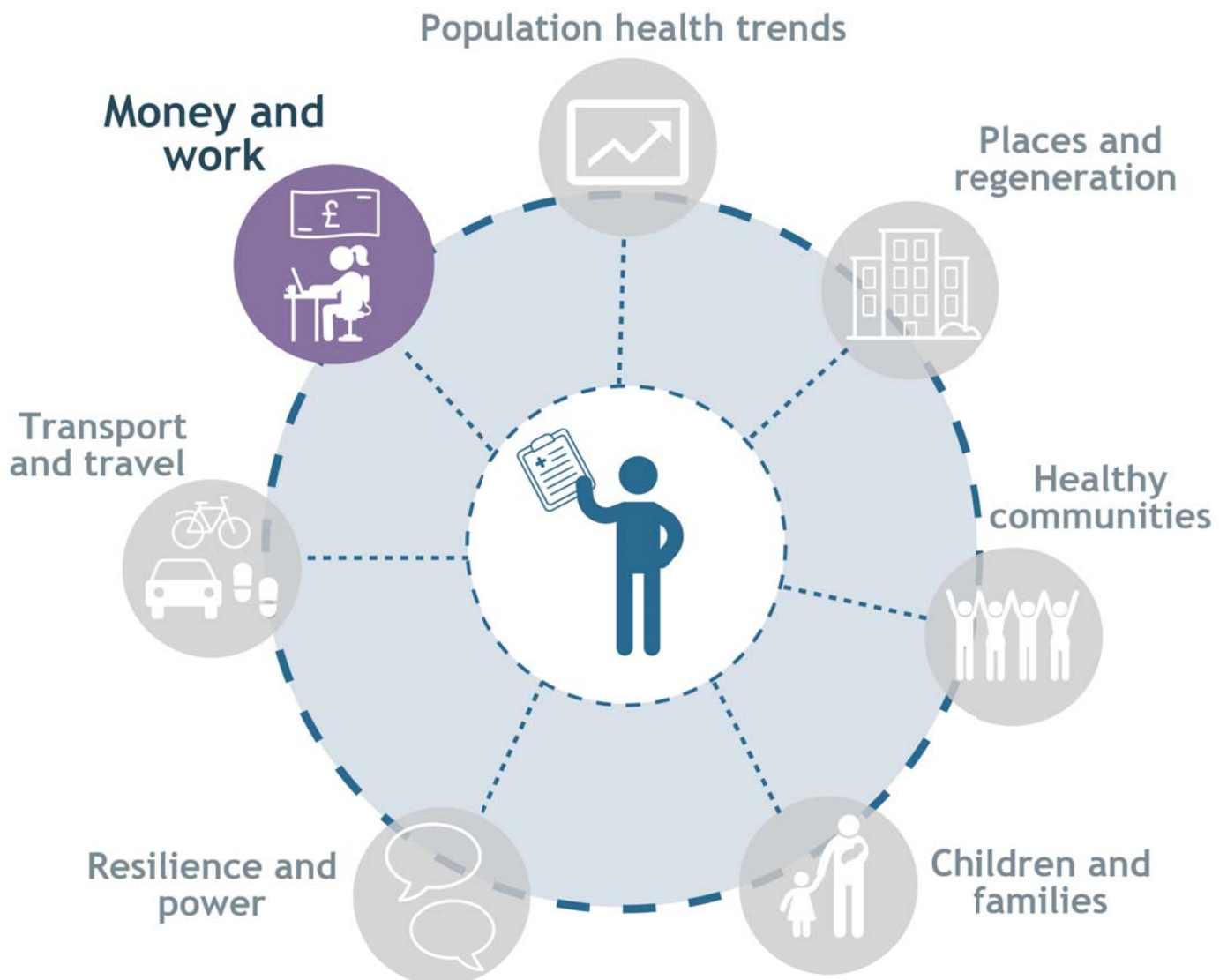


# Money and work

Poverty is the biggest driver of poor health in any society. The 2008 financial crisis and subsequent economic recession triggered a renewed focus on the relationship between socioeconomic factors and health.

The nature of poverty, social security systems and work in Scotland is also going through a period of unprecedented change. The vulnerability of the populations involved and the timeliness, scale and growth of the issue, make these as a public health concern.



# DEBT AND HEALTH

PERSONAL, UNSECURE DEBT IS AT ITS HIGHEST LEVEL SINCE 2008 AND PREDICTED TO RISE FURTHER

Prior to the recession unsecure debt was typically used for **larger purchases** such as **cars, televisions or white goods**



Increasingly this form of debt is now used to pay for **food, rent and essential household utilities**



as many people and families use debt to make ends meet



Evidence shows that those with unsecure, personal debt are more likely to have mental health problems, alcohol misuse and even suicidal thoughts

There are also established links to physical health problems



DEBT IS A CONTEMPORARY PUBLIC HEALTH CONCERN

Increases to the minimum wage and the adoption of the Living Wage



alongside multi-agency 'debt care pathways' primarily involving NHS primary care and debt advice agencies

WHAT CAN WE DO?



**ADVICE**

Search 'unsecure debt' at [www.gcph.co.uk](http://www.gcph.co.uk)



# ECONOMIC PARTICIPATION IN GLASGOW

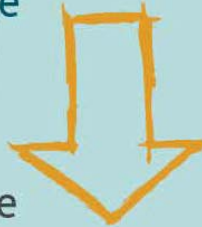
Employment, benefits and entrepreneurship in the age of austerity

Many of these trends have been strongly influenced by the global financial crisis as well as by recent welfare policy changes

## Employment levels

**67%** of working age people were employed in 2016/17

That's 6% lower than the Scottish average



**25%** of households in 2016 had no adults in employment



**16%**

of adults in Glasgow claimed out-of-work benefits in 2016 however this rate has declined from

**29%** in 2000



**12%**

of adults claimed incapacity benefits in 2016 however this rate has also reduced from **18%** in 2000

## Entrepreneurship



Glasgow has had the highest business start-up rate within Glasgow and Clyde Valley in recent years

Although the business survival rate (for businesses started in 2010) is lower in the city than in the surrounding local authorities

Check out further information on this topic, as well as lots more on Glasgow's population health here: [www.understandingglasgow.com](http://www.understandingglasgow.com)

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 **PIKTOCHART**

# FOOD BANK USE IN SCOTLAND

The provision of food aid has grown significantly

In 2009 there was

1

Trussel Trust food bank in Scotland

In 2017 there are now

52

which operate

119 local centres

Men are **three times**  more likely to access food support than women

Trussel Trust estimate the top reasons for referral are:

26% Low income

26% Benefit delays

17% Benefit changes

Other reasons include

Illness/poor health

Debt

Domestic abuse

Homelessness

More information at: [www.understandingglasgow.com](http://www.understandingglasgow.com)

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# PAYDAY LENDING: A PUBLIC HEALTH CONCERN

Payday lending is a controversial practice which refers to short-term loans for small amounts of money with high interest rates and fees

The vulnerability of the populations involved, the timeliness, scale and growth of the issue, make payday lending worthy of investigation as a public health concern

## USE AND SCALE OF PAYDAY LOANS



The majority of payday loans are used for **household essentials** such as rent, food and utility payments



In 2013 there were estimated to be **1.7 million borrowers** who took out a total of **8.2 million payday loans**



Payday loans are predominantly used by low-income, financially-vulnerable working populations, the majority of whom have existing debt

Evidence shows that debt is an additional, corrosive burden on mental and physical health

Payday lending is a contemporary public health concern

## OUR RECOMMENDATIONS

Promote the Living Wage, tackle insecure work practices and

ensure access to short-term credit services for low-income households



Payday lending can trap financially vulnerable borrowers in spiralling debt

Identifying **viable alternatives** is a societal policy priority requiring immediate attention

Ensure that those experiencing chronic debt have access to a range of sustainable services and support such as training and career services and money and debt advice



Find out more about this research on our website:

[www.gcph.co.uk/publications/656\\_bp\\_48\\_public\\_health\\_implications\\_of\\_payday\\_lending](http://www.gcph.co.uk/publications/656_bp_48_public_health_implications_of_payday_lending)



# VOICES OF POVERTY

IN THEIR OWN WORDS: LONE PARENTS DESCRIBE THEIR EXPERIENCES AND THE DAILY REALITIES OF LIVING IN POVERTY.

40%

of all households with children in Glasgow are lone parent households and many have been affected by recent welfare reforms.



"You just scrape by on your benefits really. By the time you pay your bills and get the shopping... I manage. I've got to manage!"

"It just gets you there and no more. There's nothing to play about with, you can't treat yourself."



"It is a struggle, it's not easy, but I get by. But there's never any spare money to do anything, if you wanted to take the kids out anywhere."

"Everybody wants that 10 till 2, that's why there's no shifts at that time... if a job comes up, how many parents are going to go for that job."

"I'd like [my daughter] to see me working, I think it would just instill a good work ethic in her when she's older."



If you are a lone parent and would like to access support, you can contact One Parent Families Scotland, who work in partnership with us on some of our research.

Visit: [www.opfs.org.uk](http://www.opfs.org.uk)

Quotes in this infographic taken from:

'Exploring the impacts of the UK government's welfare reforms on lone parents moving into work'.

For more information, visit our website: [www.gcph.co.uk](http://www.gcph.co.uk)



# POVERTY IN GLASGOW

Poverty can be caused and exacerbated by a range of inter-related elements such as low income, unemployment, lack of opportunity, social exclusion and deprivation.

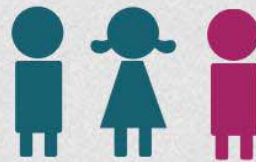
Glasgow remains the most deprived city and local authority area in Scotland.



Only **80%** of Glaswegians feel that they are coping financially or 'getting on alright' compared to **89%** of people in Scotland as a whole.

**34%**

of all children in the city were estimated to be living in poverty in 2016.



That's over  
**37,000**  
children.



**19%**

of households in 2014 had a net annual income of

**less than £10,000**

- the highest rate of any local authority in Scotland.

**11%**



of people in Glasgow do not have access to a bank or building society account.

This has fallen in the last decade, but is still above the national average.

Check out more information on this topic, as well as lots more on Glasgow's population health here: [www.understandingglasgow.com](http://www.understandingglasgow.com)

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