point of view on behalf of the taxpayer. It appears to be celebrating the loss of a public responsibility for meeting basic needs, and the transfer of risk to RSLs and, implicitly, tenants.⁵

The British Urban Housing report makes a similar conclusion:

Outperformance of original transfer expectations seems to have been most marked in relation to regeneration. One measure of this is the extent to which — in many instances — demolition and replacement of substandard housing has turned out to be significantly more extensive than initially anticipated.⁶

Further, transfer HAs (Housing Associations) quickly widened from property investments to activity encompassing community engagement and investment initiatives way beyond the initial undertaking.⁷ In other words, improvement came because existing buildings were destroyed and new ones built – typically at an initially higher rent (a modest increase, but an increase nonetheless). Then, the rest of the larger neighbourhood and community began to see development. While these are, on the one hand, positive things – old things refurbished or replaced, new life and vitality – in the end it is an all-too-common recipe for the gentrification of a materially deprived neighbourhood that ultimately pushes out those msot needing housing assistance. Gentrification does not happen overnight either, meaning neighbourhoods often endure extended periods of time with old and new juxtaposing or opposing each other, until one remains – often the economically-supported new to the detriment of those experiencing poverty. Similar reporting shows that both English and Scottish transfers showed that managerial effectiveness was maintained or improved slightly.⁸ In other words, the claim that privatisation has *improved* social housing for those experiencing housing deprivation is questionable. In market terms, relying on private landlords who are trying to have a successful "business" built upon an impoverished consumer-base (who have little or no income to draw from) has produced minimal (if any)

⁵ Ginsburg, "The Privatization of Council Housing," 124. See also, Hal Pawson and Cathy Fancie, *Maturing Assets: The Evolution of Stock Transfer Housing Associations* (Policy Press, 2003), 35–36, https://www.jrf.org.uk/report/evolution-stock-transfer-housing-associations, accessed 28 September 2021. Hal Pawson et al., *The Impacts of Housing Stock Transfers In Urban Britain* (The Chartered Institute of Housing and the Joseph Rowntree Foundation, 2009), 112, https://www.jrf.org.uk/report/impacts-housing-stock-transfers-urban-britain, accessed 28 September 2021.

⁷ Hal Pawson et al., *Impacts of Housing Stock Transfers in Urban Britain*, 112–13. Tragically, funding was typically only planned for the *development* of the dilapidated property, with no budget for improving the grounds and neighbourhood (which fell to the developer or residents, or was left undone). The net result was an "updated" house with the same failings of community infrastructure that originally led to the building's dilapidation.

⁸ Pawson and Fancie, *Maturing Assets*, 36. See also, Stewart Smyth, "The Privatization of Council Housing: Stock Transfer and the Struggle for Accountable Housing," *Critical Social Policy* 33 no. 1 (2013): 37–56, https://doi.org/10.1177/0261018312457870, accessed 28 September 2021.

improvements for those experiencing housing deprivation.

The ongoing shortage of housing and affordable housing within England and the UK further complicates both understanding of where the materially poor live and who is there. Maurice Mcleod voices a challenge that many face with popular and controversial "right to buy", arguing that one's home and community is not a commodity to sell and trade. While Mcleod no longer really qualifies on a needs basis to live on an estate, it has been his rental home twenty-four years, his community and neighbourhood – things one cannot commodify. Indeed, to require people to move out once they are "out" of material poverty could well perpetuate the hardships that give council estates their bad rap, as if they are staging grounds for something better instead of a neighbourhood or community of its own right to improve. 11

5.2 SIMD16 Analysis

An initial look at the data shows that Glasgow and its metro area, Dundee, and pockets of Edinburgh, Inverness, Ayrshire and Dumfries comprise the larger concentrations of 10% most deprived. SIMD16 identified 14 areas as consistently among the 5% most deprived (or areas of "deep-rooted deprivation") in Scotland since 2004:¹²

- Inverness Merkinch (Highland)
- Whitfield (Dundee City)

https://www.theguardian.com/commentisfree/2015/sep/30/renting-council-house-24-years-right-to-buy-osborne-social-housing, accessed 28 September 2021.

⁹ See, for example, Linda van den Dries et al., "Mothers Who Experience Homelessness," in Mayock et al., Women's Homelessness in Europe, 179–208, https://doi.org/10.1057/978-1-137-54516-9 8, accessed 28 September 2021; John Harris, "The End of Council Housing," The Guardian, 4 January 2016, sec. Society, https://www.theguardian.com/society/2016/jan/04/end-of-council-housing-bill-secure-tenancies-pay-to-stay accessed 28 September 2021; Mark Stephens et al., "2018 UK Housing Review: Autumn Briefing Paper", 24; Glen Bramley and Suzanne Fitzpatrick, "Homelessness in the UK: Who Is Most at Risk?," Housing Studies 33 no. 1 (2018): 96–116, https://doi.org/10.1080/02673037.2017.1344957, accessed 28 September 2021; Alan Murie, "Shrinking the State in Housing: Challenges, Transitions and Ambiguities," Cambridge Journal of Regions, Economy & Society 11 no. 3 (2018): 485–501, https://dx.doi.org/10.1093/cjres/rsy024, accessed 28 September 2021.

¹⁰ Maurice Mcleod, "I've Been Happily Renting My Council Flat for 24 Years – but for How Much Longer?" *The Guardian*, 30 September 2015, sec. Opinion,

¹¹ Interviews with families in any council estate will find people who work hard, consider the council estate their home, and who work for and hope for the betterment of their estate. For example, see testimonials reported in Ashley John-Baptiste, "When Council Estates Were a Dream," *BBC News*, 4 July 2019, https://bbc.co.uk/news/extra/iZKMPdOwjP/council housing, accessed 28 September 2021; Dawn Foster, "The Tory Policy That Encourages People to Work Less Hard or Lose Their Home," *The Guardian*, 23 October 2015, sec. Housing Network, https://www.theguardian.com/housing-network/2015/oct/23/pay-to-stay-housing-tory-policy-penalises-hardworking-people, accessed 28 September 2021; Harris, "The End of Council Housing"; Alison Ravetz, *Council Housing and Culture: The History of a Social Experiment* (Routledge, 2003), 137–171, https://www.routledge.com/Council-Housing-and-Culture-The-History-of-a-Social-Experiment/Ravetz/p/book/9780415239462, accessed 28 September 2021.

¹² McAlpine, *Introducing SIMD16*, 9.

- Ralploch (Stirling)
- Greenock (Inverclyde)
- Paisley Ferguslie (Renfrewshire)
- Craigneuk Wishaw (North Lanarkshire)
- Altonhill (East Ayrshire)
- Glasgow City:
 - Parkhead West and Barrowfield
 - Barlanark
 - Central Easterhouse
 - Dalmarnock
 - Govan and Linthouse
 - Keppochhill
 - Wyndford

Notice that of the 14 identified by the Scottish Government, 7 are in Glasgow city and another 4 are within the outer reaches of the Glasgow metro area. Only three are outside the reach of Glasgow. Similarly, West Dunbartonshire, North and South Ayrshire are among the four councils with the largest increase in deprivation, and all within the environs of Glasgow. On a very broad level, we can see a "corridor of deprivation" in Scotland that is essentially the councils in and neighbouring the city of Glasgow, stretching as far south as South Ayrshire and north into West Dunbartonshire, eastward to North Lanarkshire and westward to Inverclyde. To be sure, the concentration is found in Glasgow and its immediate neighbours on all sides (e.g. Paisley, Barrhead, Coatbridge, Clydebank, etc). Glasgow contains the most data zones with deprivation (48%) while still having areas that are not deprived (9%). However, pockets of considerable deprivation can be found in Kilwinning, Kilmarnock, Ayr, Dumbarton, Port Glasgow, Motherwell, to name a few.

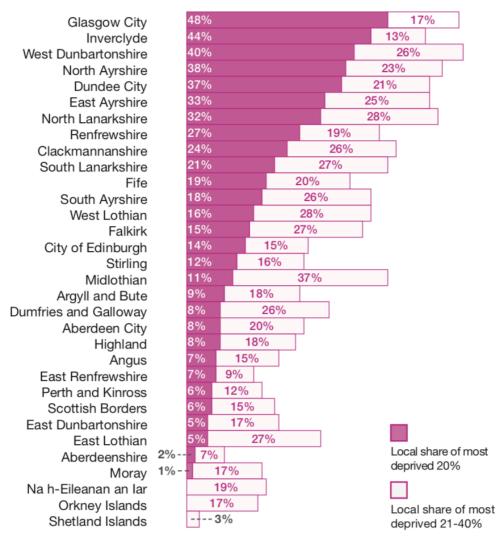
Conversely, SIMD16 found that Aberdeenshire, Aberdeen City, the city of Edinburgh, East Dunbartonshire and East Renfrewshire had the most data zones *without* deprivation – although they still had *some* deprived areas. Using the term "local share", SIMD16 demonstrates the proportion of data zones in each Local Authority area (or more commonly, "council") which is calculated by dividing the number of deprived data zones in the area by all data zones in the area (see table 5.1).

¹³ Introducing The Scottish Index of Multiple Deprivation 2016, Scottish Index of Multiple Deprivation (Scotland: National Statistics, October 27, 2011), 10, http://www2.gov.scot.

¹⁴ McAlpine, *Introducing SIMD16*, 11.

¹⁵ McAlpine, *Introducing SIMD16*, 13.

Table 5.1 | Local Share as reported by SIMD16¹⁶



We can see that Glasgow has a staggering 48% of its population in the 20% most deprived; 17% are living in hardship (as this study defines it). What this table does not reveal, though, is that 33% of the city of Glasgow data zones are in the lower 10% most deprived decile. In other words, one third of Glasgow is in the lowest decile, which is most of the 48% that is "up to 20% most deprived".

¹⁶ McAlpine, *Introducing SIMD16*, 12.

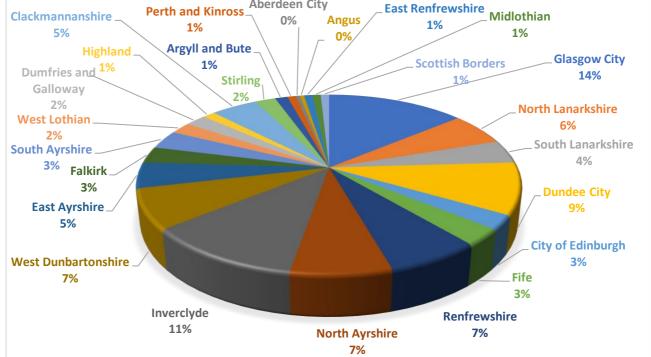
Table 5.2 | Ratios of deprivation as reported by SIMD16¹⁷



However, notice again the moving target: this data is based upon the 20% most deprived and 20% least deprived. Yet, when pursuing the most deprived – in other words, the 10% most deprived – we see again that Glasgow's reported 48% is predominantly the 10% most deprived (48% is made up of 12% in Decile 2 and 33% in Decile 1). Generating that analysis, we have found the following:

Aberdeen City East Renfrewshire Perth and Kinross Clackmannanshire **Angus** 1% 1% 5% 1% 0% **Argyll and Bute** Highland.

Table 5.3 | Concentration of most deprived by Local Authority (Council)



Glasgow's deprivation is considerable – not just for how widespread it is, but also for its persistence. Just under 32% of Glaswegians live in Scotland's 10% most deprived areas, whereas 4% of the population live in 10% least deprived areas. Naturally, one would expect

¹⁷ McAlpine, *Introducing SIMD16*, 13.

that figure to be about 10%, not 4%. ¹⁸ The *Glasgow Indicators Project* reports the stark conditions in detail. ¹⁹

- Over 197,000 Glaswegians (just under 32% of the city's population) live in the 10% of most deprived areas in Scotland.
- Almost half of Glasgow's residents 292,000 people live in the 20% of most deprived areas in Scotland.
- In contrast, nearly 27,000 people (4% of the population) live in 10% of least deprived areas in Scotland.

Despite these stark figures, the level of relative deprivation in Glasgow compared with the rest of Scotland has reduced over recent years.

SIMD16 identified "intermediate data zones containing one or more data zone that were consistently among the most deprived 5% in Scotland since IMD 2004" as the following:

Figure 5.4 | Deep-Rooted Deprivation in Scotland



Figure 5.4 illustrates those areas in Scotland that have been among the most deprived 5% since 2004. These 134 neighbourhoods make it reasonable to conclude that Glasgow, East

¹⁸ See The Glasgow Indicators Project, https://www.understandingglasgow.com/glasgow_indicators, accessed 21 October 2019.

¹⁹ https://www.understandingglasgow.com/indicators/poverty/deprivation, accessed 21 October 2019.

Ayrshire, Stranraer West, and parts of Edinburgh, Falkirk, Stirling, Dundee, and Merkinch (Inverness) are not only most deprived, but also experience greatest depths of deprivation because they've been so consistently deprived since 2004.

Other metrics confirm the material deprivation of these areas. The estimated child poverty in Scotland reflects a similar pattern of material deprivation (see Table 5.5).²⁰ Notice that despite housing costs, ranking Local Authorities high to low leads to few variations. After housing costs, in Glasgow, Dundee, North Ayrshire, East Ayrshire, West Dunbartonshire and Inverclyde, 25% or more children living in poverty. Marginally better, in Renfrewshire, Edinburgh, Falkirk, South Ayrshire, South Lanarkshire and Stirling, just under 25% of children live in poverty after housing costs. To be clear, a 2–3% "variation" is noteworthy, but that statistic betrays just how similar the experiences are for the children and families experiencing poverty in these locations.

Table 5.5 | Children in Poverty by Local Authority (sorted by "after housing")²¹

Local Authority	% of children living in poverty 2017/18		
	Before	After	
	Housing	Housing	
Glasgow City	29%	37%	
Dundee City	25%	31%	
Clackmannanshire	24%	27%	
Dumfries and Galloway	20%	27%	
North Ayrshire	22%	27%	
West Lothian	21%	26%	
North Lanarkshire	20%	26%	
East Ayrshire	21%	26%	
Midlothian	21%	25%	
Fife	21%	25%	
Inverclyde	21%	25%	
Scottish Borders	18%	25%	
West Dunbartonshire	20%	25%	

Local Authority	% of children living in poverty 2017/18		
	Before	After	
	Housing	Housing	
South Lanarkshire	20%	23%	
Angus	17%	22%	
Moray	15%	20%	
Perth and Kinross	16%	20%	
Stirling	18%	20%	
Argyll and Bute	18%	20%	
Highland	17%	20%	
Orkney Islands	15%	19%	
Aberdeen City	15%	18%	
East Lothian	16%	17%	
East Renfrewshire	19%	16%	
Na h-Eileanan an Iar†	14%	14%	
Aberdeenshire	13%	14%	

²⁰ Child poverty data is "estimated" for several practical reasons: data based upon household income surveys is limited to the sample sets collected by the surveys, not to mention the limitations in terms of accuracy in the data that people give to those surveys, as well as the difficulty of locating and assessing those who are inaccessible because of their poverty.

²¹ "Poverty in Your Area 2019: Improving the Lives of Children and Families," 2019, http://www.endchildpoverty.org.uk/poverty-in-your-area-2019/ Further, End Child Poverty notes households are defined as "living in poverty if their household income (adjusted to account for household size) is less than 60% of the median. All poverty rates are calculated on an 'after housing' costs basis."

Renfrewshire	21%	24%
City of Edinburgh	21%	23%
Falkirk	19%	23%
South Ayrshire	19%	23%

East Dunbartonshire	15%	13%
Shetland Islands	11%	11%
Na h-Eileanan Siar‡	0%	0%

[†] Formerly Western Isles ‡ Formerly Outer Hebrides

In short, researchers in both Scotland and England – as well as government-sponsored research – all conclude that significant poverty (material deprivation) exists in Scotland, and on any reasonable metric, it is clear that it is both deep-rooted and experienced by the most in these areas of Scotland in particular: Glasgow, East Ayrshire, Stranraer West, and parts of Edinburgh, Falkirk, Stirling, Dundee and Merkinch (Inverness). These areas are not only in the "most deprived" category, but also experience greatest depths of deprivation because they have been so consistently deprived since 2004.

5.3 SIMD20 Analysis

Awaiting publication of SIMD20

5.4 Synthesizing SIMD16 and SIMD20

Awaiting publication of SIMD20

5.5 Implications for the local church

Awaiting SIMD20 before completing. . .

Thinking about the implications of these statistics leads to a few generalisations, though these will vary greatly on a case-by-case basis for a given community (see below).

Families and Children – How does your church *support* families and *disciple* families?

Ethnic Diversity –

6. Where are the FIEC churches in Scotland?

With the above analysis locating the most deprived across Scotland, we turn our attention now to the church. Are gospel-preaching churches bringing good news to the poor? In this section, we aim to measure to what extent FIEC churches in Scotland are reaching the most deprived neighbourhoods of Scotland.¹ However, there are only 31 churches affiliated with FIEC in Scotland, so we below we include two kinds of churches, FIEC-Scotland (FIEC-S) and "SCOT" churches that preach the gospel.²

As with England and the other UK nations, due to the absence of any kind of comprehensive list of schemes or government-provided housing, we are in one sense limited and, in another sense, expanding just where the most-deprived persons are beyond government housing— so far as research data can provide. Hence, we turn our focus to those neighbourhoods within Scotland that are "most deprived", meaning they are in the lowest Vigintile and Decile. For example, Niddrie Community Church is located in Niddrie, Edinburgh, and is ranked 16th most-deprived, placing it in Vigintile 1 (lowest 5%) and Decile 1 (lowest 10%). Further, as we saw above, it is one of 134 neighbourhoods identified by SIMD16 as a neighbourhood with "deep-rooted deprivation".

FIEC-S has a limited presence in Scotland, with only 24 churches in Scotland.³ Adding to FIEC-S churches, the six 20schemes church plants/revitalisations brings the total to 30 churches. Together these churches comprise the following breakdown by decile.⁴

Table 6.1 | FIEC-S churches by decile⁵

Decile	# of churches	Percentage of FIEC-S
1	12	40.00%
2	2	6.67%
3	3	10.00%
4	2	6.67%

¹ FIEC, https://fiec.org.uk/, accessed 29 September 2021. Our research has been conducted in partnership with the FIEC and therefore focuses mainly on FIEC churches but we trust that the results will be useful to evangelical churches from other denominations.

² A "Scotland" church (SCOT) is identified by three criteria: (1) a church in Scotland that (2) preaches the gospel of Jesus Christ and (3) has had some point of contact with 20schemes.

³ Research conducted by the author, based on data collected and analysed in 2019–20.

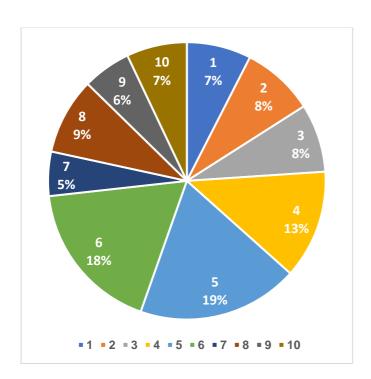
⁴ This is for continuity sake, as Scotland is the only nation that breaks poverty down to 5% increments (Vigintiles). However, each country defines their criteria for IMD categories by subtle and profoundly different criteria and calculations. Any direct comparison is unreliable. A decile is the 10% increments up to 100%. Hence, Decile 1 is 0–10%, Decile 2 is 10.01–20%, etc.

⁵ Research conducted by the author, based on data collected and analysed in 2019–20.

TOTAL	30	100%	
10	2	6.67%	
9	1	3.33%	
8	2	6.67%	
7	1	3.33%	
6	2	6.67%	
5	3	10.00%	

With a relatively small number of churches in this cohort, there are several remarkable features of this tight-knit group. First, what stands out is that the largest percentage of FIEC-S churches are in Decile 1 areas. On closer inspection, six (50%) of those churches are 20schemes churches/plants. Of the remaining six, it is difficult to ascertain to what degree these churches are actually making inroads with the most deprived around them. Second, by implication, even without the 20schemes churches/plants, churches are fairly evenly spread across all ten deciles. Without the 20schemes network, it seems FIEC-S's presence would be considerably reduced. However, 29 churches across Scotland is admittedly a fairly small sample set and likely to miss a clear picture of gospel advancement in Scotland.

Figure 6.2 | Non-FIEC "SCOT" churches by decile⁶



Towards a slightly broader scope, as Table 6.2 shows, an analysis of gospel-preaching

⁶ SCOT = A Scottish, gospel-preaching church that has connections with 20schemes. Research conducted by the author, based on data collected and analysed in 2019–20.

churches with a similar statement of faith to FIEC, we see clearer still the picture for Scotland. Non-FIEC Scottish churches are decidedly middle-class on the whole, as nearly 50% (105) of churches are in the 4–6 decile range. However, that figure drops slightly (to 47%) when accounting for all evangelical Scottish churches (FIEC-S and SCOT) – see Table 6.3.

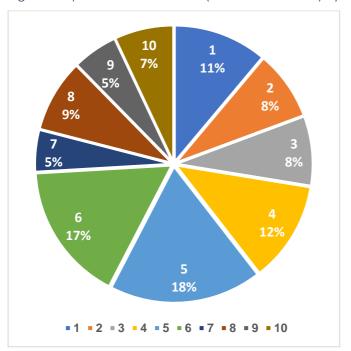


Figure 6.3 | All Scottish churches (FIEC-S and "SCOT") by decile⁷

So far, this reveals what is likely to be common knowledge or the expectation of many. Yet, on further reflection these numbers do not tell the complete story as the balance of churches may be more affluent than this data suggests. Since we are at this time only tracking the *location* of the *meeting place*, we have yet to comment on *who* attends the church from *what area* at said meeting place. It may be that churches meeting in a Decile 1 neighbourhood are people commuting into the neighbourhood from near or far.⁸

Average membership (as reported by churches submitting membership data to FIEC) by decile of FIEC-S churches is interesting:

⁷ Research conducted by the author, based on data collected and analysed in 2019–20.

⁸ The opposite is likely *not* true: materially deprived people are not likely to commute to church as they likely could not afford to do so. Typically, people from a schemes or council estates are not likely to travel far, sometimes no further than a mile outside their neighbourhood if at all.

Table 6.4 | FIEC-S church membership averages by decile

	Total	Average	% of all
Decile 1	229	20.82	15.99%
Decile 2	159	53.00	11.10%
Decile 3	102	25.50	7.12%
Decile 4	109	54.50	7.61%
Decile 5	67	22.33	4.68%
Decile 6	42	21.00	2.93%
Decile 7	32	32.00	2.23%
Decile 8	597	298.50	41.69%
Decile 9	16	16.00	1.12%
Decile 10	79	39.50	5.52%
TOTAL	1432	58.32	

There are several interesting features. The adjusted average size of reporting church in Scotland is 44 members (the higher average is due to one church's membership at 578). Despite this, the largest number of church members after that is found in Decile 1 churches. This may well suggest potential for further growth in these areas. Interestingly, the Barna research report showed a weekly average *attendance* at weekly worship services of 125 adults and 35 children.⁹ Attendance is not the same as membership, of course. Also, the churches selected by Barna may reflect a slightly wider theological range of churches, and they are not likely to include many churches in rural or urban deprived communities.

For our purposes, and in the absence of a proper listing of council estates and low-income housing, we define the *most deprived* in areas in Scotland as those data zones that were ranked Vigintile 1 (hence Decile 1, Quintile 1) – the 697 "most deprived 5%" of Scotland's 6,976 data zones.¹⁰ For comparison, FIEC-E has 21 churches in such neighbourhoods:

⁹ Transforming Scotland, 31.

¹⁰ The lowest ranked data zone being the most deprived Vigintile 1 (1–348), which is part of Decile 1 (1–697), which part of Quintile 1 (1–1395).

Table 6.5 | FIEC-S churches in most deprived areas

Church	Town	Affiliation	Data zone	SIMD16 rank (of 6,976)
Niddrie Community Church	Edinburgh	20s, FIEC-S	S01008710	14
Gracemount Community Church	Edinburgh	20s	S01008710	14
Bingham Church plant	Edinburgh	20s	S01008712	94
Refuge Church Glasgow	Glasgow	FIEC-S	S01009935	160
Yoker Evangelical Church	Glasgow	FIEC-S	S01010440	228
Charleston Community Church	Dundee	20s, FIEC-S	S01007848	325
Erskine Church	Kilwinning	FIEC-S	S01011294	330
Bethany Evangelical Church	Dumfries	FIEC-S	S01007612	361
Merkinch Church plant	Inverness	20s	S01010641	460
Lochee Baptist Chapel	Dundee	20s; FIEC-S; St Peter's	S01007854	505

The chart above lists the ten churches or church plants by FIEC-S and 20schemes that are the only FIEC-S churches in Scotland's "most deprived 5%" most deprived communities. Four of these churches are exclusively FIEC-S churches, the remainder in partnership with 20schemes. If we broaden this to all FIEC-S churches up to Decile 2 (or up to Vigintile 4), we can add:

Table 6.6 | FIEC-S Churches in deprived areas (up to Decile 2)

Church	Town	Affiliation	Data zone	SIMD16 rank (of 6,976)
Plains Evangelical Church	Airdrie	FIEC-S	S01011678	557
Maryhill Evangelical Church	Glasgow	20s;	S01010355	599
Hope Community Church Barlanark	Glasgow	20s; FIEC-S	S01010127	1039
Greenview Church	Glasgow	FIEC-S	S01009936	1057

So with a definition of "most-deprived" that includes Decile 1 and Decile 2 FIEC-S churches, the picture is clear. Of Scotland's 1395 data zones that are Decile 2 or lower, there are 14 churches – 6 that are FIEC-S and 8 that are 20schemes, or 10% of deprived communities. By comparison, FIEC-S with 20schemes has 30 churches in Scotland reaching 0.42% of Scotland's data zones; of FIEC-S/20schemes churches, 47% are in deprived Scottish data zones.

What does this mean? In short, FIEC-S has precious few churches in Scotland. However, of those precious few, almost half, with the help of 20schemes, are in the "most deprived" or "deprived" neighbourhoods of Scotland. Conversely, the opportunities are wide open for church planting and gospel work throughout most of Scotland.

If we take a broader look at both FIEC-S and SCOT churches in Decile 1 data zones, the picture shifts a little.

Table 6.7 | FIEC-S Churches in most deprived (Decile 1) areas¹¹

Church	Town	Affiliation	Data zone	SIMD16 rank (of 6,976)	'Deep- rooted' poverty?
North Edinburgh Reformed Presbyterian Church	Edinburgh	Scottish RC	S01008929	6	Υ
Niddrie Community Church	Edinburgh	20s, FIEC-S	S01008710	14	Υ
Gracemount Community Church	Edinburgh	20s	S01008710	14	
Ayr Free Church	Ayr	Free Church	S01012492	64	Υ
Riverside Evangelical Free Church	Ayr		S01012492	64	Υ
Bingham Church plant	Edinburgh	20s	S01008712	94	Υ
Refuge Church Glasgow	Glasgow	FIEC-S	S01009935	160	
Greenock Free Church	Greenock	Free Church	S01010873	175	Υ
Kirkcaldy Free Church	Kirkcaldy	Free Church	S01009534	176	
Yoker Evangelical Church	Glasgow	FIEC-S	S01010440	228	
Hope Church Coatbridge	Coatbridge	Free Church	S01011581	251	
Drumchapel Baptist Church	Glasgow		S01010497	261	Υ
Charleston Community Church	Dundee	20s, FIEC-S	S01007848	325	
Kilwinning Evangelical Church	Kilwinning	FIEC-S	S01011294	330	Υ
Bethany Evangelical Church	Dumfries	FIEC-S	S01007612	361	
Free North Church	Dumfries	Free Church	S01010620	362	
Holy Trinity Church (Wester Hailes)	Edinburgh		S01008459	375	Υ
Govan Free Church	Glasgow		S01009839	387	Υ
Paisley Free Church	Silk Street, Paisley		S01012153	408	
Merkinch Church plant	Inverness	20s	S01010641	460	Υ
Hillbank Evangelical Church	Dundee		S01007727	502	

 $^{^{11}}$ Research conducted by the author, based on data collected and analysed in 2019–20.

Lochee Baptist Chapel	Dundee	20s; FIEC-S; St Peter's	S01007854	505	
Dalry Trinity	Dalry		S01011302	509	
Plains Evangelical Church †	Airdrie	FIEC-S	S01011678	557	Υ
Maryhill Evangelical Church	Glasgow	20s	S01010355	599	Υ
Hope Community Church Barlanark †	Glasgow	20s; FIEC-S	S01010127	1039	Υ

[†] Though in Decile 2, these churches are included because they are the only Decile 2 FIEC-S churches and at least one is in an area of "deep-rooted" deprivation.

This wider net yields 26 gospel-preaching churches in most deprived neighbourhoods. There are 20 more churches in deprived Decile 2 communities, including Hope Community Church Barlanark (Glasgow, S01010127, Decile 2, ranked 1039). Indeed, Barlanark is a helpful example of how a community's ranking fails to register how bad the deprivation of the area is. Though "only" a Decile 2, it is one of Scotland's deep-rooted deprivation neighbourhoods (see above), and it neighbours areas multiple Decile 1 data zones. It is encouraging that 14 of the 26 deprived neighbourhoods (54%) are "deep-rooted deprivation" neighbourhoods. However, those 14 comprise 10% of the 134 of the total areas identified as "deep-rooted deprivation". A promising start, but this also reveals the volume of need.

7. Conclusions

One feature that perhaps goes unnoticed is that for many of these churches in schemes, the church finances can often reflect the finances of the congregation itself. These churches are no wealthier than their members. Often, these churches *need* to begin with people of means or people with means supporting them because when the offering plate comes around, the widow's mite is all that is collected. A huge offering in the sight of God, to be sure, but utility providers ask for a wee bit more than that each month. It takes money to pay the bills. Sometimes it can be helpful to have a church starting with people who can help financially support the church before launching into a scheme.

It is worth noting that, *per capita*, gospel work to the poor fares far better in Scotland than in England. That is, a higher percentage of deprived areas are being reached with more concentrated effort than is the case in England. Scotland can lay claim to a gospel witness in 10% of its most persistently deprived neighbourhoods and FIEC-S has nearly half of its churches in deprived neighbourhoods with help from 20schemes. This is good news about the good news, but it is not the only news. The need is great indeed. All communities in the UK need the gospel — but the deprived communities, in particular, suffer the double burden of nearby no gospel witness and barriers both personal and systemic prohibiting their access to the gospel. Most do not have a car to drive somewhere. Most are not likely to leave their community's one-mile radius, or perhaps have only enough to buy bus passes to and from work. The shame of their materially impoverished state is surely felt when a church and its surroundings (people, buildings or otherwise) are so culturally foreign. While we certainly need to be clear and uncompromising with the gospel, there is much that can be done that will make the good news clearer to people in many neighbourhoods across Scotland that are unreached.

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