

IN IT TOGETHER?



Perceptions on ethnicity, recession and austerity in
three Glasgow communities

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Executive Summary

This short study was commissioned by the Coalition for Racial Equality and Rights (CRER) to provide a 'snapshot' of the views and experiences of Glasgow residents from Black and minority ethnic backgrounds regarding the current period of recession and austerity. The research is a small scale qualitative study which focused on the experiences of three groups from Scottish Pakistani/Asian, Chinese and Black African/Somali communities. It revealed wide-ranging issues affecting the lives and experiences of men and women.

Everyday life as a struggle

The vast majority of participants stated that their household budgets have been significantly affected by the rising costs of food, gas and electricity which - combined with the cost of rent and council tax – is presenting some individuals with challenges in meeting their housing costs. Very tight budgeting and 'doing without' were the main coping strategies, as was pooling resources within some extended families.

Impact of the recession on long-standing issues and the creation of new vulnerabilities

Long-standing issues raised by participants include persistently low incomes, labour market discrimination, inadequate housing, lack of adequate support with employability, lack of acceptance by some sections of Scottish society and various 'ethnic penalties' relating to the difficulty of securing employment that was commensurate with educational qualifications.

New areas of concern include the financial pressures faced by minority ethnic enterprises as a means of self-employment and employment to others within their communities, and the impact of reduced services on both women and children. Economic difficulties are also putting a strain on family relationships, in some instances resulting in household dissolution. Negative impacts on physical and mental health of individuals (e.g. depression, isolation) were also reported.

Impact of current and forthcoming welfare reforms

At the time the field work was completed between February and March 2013, no-one knew exactly the extent to which forthcoming welfare changes were going to affect their income, but for those participants receiving benefits there was a consensus that it was already difficult to manage. The future imposition of a 'bedroom tax' and the move to online benefit applications were identified as areas of concern.



Many participants spoke of the withdrawal or reduction in services such as childcare, after school activities, ESOL, support for job seekers and welfare rights advice including services tailored for minority ethnic groups. Higher fees being charged at crèche and sports facilities were also reported. These changes have the effect of re-enforcing the isolation of already marginalised groups. Some self-help activities were evident but self-organising against austerity or participating in local campaigns was less apparent. There were few signs of participants receiving financial support at the neighbourhood or community level, in part attributed to the stigma associated with poverty.

•The study's findings prompt the following recommendations:

✓ Scottish Government and Glasgow City Council need to make closer links between anti-poverty and equality strategies at national and local levels respectively, ensuring adequate involvement from minority ethnic communities and their representative organisations.

✓ Action to counter the additional challenges faced by minority ethnic groups during the current period of austerity revealed in this report should be prioritised by the Scottish Government, both as part of its obligations under the Public Sector Equality Duty and as part of employability and anti-poverty initiatives.

✓ Any proposed closure or reduction in services should be rigorously Equality Impact Assessed in line with the Scottish Specific Public Sector Equality Duties; the results of EIA should be a key part of the decision making process, and where a potential adverse race equality impact is identified, public bodies should seek to mitigate this including supporting continuity of services where appropriate.

✓ Glasgow City Council should investigate whether local minority ethnic communities face differential impacts in securing affordable, appropriately sized housing in safe areas, and if so, seek to address these impacts in its Local Housing Strategy. Scottish Government should encourage housing associations to demonstrate greater transparency in ethnic monitoring of lets as well as type of housing and neighbourhood.

✓ Glasgow City Council, housing providers and other agencies should work closely with Police Scotland to ensure greater vigilance against racial harassment and to encourage reporting of racist incidents.



✓As employability has been identified as an area of particular disadvantage, Glasgow City Council should consider investing in and improving access to specifically targeted employment support for minority ethnic clients.

✓Jobcentre Plus and Work Programme providers should consider the scope for providing more specialised support for minority ethnic customers and should monitor outcomes for customers disaggregated by ethnicity.

✓Skills Development Scotland and relevant partners should increase the focus and transparency around minority ethnic participation in apprenticeship schemes as this is one important way of enabling people to participate in the labour market.

✓In order to enable minority ethnic women to prepare for work or to enter into the labour market, the need for culturally appropriate childcare should be addressed through working with childcare providers and communities.



Context: The Economic Crisis, Poverty and Ethnicity in Glasgow

The 2008 financial crisis has led to the most dramatic transformation of the British welfare state since its enactment after the Second World War (Taylor-Gooby 2010). Under the current programme of austerity, a new relationship is being forged between the state, the market and civil society. Support for collective provision of welfare, as embodied in the welfare state, is being eroded through negative discourses around the deserving and undeserving poor in line with punitive welfare reform measures. In some areas, service provision is being fragmented, putting vulnerable people at further risk of falling through the cracks. Political and public discourse shows a narrowing of ideas of social citizenship, arguably reducing the perceived legitimacy of claims for social protection as part of participating in democratic public life.

With regards to austerity measures, they are a combination of welfare reform and cuts to public services (for example via cuts to Local Authority budgets), both of which will affect minority ethnic groups. In terms of welfare reform, changes to the Working Tax Credit introduced in April 2012 have already been established as negatively impacting on minority ethnic households where one parent is in part-time work and the other is not working (HM Treasury 2010).

The benefit cap scheduled for April 2013 will have a particularly negative impact on large families (DWP 2012), which are common among some Asian communities. Further, and of direct relevance to the study, recent calculations of the impact of welfare reform found Glasgow to be the hardest hit local authority in Scotland and the 23rd hardest hit in the UK out of 379 (Beatty & Fothergill 2013; The Scottish Parliament 2013).

With regards to cuts to the Local Authority grant, while the latest Scottish Government funding settlement to local authorities represents a decrease of approximately 2.2 per cent in real terms, most councils are predicting substantial funding gaps over the next three years (Audit Scotland, 2013). This level of 2.2% could potentially be perceived as mediocre in the wider context of the austerity climate, however under the COSLA formula the cuts may be substantially harder to bear for some local authorities and Glasgow in particular. Overall, Local Authority grant funding from Central Government in Scotland faces an estimated cut 6.7 per cent in real terms in the four years from 2011 to 2015 (Asenova et al, 2013).

Relevantly in this context (but bearing in mind differences in structure and operation), a recent analysis of cuts to local authority grants in England (Hastings et al 2012)



revealed that the overall magnitude of the cuts south of the border is unprecedented, amounting to the overall reduction in grants of around 40 per cent, and of spending power of around 25 per cent, in real terms, over the four-year Comprehensive Spending Review period. The analysis also demonstrates that the most deprived authorities will suffer much larger cuts in comparison to relatively richer Local Authorities.

Overall, it can be expected that the cuts will have substantial consequences for vulnerable people, particularly in council areas with high levels of socio-economic disadvantage such as Glasgow. To compound Glasgow's predicament, because Glasgow City Council is one of the city's largest employers, where cuts to the Local Authority grant impact jobs this could add to the serious, long-term consequences of recession and austerity on the local economy. So far Glasgow City Council has managed to minimise the potential impact through its voluntary redundancy scheme, but the future position cannot be guaranteed.

It is estimated that around 12.8% of Glasgow's population is from a minority ethnic background. The four largest non-white minority ethnic groups in Glasgow in 2010 were: Pakistani (20,911); Indian (7,660); Chinese (5,002); and African (5,234) (Glasgow City Council 2012). Families tend to be large: 38% of Pakistani families and 21% of Indian ones have three or more dependent children (nationally, for White Scottish the rate is 13.5%) (NHS Greater Glasgow 2005).

Despite the finding that some minority ethnic groups (particularly in Asian communities) are as likely as the white majority population to study degree level qualifications (CRER, 2013) the employment rate for minority ethnic groups lags behind the city as a whole by around 10% (56% compared to 66%) (Glasgow Works 2013). It should be noted that this varies among the different BME communities. Generally Indian and Chinese communities have higher economic activity rates and lower unemployment rates while Pakistani and other South Asian communities as well as Black communities have a lower economic activity rate and higher unemployment rate (FMR Research, 2007).

Austerity has been found to disproportionately impact those groups living at the intersections of race, ethnicity, gender, legal status and poverty (Women's Budget Group 2010; Emejulu and Bassel 2013). Even before the economic crisis and the recession, minority ethnic groups—and minority ethnic women in particular—were over-represented in the bottom income quintile (Netto et al 2011; Emejulu 2008). In Scotland, minority ethnic groups (and in particular those self-identifying as 'Asian') have higher poverty rates, lower incomes and more dependent children than 'White British' groups (Scottish Government 2012a).



There are major differences in rates of poverty between and within ethnic groups (Platt 2007). For example, in Scotland, 37% of people from the 'Asian / Asian British' group, and 29% from each of 'Mixed', 'Black / Black British', 'Chinese' and 'Other' groups were in poverty compared to 16% of 'White British' (Communities Analytical Services 2011).

Previous research has also demonstrated that differences in age structure/family type and family work status account for only half of 'excess' poverty among minority ethnic groups (Kenway & Palmer 2007). Much higher rates of in-work poverty among minority ethnic groups (Netto et al 2011) suggest that low pay is a significant factor here, which in turn suggests that minority ethnic groups' poverty could be tackled by career progression (at individual level) alongside the introduction of a Living Wage (at macro level) to address issues of undervaluation.

Furthermore, research (Hill et al 2010; Netto et al 2011; Hudson et al 2013) shows that labour market discrimination profoundly shapes employment choices and opportunities, and limits the extent to which employability provides routes out of poverty, consistent efforts to tackle persistent labour market discrimination are needed at both the local and national level. Although this report does not aim to tackle these specific issues, it is important to note that there are also specific employment, income, housing and public service access implications for individuals in many minority ethnic communities related to asylum and migration policy.

The current period of economic crisis and austerity in Scotland poses substantial risks for minority ethnic groups, and seem likely to worsen. Economically precarious lives will be made even more uncertain through changes to the welfare state and the labour market.

The current study

In February 2013 the Coalition for Racial Equality and Rights commissioned a research team led by Dr Filip Sosenko (Heriot-Watt University) to conduct a 'snapshot' of the views and experiences of Glasgow residents from Black and minority ethnic backgrounds regarding the current period of recession and austerity. The project's aim was to create a better understanding of the impact of recession and austerity on local minority ethnic communities, including issues around employment instability, labour market exclusion, changes in household income, cuts to services and welfare reform. The project team was tasked with ensuring a participatory approach towards the study.



In order to avoid duplicating other research and to filter out some of the more specific barriers which often affect recent migrants, participation criteria included good or fluent English and the right to work in the UK (either an automatic right, for example through birth or citizenship, or permission to work without the need for a visa). For the same reasons around duplication and specific barriers, the sample did not include EU migrants.

The structure of this report reflects four major themes underlying the study - 'everyday life' (the impact of changing incomes on individuals and their families; budgetary choices; how individuals and their families manage or try to mitigate the impact of income reduction); 'employment' (changes in employment situation; experiences with employment support services); 'welfare reform and other changes to services' (how welfare reforms are affecting individuals and their families; changes to benefit eligibility; how access to services has changed in recent years; what these changes mean for households;); and 'activism and self-help activities' (local responses to austerity).



Methodology

Crucial parts of the research process, in particular decisions about the formulation of research questions, sample selection, characteristics and criteria and policy and advocacy recommendations, involved discussion with key minority ethnic organisations in Glasgow.

This was facilitated through an initial meeting to explore which minority ethnic communities should be targeted and the topics that should be emphasised in exploring experiences of poverty in the context of the recession and austerity. The four organisations which accepted the invitation to participate in the research (out of the 35 invited) were Positive Action in Housing, The Well, Poverty Alliance and The Bridges Programmes. At the meeting it was decided that the study should focus on Glasgow's Pakistani, Chinese and Black African communities. (These particular groups were targeted in order to avoid duplication and build on the most recent work on ethnicity and poverty in Scotland; for example see Netto et al 2011; de Lima et al 2011. Further detail on self-identified ethnicity of participants is contained in the appendix).

Researchers then engaged with three of these organisations (The Well, The Somali Association in Glasgow and Positive Action in Housing) to recruit research participants. Subsequently five focus groups were carried out (Chinese mixed gender; Scottish Pakistani/Asian men; Scottish Pakistani women; Black African/Somali men; Somali women) gathering views of 34 participants in total. Participants have lived in Glasgow since before the recession and represented a mix of unemployed and in-work poor. Those who were employed worked in public and private sectors as well as in self-employment. Most lived either in social or private rented accommodation, although some were home owners. As per the participation criteria, most participants had fluent English with the exception of a few Somali discussants whose English was more basic.



Research findings

Everyday Life

Summary of findings

- Participants widely spoke of their everyday 'struggle' to make ends meet and of economic difficulties affecting all dimensions of everyday life.
- Rising food and energy prices accounted for a large dent in household budgets.
- Very tight budgeting and 'doing without' were the main coping strategies, as was pooling resources within extended families.
- It was perceived that lack of good quality social housing, overcrowding and the lack of affordability of private sector housing continue to pose challenges for minority ethnic individuals on low incomes.
- The rising costs of gas and electricity, combined with council tax and rent, present some individuals with challenges in paying rent, suggesting considerable vulnerability to homelessness.
- Economic difficulties put a strain on family relationships, with some participants reporting a visible increase in household dissolution within their communities.
- Participants reported economic difficulties adversely affecting the physical and mental health of individuals (e.g. depression, isolation).
- Economic difficulties affect some children's education as additional tuition support for those who require it is one of the first 'luxuries' to be given up when incomes become inadequate.
- Co-operation within extended families seems to provide some relief in tough economic times. Participants did not, however, report support at community or neighbourhood level. This was linked to stigma around poverty.

Life as a 'struggle'

'Struggling' with making ends meet was the dominant theme in participants' narratives. Some participants even described it as 'struggling to survive' (Somali man). This struggle is not perceived to be experienced equally by all members of society: 'They say that we are all in this together, but they live in their big fancy houses' (Chinese woman).



Participants spoke of their problems as multiple and inter-connected (creating a sort of ‘negative synergy’). It was apparent that household’s economic difficulties affect all dimensions of everyday life: economic problems give rise to non-economic problems, for instance strained marital relationships. In the words of one participant: “if we want to talk about the problems, quite often one problem leads to another” (Somali man). Thus in order to effectively capture the life experiences of minority ethnic groups in contexts of austerity and in order to seek to combat poverty in this context, it is important to examine the interlocking experiences of poverty and discrimination.

Strategies for survival: tough budgetary choices

Families face a range of difficulties in budgeting. Particular areas of financial pressure arose around fuel and heating, food prices, travel and the need to give up many non-essentials or ‘luxuries’ with the effect of a narrowing social life for participants. More widely, several participants reported being adversely affected by rising food and commodity prices when salaries are stagnant or decreasing.

Coping strategies included ‘doing without’ (e.g. not buying meat), buying at the cheapest possible shops, buying products of lower quality, shopping around and making more use of charity shops:

‘I used to get good food and fruits, things like - I cut them off, all, in order to live only, that’s what I do.’ (Somali woman)

One Pakistani male participant spoke of people getting food packages from charities:

‘You have got some people that are going to charities as well. You have got the church who give food parcels. People who can’t afford it go to various charities.’ (Pakistani man)

Coffee, holidays and leisure were luxuries put on hold or reduced:

‘Because we were talking basic day to day life, to survive. The food and the other things which are more important than the leisure. So the leisure comes when you can cover the normal day to day.’ (Somali man)

‘We cut all the holiday and vacations and going somewhere and buying like, for example, games for children, a lot of other things. You have to cover and concentrate only the food and living things.’ (Somali woman)



Participants indicated that they were less likely to go out and socialise because of costly childcare and travel expenses. The closure of free children's centres and crèche facilities particularly affected women's social life and relationships with children.

Housing issues

There is a lack of up-to-date statistical evidence on differential impacts in housing for minority ethnic communities in Scotland. Although the EHRC's Triennial Review in 2010 found little difference between minority and majority ethnic groups on overcrowding and housing conditions in Scotland, this was based on arguably limited and outdated figures. Meanwhile, other studies (including Netto et al, 2011, 2001) have found substantial differences in Scotland and the Triennial Review itself illustrates the deep housing inequalities for minority ethnic groups found in research in England. Small sample sizes in Scotland and the associated tendency not to disaggregate information for individual ethnicity categories make a solid evidence base on the issue difficult to establish. In this study, many of the housing related themes emerging from the focus group discussions echoed the findings of previous reviews of the literature (Netto et al, 2011, 2001) estimating that minority ethnic communities face greater housing difficulties than the majority ethnic population.

Participants perceived that there was a lack of good quality social housing; a lack of availability of larger accommodation in the social rented sector; a shortage of appropriate temporary accommodation for homeless households; a lack of affordable private sector housing; and were concerned about overcrowding. The current climate of austerity was felt to have added to the challenges faced by individuals in gaining access to good quality housing due to cutbacks in support provided by welfare services and community organisations.

Participants in all focus groups spoke of the high costs of fuel, which was a particular problem given the cold Scottish climate: 'The electricity bill, the gas bills have gone up... they have gone sky high... that's like our main need, especially in this climate.' (Pakistani woman).

Many reported strategies that they were using to cut down on fuel, for instance heating and using only one room, or limiting heating to a few hours a day, or using a blanket instead of putting on the heating. While the Pakistani and Chinese participants in our small sample did not appear to be in dire housing need themselves, all were aware of individuals who had lost their homes through defaulting on their mortgage repayments and repossession, and spoke of the stresses associated with this, including on relationships.



Others spoke of individuals who had begun to rent out rooms in their homes to help with living costs. There was also a suggestion that those in housing need often kept their problems hidden from others in their communities, due to the stigma associated with poverty. Some individuals saw living together as a strategy for sharing housing-related costs. Those who appeared to be most severely affected by poor housing were the Somali community, the vast majority of whom had arrived in the country as asylum seekers and then obtained refugee status. The housing experiences of refugees in Glasgow have been the subject of extensive qualitative research (Netto, 2010a and Netto, 2010b) and many of the findings of this work are echoed in the narratives of the Somali participants in the current study, including the difficulties encountered by individuals in navigating a complex housing system. All of the Somali men were living in the social rented sector, while the Somali women were almost equally distributed between the private and social rented sectors. In the words of one of the Somali participants:

'The Somali community here, we have difficulties in the first place, even when the economy was stronger than it is now, to really adapt to the system. Because the system is a well-sophisticated system... We have longstanding problems. We came here to a strange country, different language, different rules. Everything is totally different to what it is in Africa or in Somalia.' (Somali male)

Many participants reported extreme difficulty in paying the rent, council tax and gas and electricity: *'I can't pay for the rent of my house. That is a big problem. The biggest problem I have.'* (Somali male)

This, combined with the challenges of finding employment, suggests considerable vulnerability to homelessness. Discussing whether flat-sharing was an option as a means of sharing housing related costs, participants pointed out that this was not possible for those who were exercising their right to family reunification and hoping for their families to join them because they had to demonstrate that they had the space for this.

Other participants experienced high levels of overcrowding ('a very, very big problem'), due to the shortage of larger accommodation in the social rented sector, which they felt had impacts on mental and physical health: *'I have seen with my own eyes a two bedroom flat for ten people.'* (Somali male).

Reflecting on the impact of the current climate of austerity on their housing circumstances, those involved in community work reported falls in housing-related support. Participants



thought, for instance, that grants for furnishing a new home (which had been particularly useful for refugees who had fled persecution in their country of origin with few possessions) had either fallen or were no longer available. It is not known whether participants were aware of the changes in the Social Fund system leading to the introduction of local Community Care Grants in 2011.

Support from social work to help with housing applications was also reported to have become more difficult to access, along with falls in support from other large organisations. This in turn impacted on the capacity of small community organisations to support those in their own community.

While any falls in funding and support would also be experienced by others in housing need and organisations supporting homeless individuals, these Somali participants' experiences with housing appeared to be part of a pattern of particularly distressing levels of hardship, isolation and vulnerability.

Strain on family relationships

Male and female participants noted strain on family relationships both between a) parents and children; b) spouses.

Participants spoke of the strain between parents and children resulting from the latter's desire for new things possessed by others in their peer groups; worryingly, at least one participant had resorted to the services of illegal lenders:

'They want the latest things, they will push you forward all the time. That is affecting you emotionally. When a father cannot buy the things that his small, young kids asks for, and he knows that he can't afford it.' (Somali man)

'Sometimes I'm borrowing and taking out loan sharks (sic), which is not ideal. But, yes I think we are putting our kids [first] more... we're giving them more importance than we are to ourselves.' (Pakistani woman)

The strain between parents and children also comes from increased working hours:

'The children don't get to see their dad very much. He is not having a day off, he is working 7 days a week. So he is having to take them to school in the morning, that is about the only contact, sort of thing.' (Chinese woman)



Pakistani participants also reported that in their community, spouses are experiencing pressure on their relationships due to financial strain and the threat of having the home repossessed:

'I have got friends who...are on the verge of splitting up because of financial difficulties. They have got the issues where previously maybe one of them was employed and has become unemployed. They have children and it has impacted on the household. And the stress, the family stress has definitely taken its toll on a lot of relationships.' (Pakistani man)

'They can't pay the mortgage every month and that is obviously where it starts. Next minute, the bank repossesses your house and it affects your relationship.' (Pakistani man)

'The financial worries are just adding to everything and exasperating it, making it a bigger situation than it normally would have been.' (Pakistani man)

'I know families like that. Three or four families have been separated, and that is a couple of months ago, because of this problem. They were telling me it was financial problems.'
(Pakistani man)

Health and well being

Participants felt that mental health issues were caused by financial worries as well as isolation due in part to cuts to services.

'I think depression's becoming, and anxiety's becoming quite an issue now. Whereas it wasn't in the past six or seven years cause more and more people are actually becoming depressed with the climate because they cannot meet the needs... I think there's a quite vast majority of people that are actually in that phase of... first stage of depression.' (Pakistani woman)

'To be honest with you... I feel the climate is actually... affecting us emotionally as well. If we come to sit down and think about it, it does affect you emotionally. We're not able to do anything with the kids as much as we want to do. We have to make sure their main priority [sic] are given. But every child's got individual need but every child needs family time and with family time you need certain things. You need certain products available to do that. Even to go on holiday you need certain things to take into consideration before you can actually do that.' (Pakistani woman)



'I feel sorry for the fact that all this (Chinese community services) is disappearing. Especially the language barrier. Where can they go where you can meet people? And they get isolated. There is a language barrier, especially those from Hong Kong or elderly, there is not enough facilities.' (Chinese participant)

'I noticed it [not being able to afford a balanced diet] is affecting the health of the person also and the wellbeing of the person.' (Somali woman)

Pakistani women participants spoke of the how pressures on women in particular within communities and households were adding to the physical and mental health fatigue resulting from economic difficulties:

'We've got a lot of stuff we have to do. Like the kids' breakfast and stuff, it's mainly us women that are doing it. Bringing and dropping them off at schools, even at the mosque, that's mainly women that's doing that. So it does, it quite tires a woman out. When it comes to the weekend when you want to spend time with the kids more, you're more reluctant to be staying in bed.' (Pakistani woman)

More female than male participants also identified the support of elderly people as an additional responsibility.

Cost of education

Providing for children's education through additional private tutoring or after school programmes when the state system is perceived to be inadequate and household resources weaker was identified as a key community concern by some Somali participants:

'There are after school programmes and it costs a lot of money. I know families who used to attend their children [sic] to after school maths and English, but they took them away because they could not afford it.' (Somali man).

One participant who felt that additional tuition was needed for her child initially managed her money very carefully in order to fund this, but found the cost untenable:

'...Even though the money was only enough to live, I was just minimising in order to cover the tuition for the broadening of my children's education. But nowadays I can't do that because of the inflation and the economic effect. Previously I was cutting off some of my living things in order to cover the education. Forget about covering education now, I can't even cover the living expenses.' (Somali woman)



In terms of their own access to adult education, the lack of affordable childcare also affected women's choices to continue education and take courses.

The changing role of remittances

Several participants identified that for others in their community, choices were being made regarding remittances (money sent to help family in the country of origin) and the difficulty of balancing this with decreasing family income (for a further discussion of this point see: Lindley 2009; 2010). It was felt that if families in Glasgow experienced reducing income and continued to provide remittances, for example to support elderly parents 'back home', this could push them into poverty. Thus the economic crisis appears to be experienced transnationally, 'on both sides' as one participant put it, both in the country of origin and in Glasgow:

'Previously they could maybe send something, but they are not in that financial position anymore to help.' (Pakistani man).

'I don't have family over there, but if I had family, I would not be able to send money. Maybe £10 a month even, I am not able to afford that.' (Pakistani man).

Social support, community relations, discrimination and personal safety

Cultural factors played both a positive and negative role as a source of social support. Some people spoke of strong networks within their communities (but not so much with white majority ethnic Scottish people). However, others identified isolation, saying that for others within their community this was compounded by falls in ESOL provision (it is not known whether this refers to statutory, voluntary or other services). Several participants identified the taboo of speaking about poverty in their communities and a reluctance to tell others about being in difficulty (one man found out about a friend's difficulty only after the friend's home was repossessed). Participants did not indicate an impression that stronger support existed elsewhere (i.e outside Glasgow or Scotland).

Participants perceived new and more recent migrants (such as Roma, African and Central/Eastern European communities) to now be bearing the burden of hostility and discrimination that had previously been experienced by groups which were now more established, including some Asian communities. Inter-ethnic tensions between newer and more established minority ethnic groups were also reported. While the recession and austerity measures were not always mentioned as being directly connected with such tensions,



the tone of some participants' encounters with racism described in this section suggest that the current climate may have heightened such tensions.

'What is happening now is, even with some, I am not saying Asian cultures, but like now, I am not saying it is prejudice against the Romanians¹ or right, it is like a lot of people... "They are taking our jobs". Before it was the Asians that was the scapegoat, now it has changed. Some Asians are looking, "why are these people...?" There are problems [in the local area] between the Romanians and the Asians. They thought when they first moved in... it is like, it is turning now.' (Pakistani man)

'It has been 40 or 50 years since the Asians, when they settled. So now it is the next community that comes in that gets this, that suffers it [hostility].' (Pakistani man)

'The Asians are far more mixed with society than maybe in the past, like the first generation and so on. Now a lot of the younger Asians see themselves as Scottish.' (Pakistani man)

Participants reported different degrees of fear for their personal safety. Some said they felt more unsafe and experienced acute forms of racism which were perceived to be worsened by the current climate, particularly in the Somali women's focus group:

'Absolutely feeling a big harassment about that issue. Everybody are saying, "Because of you guys, because of you. Go to your own countries, that's why there's economic crisis, that's why there's no jobs. You are taking our benefit, you are taking our money." That's what they are saying' (Somali woman)

'I was in a bus one day, one guy stand up, "Oi, you, you shouldn't be here. You should go home to your country." The driver stop the car and situation become chaos on the bus.' (Somali woman)

'Economic crisis is causing tensions, they are hating us. That's increasing the hatred. Even though they are still nice people, there is the bad people and they are calling us names.' (Somali woman)



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¹ Quote has been provided verbatim – the authors acknowledge the frequent confusion in perceptions of ethnicity regarding people of both Roma and non-Roma heritage from a range of Central and Eastern European countries of origin including Romania and Slovakia; we cannot establish which of these communities the stated tensions relate to.

Impacts on cultural and religious life

Some Muslim participants identified challenges around financial obligations tied to religious observance, which added to the strain of living on a low income:

'There's other cultural stuff as well on behalf of the Pakistani men. Like we've got the Pillars, we've got to pay a certain amount of what we've got for our, Islamic needs. We've got to pay the needy, then we've got festivals and stuff where we take out [money] as well, because that's our Islamic need and we need to do that. So they are, the men are getting pressure and that from the wives and the kids.' (Pakistani woman)



Employment

Summary of findings

- Common themes related to employment were the difficulty of finding jobs, with some evidence that the current climate of austerity had exacerbated longstanding barriers, including discrimination.
- Despite possessing educational qualifications, many participants were willing to consider taking up manual labour but faced difficulties in securing even this sort of work.
- Formal sources of support with finding employment, such as the services provided by Jobcentre Plus, are in use but support with enabling minority ethnic individuals to find routes into work by gaining UK work experience or volunteering appears to be lacking.
- Those who were in employment spoke of reductions in working hours and freezes in wages.
- Owners of small businesses highlighted increases in working hours due to being forced to reduce staff.
- The role of minority ethnic enterprises as sources of employment for minority ethnic individuals appears to have been weakened due to budget constraints that these organisations are experiencing as a result of the economic crisis.
- Lack of recognition of overseas qualifications and lack of UK work experience were also raised as barriers to employment.

Major themes revealed through all focus group discussions were the difficulties of finding jobs and the shared experiences of job losses. Some of those currently employed spoke of reductions in working hours, and the difficulty of finding full time work, reinforcing the findings of Aldridge et al (2013) who found increases in the numbers of people on part-time jobs due to the lack of full time job opportunities.

Difficulty in finding jobs

It would be difficult to disentangle the impact of the current climate of austerity on employment from the general difficulty that participants experienced in seeking job opportunities prior to the most recent recession. However, quantitative analysis of benefits claimant data gathered through the National Online Manpower Information System (NOMIS) indicates that the recession increased male unemployment among certain BME groups by a higher



proportion than White communities, particularly the Black or Black British group which saw a considerable increase in their share of unemployment relative to their share of the population between 2007 and 2010 (Netto et al, 2011). In 2012, Scottish Government figures based on the Annual Population Survey showed that the employment rate for people from ethnic minority groups was 61.7% compared to an overall employment rate of 70.7%, and the economic inactivity rate for those from an ethnic minority group was 30.7%, compared to 23.0% overall (Scottish Government, 2012b).

Many focus group participants reported repeated attempts to find jobs to no avail, and with little or no feedback on why they had been unsuccessful:

'I have been looking for a job for a long time... The people who answer... are very few. Those few that I got the answer from have different reasons to say, sorry. Some of them say you are over-qualified.' (Somali male)

This applied to a wide range of jobs ranging from typically low paid work such as cleaning and caring, to professional jobs in law and architecture. Barriers to securing even manual work were linked to lack of support with gaining knowledge of health and safety requirements, or manual handling, and the rigidity of potential employers in insisting on formal qualifications rather than considering previous relevant experience. Lack of support in terms of building on previous experience in another country, such as nursing, by looking at what could be done to adapt such experience to the current situation through further education, volunteering or training was also identified a key issue. This was particularly relevant to members of the Somali community who had gained refugee status, highlighting the continuing relevance of the longstanding issues of recognition of overseas qualifications and enabling individuals to gain UK work experience (Aspinall and Watters, 2010). Supporting the findings of other studies on refugees (Netto and Fraser, 2009), Somali participants also highlighted the difficulty of looking for employment at the same time as coping with poor housing, poor health and dealing with the benefits system.

Also reflecting on the challenges of finding a job, Chinese and Pakistani participants observed that it was now difficult to find routes into employment even in small family businesses, such as restaurants and shops, which had traditionally provided opportunities given the financial pressure that these businesses are now under. This could indicate a possibility that the role that small minority ethnic enterprises had played as 'safety nets' among individuals who were either striving to enter the labour market or who had lost their jobs has weakened.



Somali participants highlighted the difficulty of setting up small businesses due to the difficulty in finding advice and support. Some participants expressed uncertainty about what employers were looking for in recruiting employees, with conflicting views on the value of educational qualifications. One view was that taking up apprenticeships was a better route into employment than pursuing higher educational qualifications:

‘People that are doing apprenticeships... they seem to be in employment as soon as they’ve done the apprenticeship. Whereas if you’re studying for six years, you might come to the end and be sitting unemployed at the end of it. So is education the best option?’ (Pakistani female)

In contrast, others felt that those who had relevant qualifications and experience would be better placed to secure employment in the current climate, even for manual jobs. However, others reported being informed that they were over-qualified for the jobs they sought, and that their qualifications actually presented a barrier to employers, even if they themselves were willing to take up jobs which did not match their educational qualifications.

Others said that they had been forced to take up jobs which were not linked to their qualification, signalling considerable mismatches between skill and qualification level and jobs:

‘I feel like we don’t have a lot of opportunities, especially young Chinese people. Because, some of us, especially the Chinese communities, some of us have a degree or whatever and they have studied for a degree. Or the parents are hard-working, they pushed them into having an education. Then they study all that degrees and they end up working in a restaurant. And then we feel like we don’t have a lot of opportunity. Do you feel that way? Like, it is restricted because we get discriminated when we try and go for the mainstream. I don’t know if you find that?’ (Chinese participant)

‘The problem is there are no suitable jobs for qualifications... people may be overqualified, they are doing menial jobs in comparison to what their study has been.’ (Pakistani male)

‘The bottom line is, training and education is one thing. Availability and getting a job and the guarantee of a job is totally different.’ (Somali male)

Women in all three communities either opted to prioritise caring for their children above seeking paid employment or spoke of the difficulties of combining paid work and affordable Childcare.



Historically women in these communities, and most of all in the Pakistani community, were considerably more likely to have never worked in comparison to men in the same communities; in contrast, within the white Scottish majority population (and other white populations in Scotland) women were only slightly more likely to have never worked (Scottish Executive, 2004).

Some women adopted a strategy of looking for jobs that would allow them to work during school hours but this severely constrained these women's job searches. As well as a general reduction in job opportunities, some female participants observed a decrease in opportunities related to social care and community work, in which they had skills, training and experience, supporting other research which has indicated that women are likely to be particularly affected by cuts in public sector funding since the onset of the recession (Women's Budget Group 2010; Emejulu and Bassel forthcoming 2013).

Discrimination against job seekers

Many participants spoke of feeling discriminated against as a major barrier to finding employment, not only in the current climate but before the onset of the recession. Most perceptions of discrimination were linked to their ethnic origin, and for those who were of Somali origin, the fear of 'colour' based racism was evident, as was the recognition of the need for support to counter this:

'To get employment here is a struggle. If you are of an ethnic minority who came from Africa, with a dark skin and strange language, there is... discrimination... We sometimes need help from someone to give us a hand.' (Somali male)

Others spoke of discrimination not only on the basis of ethnicity but combined with age and disability. Among older people, the perception of discrimination was linked to the nature of employment sought – manual jobs - which might be seen to be more easily carried out by young people. With regards to disability, there was lack of knowledge in terms of whether its nature should be disclosed, and whether disclosing the disability would help improve the chances of seeking a job or increase the difficulty, demonstrating perhaps both a lack of knowledge of employment rights as well as awareness of possible discrimination on these grounds.



Sources of support in job seeking

Many research participants appeared to be looking for jobs on their own, without any form of support. For some, this seems to be due to both a lack of awareness of available sources of support and lack of experience of using formal support, such as the Jobcentre. For others, there was a perception that there was little to be gained from using such support, although some reported that they had obtained some advice relating to CV preparation and job seeking.

Other participants reported significant difficulty in benefiting from formal job seeking support services. Some of these difficulties appeared to be related to a lack of computer skills for responding to online job advertisements, indicating the need for more tailored support for those who are not computer literate. Some of the participants also spoke of a sense of futility and a loss of trust in using the Jobcentre service, linked to doubt as to whether they would be considered for such jobs. The processes were therefore seen as a box ticking exercise on the part of Jobcentre staff:

'To fulfil the formality, they [the Jobcentre] say 'just fill this form, go and check that screen, apply for the job', and that's what's going on.' (Somali male)

Among some participants, community organisations were seen to be playing a valuable role in providing more tailored support than that available at the Jobcentre. Return to work schemes were reported to be missing. Others, notably those from the Pakistani community who were closely linked to family businesses associated with the running of shops and restaurants identified word of mouth as a key means of recruitment.

Impact of economic crisis on those in work

Among those who were in work, common themes were frozen wages as well as increments which were not matched by the rise in inflation. Participants also reported either an increase in working hours which was not accompanied by increased pay or a reduction in paid working hours. It is not known whether any of these cases involved breaches of employment law, but this is a possibility. Those in family businesses spoke of increased working hours due to the need to cut back on staff. Other themes were a decrease in job security due to restructuring:

'They are talking about restructuring. So they don't know where they are going to make the cutback. So it makes sense for everyone to keep their eyes and ears open.'

(Chinese participant)



While some participants were members of trade unions, there was uncertainty as to what support trade unions could offer, beyond, for instance, assisting in negotiating the terms of a redundancy.

Employment in family or community businesses

It is well established that self-employment is higher than average among some minority ethnic groups. Historically, analysis of the 2001 Census data revealed that self-employment rates, often associated with in-work poverty, were at least twice as high for 'non-white' minority ethnic groups as for the white Scottish group (Scottish Executive, 2004). The rate for those of Pakistani origin was 32%, while the rate for those of Chinese origin was 23% compared to a rate of 10% for those of white Scottish origin.

A detailed breakdown has not been made available for current self-employment levels, however Scottish Government analysis of the 2011 Annual Population Survey shows that the self-employment rate for 'non-white' minority ethnic groups overall was 14.9% compared to 11.4% for those of 'white' ethnic origin (Scottish Government 2012b).

What is less clear is whether self-employment is a positive choice or a manifestation of lack of access to other areas of the labour market. Related to this, analysis of data collected through the Annual Population Survey from 2002 to 2008 showed that 'non-white' workers are much more likely to be employed by small employers than 'white' workers (10.4% vs 5.5%) (Netto et al 2011), suggesting that non-white ethnic minority individuals may be more likely to find employment within their own communities (bearing in mind, however, that only 3% of small to medium enterprises in Scotland are ethnic minority led; unchanged between 2007 and 2012 [Scottish Government, 2013]).

Participants' views in this study suggest that in the current climate of austerity, the role played by family businesses in enabling participation within the labour market is likely to be changing:

'With the smaller ethnic [minority] businesses, now they are not able to support the whole family... More and more are working elsewhere... diversifying.' (Pakistani male)

Participants also felt that minority ethnic owned local shops were under threat from increased competition due to the growth in supermarket-linked outlets locally.



Gendered choices: choosing whether to go back to work

While these considerations are not new, with reduced household budgets and participants' awareness of fragile/underpaid possibilities for women in the labour market, participants felt that the current climate was particularly affecting how childcare expenses factor into the decision to go back to work:

'Where shall I leave my kids if I'm going to a full-time job, that's the problem.' (Pakistani woman)

'Even the prices of a private nursery isn't cheap. They're not cheap if you're thinking of putting them in. It's like putting half your wages into child care funding and spending half on yourself, so we still don't meet the needs we need to meet.' (Pakistani woman)

'I think also with the childcare costs so high, a lot of mums aren't going back to work. They just can't afford to put them to childcare.' (Chinese participant)

'It is not really worth going to work paying somebody else to watch the children.' (Chinese participant)

'It is just too much of a burden, you know what I mean? Especially when the childcare costs are so expensive. I might have to be a full time mother [if having a child].' (Chinese participant).



Welfare

Summary of findings

- Participants relying on benefits were worried about the impact of forthcoming cuts on their households' finances.
- Many stated that life on benefits is a serious struggle even before the cuts.
- The Somali participants seemed to lack knowledge of the forthcoming changes while the Pakistani and Chinese discussants seemed relatively better informed. None of the participants, however, seemed to know exactly what level of reduction in income to expect.
- The future imposition of a 'bedroom tax' and the move to encourage benefit claimants to an online system were also identified as areas of concern.

Life on benefits as a 'struggle'

A common opinion among participants claiming benefits was that their life was a 'struggle' even before taking account of the existing and potential impacts of welfare reform. Benefits were described as 'small'. Unsurprisingly, those who rely on benefits felt worried about the impact of forthcoming cuts on their household budgets.

Reactions to benefit changes

Pakistani participants widely criticised the change to the number of working hours required to be eligible for the Working Tax Credit. Several participants pointed out that an employer may not want to increase an employee's working hours, and it is practically impossible to find a job for a few additional hours a week. Participants thought that for these reasons, those affected by this change may no longer see a financial benefit in working and could be inclined to leave the labour market altogether.

The way in which benefits are updated has also been criticised, with the significant negative impact of rising living costs on household budgets (although participants did not mention the 1% benefit cap recently announced by Government, this is likely to have a serious impact for those affected).

A few participants felt that benefit sanctioning has recently become much more ruthless. This caused resentment when it was felt that in some circumstances, sanctions were imposed due to circumstances which could not be helped.

While the Pakistani and Chinese participants seemed to be relatively knowledgeable about some of the forthcoming changes (mainly through word of mouth), none of the participants



knew exactly how much reduction in income to expect. This was particularly the case for the Somali participants:

'Everybody is saying the worst is yet to come, but nobody understands what is coming'.

'We are in the dark. Nobody knows what will happen.'

Another concern among participants is the government move towards online application systems for benefits. As was discussed previously, a general lack of access to computers and requisite computer skills were identified. Participants also identified the likelihood that language barriers would affect the ability of many in their communities to apply, particularly those from the older generations.

Individuals in each of the focus groups raised concerns about the imposition of the 'bedroom tax', which would result in cuts in housing benefit for those who were seen to have a spare bedroom. Many saw this as likely to result in significant problems for large sections of the population, who were already struggling to manage on their existing benefits. Further, it was reported that it would be difficult to avoid the 'bedroom tax' by finding smaller accommodation due to the shortage of one bedroom accommodation in the social rented sector in Glasgow. In discussion around flat sharing, some had raised issues around spare rooms being necessary for family reunification purposes, suggesting that this may also be an issue in regard to the 'bedroom tax.' The arguably higher media profile of the 'bedroom tax' at the time the field work was completed in comparison to other changes such as the cap on benefit uprating and the move to Universal Credit may have impacted the weight given to this in discussions.



Public Services and Activism

Summary of findings

- For the majority of participants we interviewed, many of their experiences of hardship - especially in relation to accessing services - appear to pre-date the 2008 global economic crisis and the following move towards austerity.
- Participants talked about the withdrawal or reduction of services (childcare, sports facilities, English for Speakers of Other Languages, support for job seekers, welfare rights advice) or having to pay for these services. These changes in service provision have the effect of re-enforcing the isolation of already marginalised groups.
- Some self-help activities were evident. However, self-organising against austerity or participating in local anti-cuts campaigns was less apparent.

Access and experiences of public and other services

The majority of participants reported poor experiences with public services. An overarching issue was the perception that key services are not fit for purpose for many individuals from minority ethnic communities. This seemed to be identified as a problem predating the economic crisis.

Nevertheless, participants reported changes in the availability of services locally which negatively impacted their quality of life. For example, a Somali woman states:

‘One of my neighbours... was going to college... and there was a facility of child care also... She was keeping the children there for free and she was studying English for two days a week. But now, that’s gone because they cut down the crèche facility to one day. So it become the choice of either to stay home with your children, going nowhere or pay for the childcare for one day and then go to the college.’

‘A lot of the playgroups and nurseries in my area have shut down.’ (Scottish Chinese woman)

With inflation outstripping both wages and benefits and increases in utility prices, new fees for once free services represent a new choice participants have to make in terms of striving to ‘get ahead’ or ‘staying afloat’ financially.

Because women, regardless of their race or ethnicity, are more likely to shoulder the burden of caring responsibilities, they are more connected to the local state in terms of



accessing service provision (Cockburn 1977). For the minority ethnic women we interviewed, it appeared that services - particularly childcare, ESOL and sports activities for children - were the key way in which they were able to participate in everyday life. This suggests that cuts to these services may have the effect of further isolating women who are already in a precarious social and economic position.

Aside from the issues identified here, other research (for example Gillespie et al 2012) makes it clear that the experiences of deprivation and destitution of asylum seekers and refugees in Glasgow constitute a 'silent crisis' that has only worsened with the economic downturn. To avoid duplication with other research, this 'snapshot' study did not look at the experiences of asylum seekers or at the specific status-related barriers faced by those participants who had refugee status. Broader research would be required to gather a more complete picture of the experiences of deprivation among minority ethnic communities in Glasgow, ideally taking account of the experiences of those affected by refugee status as part of an interlocking historical analysis of the racialised and gendered experiences of poverty at the neighbourhood level in Glasgow.

Local activism

One of the most paradoxical areas explored with participants lay around local activism in the context of austerity. On the one hand, some individuals demonstrated high levels of resilience and creativity in coping with their tough economic circumstances. On the other hand, many of these coping strategies were played out in isolation and unconnected to community-based self-help efforts or local campaigning for social change. In terms of resilience, one Scottish Chinese woman discussed how, in spite of the cuts, her local group continues to meet and socialise mostly through the self-help efforts of the group members:

'I go to a women's group, it is actually a women's and carers group, so anybody who cares for children are allowed to go. It is through the school. We are still running, but they have cut back. We used to do things like yoga and Tai Chi therapy and lots of different courses. But the funding for them has gone, so now we teach each other. So I teach people how to crochet. Somebody teaches us how to knit. Somebody teaches us how to sew. We get people in to discuss the benefits.'

A Somali man describes how even though his community group has been persistently underfunded since before the crisis, they have managed to survive:



'We set this place [up] because we don't have any other alternative. The money is very tight, but at the same time we have to do something for ourselves. We can't just go to the streets and say, government just give us something or else we are going down... This place is still going unfunded. We have got afternoon activities on Saturday and Sunday for teaching Arabic and Somali.'

Thus, there seems to be some evidence of a patchwork of self-help and self-organisation among some groups. However, it seems as if this type of work is happening in isolated pockets and appears to be unconnected to broader anti-poverty efforts. For instance, experiences of economic hardship combined with persistent everyday racism appears to have an individualising effect on some groups. When asked about whether they talk about their shared experiences of poverty with their white Scottish neighbours, one Somali woman said:

'Absolutely not... we are afraid to annoy them. They do not give us attention. We are different in language; we are different in nationality so we know they don't like us.'

Not only is there a well-documented stigma of self-organising around the identity of a 'poor person', for these Somali women at least, this issue also combines with their experiences of everyday racism in their neighbourhoods which undermine attempts to build solidarity or a collective sense of identity across ethnic and racial divides (McKendrick et al 2011; Emejulu and Bassel forthcoming 2013).



Conclusion and ways forward

As yet, there have been no large scale Scottish studies focusing specifically on minority ethnic communities' views and experiences of the current period of recession and austerity. This small qualitative study has revealed perceptions about the impact of the current climate in exacerbating long-standing problems faced by minority ethnic individuals, as well as new threats to the already insecure position of vulnerable people.

Longstanding issues raised by participants included persistently low incomes, labour market discrimination, inadequate housing, lack of adequate support with employability, lack of acceptance by some sections of Scottish society and various 'ethnic penalties' relating to the difficulty of obtaining employment that was commensurate with educational qualifications. New areas of concern include the financial pressures faced by minority ethnic enterprises as a means of self-employment, and employment to others within their communities and the impact of reduced services on both women and children.

Our findings suggest that perceptions around the 'order of arrival' combined with reasons for migration (economic or forced) and degrees of perceived 'Blackness' are important factors in understanding the depth of discrimination different minority ethnic groups face locally. Further research in these areas would be valuable in order for policy-makers to deliver effective tailored support to those who are in greatest need.

Participants' accounts on employment issues detailed a lack of availability of jobs at an appropriate level and problems with low pay, emphasising the importance of boosting employment opportunities in addition to tackling discrimination in the process of lifting these groups out of poverty. Participants perceptions also reflected challenges facing small minority ethnic enterprises, the need to seek opportunities outside of the 'ethnic economy'; and the career-related aspirations of women from some ethnic groups who have been traditionally not been active in the labour market (notably Scottish Pakistani women).

The perceived lack of support in job seeking (particularly from participants from the Black African /Somali group, many of whom reported facing serious hardships) may indicate a need for more investment in more inclusive, accessible employability initiatives locally.

Previously, employability support services specifically targeted at minority ethnic communities have been provided by Glasgow Works, and some small scale non-statutory support



projects still exist within the local area (including through PATH Scotland and The Bridges Programmes), however these tend to concentrate on work experience and training and specific criteria often have to be met by service users (for example some services are only open to refugees or by referral).

Also of concern is participants' reports of reduction or closure of public, private and third-sector services, and the impact this may have on vulnerable individuals and communities, including mothers of young children and the children themselves (in particular, the reduction in hours or withdrawal of services such as playgroups and crèches which could negatively impact on the participation and integration of young children).

It is likely that reduced services for young children and people would have a disproportionate impact on these groups in Glasgow, given the younger demographic structure of some minority ethnic groups. For example, using data for 2010, although an estimated 12.8% of Glasgow residents had a minority ethnic background (Glasgow City Council, 2012), Pupil Census data (Scottish Government, 2012c) suggests that ethnic minority pupils make up around 19% of pupils in the city's schools.

Withdrawal of public and community services could also disadvantage ethnic minority women and their families both through reducing potential employment opportunities and placing greater constraints on their ability to navigate routes out of poverty through investment in further and higher education, as mentioned by focus group participants who felt they could not participate in these. This indicates a need to ensure that vital services that support women and children, including those from the most disadvantaged groups and living in deprived neighbourhoods, are protected.

Very worryingly our study highlights the fact that experience of economic difficulties is not limited to worsening quality of life in material and educational terms. Participants felt that in the worst cases, financial problems could contribute to the dissolution of family relationships and in increased racial tensions between communities and individuals in neighbourhoods and in broader Scottish society. These findings indicate an ongoing need for investment in community development and support activities, as well as the need for a political discourse which fosters good relations and promotes the contributions of diverse communities within Scottish society.

Looking forward, it would be useful to revisit these communities' experiences over the period of continuing economic difficulties to identify the cumulative impacts of recession and



austerity. In addition, further study could be carried out during a future period of economic recovery in order to examine how families and individuals fare in more hopeful times.



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Appendix. Demographic characteristics of participants

Chinese Focus Group. Six people participated in this discussion, including five women and one man. In terms of ethnicity, all self-identified as 'Chinese'. Five participants were in their thirties or forties while one was in his sixties. Three were graduates. Of the five who declared their individual income, three were earning less than £5,000. Two were claiming benefits other than Child Benefit. Of the five who reported relationship status, three were married and one was single.

Scottish Asian/Pakistani men Focus Group. Four individuals took part in this discussion, aged between their twenties and fifties. Two self-identified as Scottish/Asian and a further two as Scottish/Pakistani. One had a degree. Of the three who reported individual income, one was earning less than £5,000 while another between £5-10k. Three were married and one was single.

Scottish Asian/Pakistani women Focus Group. Five people attended the discussion, aged between their twenties and fifties. One was a graduate. Of the four who reported their occupation three were housewives. Four were married while one was single. Of the four who reported individual income, three were earning less than £5,000 while the fourth one was earning 5-10k. Two participants were claiming benefits other than Child Benefit.

Somali men Focus Group. Ten people participated in this discussion, of whom nine filled in the demographics sheet. One self-identified as 'Black African' and the rest as 'Somali'. The ages ranged from twenties to fifties with the majority in their thirties. One participant had a Masters degree. Seven were married while two were single. Of the nine who reported individual income four were earning less than £5,000 and one between £5-10k.

Somali women Focus Group. Nine people participated in this focus group. Of the six who reported their age, one was in her twenties, one in her thirties and four in their forties. Of the eight who reported civil status six were married and two were single. Of the six who reported individual income five were earning less than £5,000 while one was earning £5-10k.



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