

Dumfries and Galloway Council

Report on the current position of Poverty and Deprivation in Dumfries and Galloway 2020



3 December 2020

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1. Introduction

Poverty comes in many shapes and forms and affects all areas of an individual's life. While there is no universally agreed definition of poverty the 2004 European Commission definition is widely accepted:

'People are said to be living in poverty if their income and resources are so inadequate as to preclude them from having a standard of living considered acceptable in the society in which they live. Because of their poverty they may experience multiple disadvantages through unemployment, low income, poor housing, inadequate health care and barriers to lifelong learning, culture, sport and recreation. They are often excluded and marginalised from participating in activities (economic, social and cultural) that are the norm for other people and their access to fundamental rights may be restricted.'

This is the definition used by Dumfries and Galloway Council as set out in its Anti-Poverty Strategy. This study sets out the distribution of various measures of poverty and deprivation across the Dumfries and Galloway region through the identification and analysis of available data at a local level.

2. National Context

The Scottish Government uses a range of indicators to measure different aspects of poverty. The most commonly used one in Scotland is *'relative poverty'* after housing costs.

*'Relative poverty is when the income of a household is below 60% of the UK median. While this measure does not capture the complex nature of poverty that goes beyond low income, it is a useful indicator of national trends.'*¹

*'Absolute poverty is a measure of whether the incomes of the poorest households are keeping pace with inflation, and is based on a fixed poverty threshold, the relative poverty threshold in 2010/11.'*²

Annual Poverty Statistics³ 2017/2018 showed that 19% of Scotland's population lived in *'relative poverty'* after housing costs. This increased to 24% for children but fell to 19% for working age adults and 15% for pensioners.

Eighteen per cent (18%) of Scotland's population lived in *'absolute poverty'* after housing costs in 2017/18. This increased to 22% for children but fell to 18% for working age adults and 13% for pensioners as shown in Table 2.1 below.

Table 2.1 Percentage (%) of Poverty in Scotland 2017/18

	Relative Poverty	Absolute Poverty
All Individuals	19%	18%
Children	24%	22%
Working age adults	19%	18%
Pensioners	15%	13%

Source: HBAI dataset, DWP <https://www.gov.scot/publications/additional-poverty-statistics-2019/>

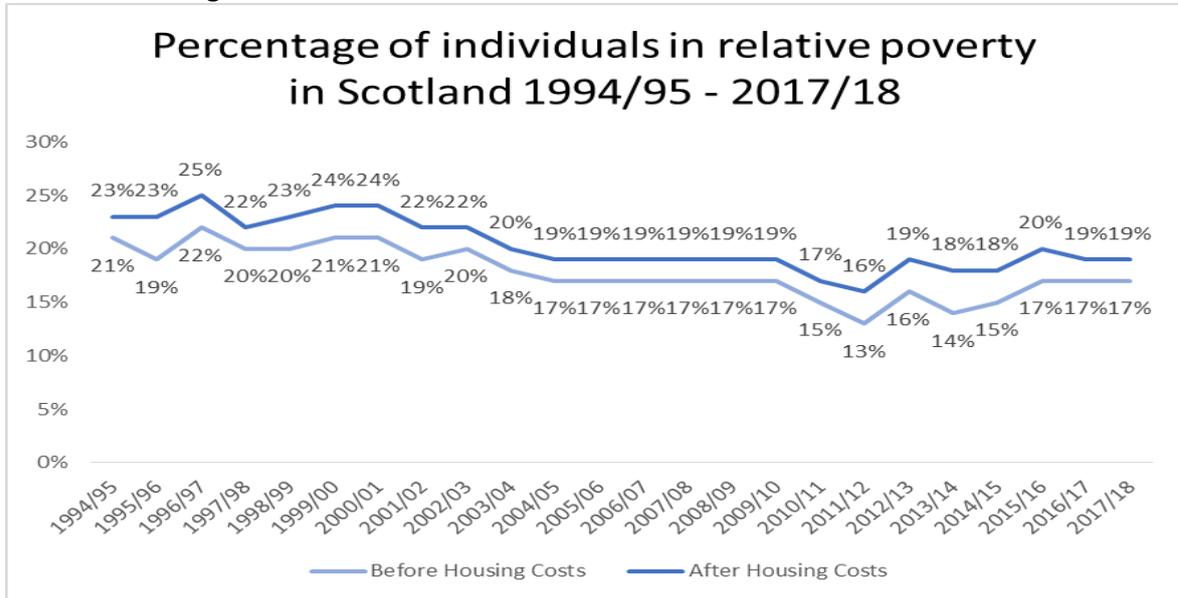
Figures 2.1 to 2.4 show the long-term trends in relative and absolute poverty in Scotland for all people and children from 1994/95 to 2017/18.

¹ Poverty and Income Inequality in Scotland 2016-19 <https://www.gov.scot/publications/poverty-income-inequality-scotland-2016-19/pages/3/>

² Poverty and Income Inequality in Scotland 2016-19 <https://www.gov.scot/publications/poverty-income-inequality-scotland-2016-19/pages/3/>

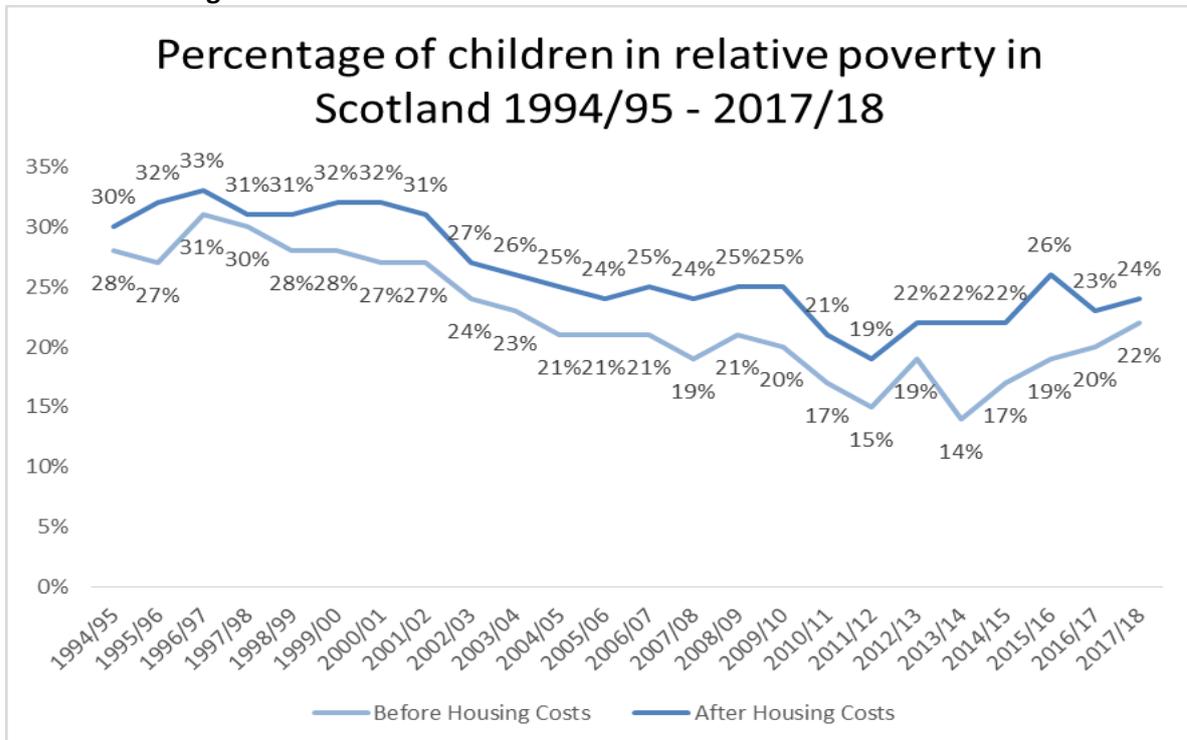
³ Scottish Government Annual Poverty Statistics <https://www.gov.scot/publications/additional-poverty-statistics-2019/>

Figure 2.1 Percentage of all people in relative poverty in Scotland 1994/95 - 2017/18 before and after housing costs



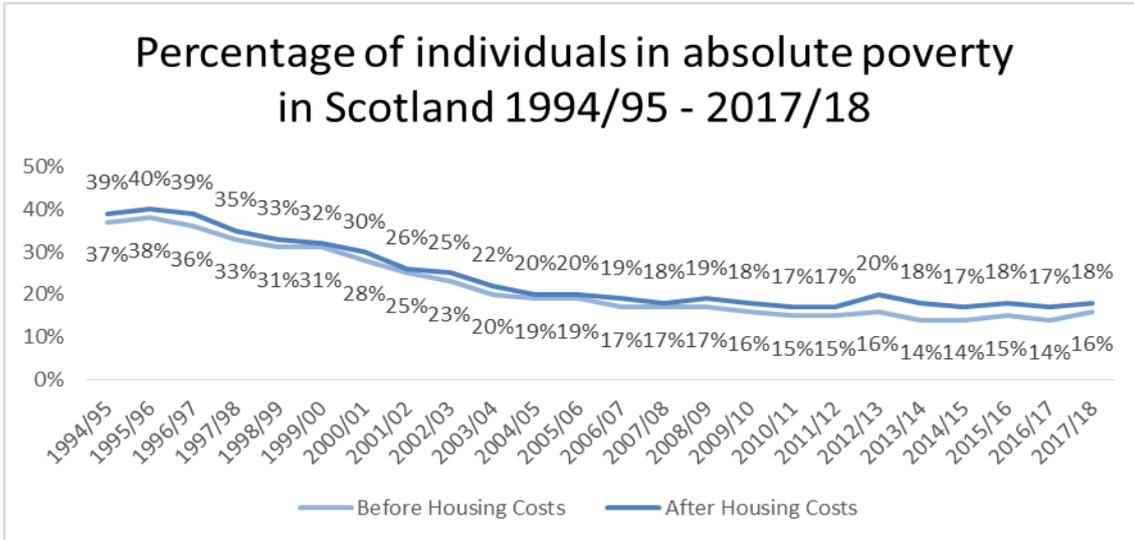
Source: HBAI dataset, DWP.

Figure 2.2 Percentage of children in relative poverty in Scotland 1994/95 - 2017/18 before and after housing costs



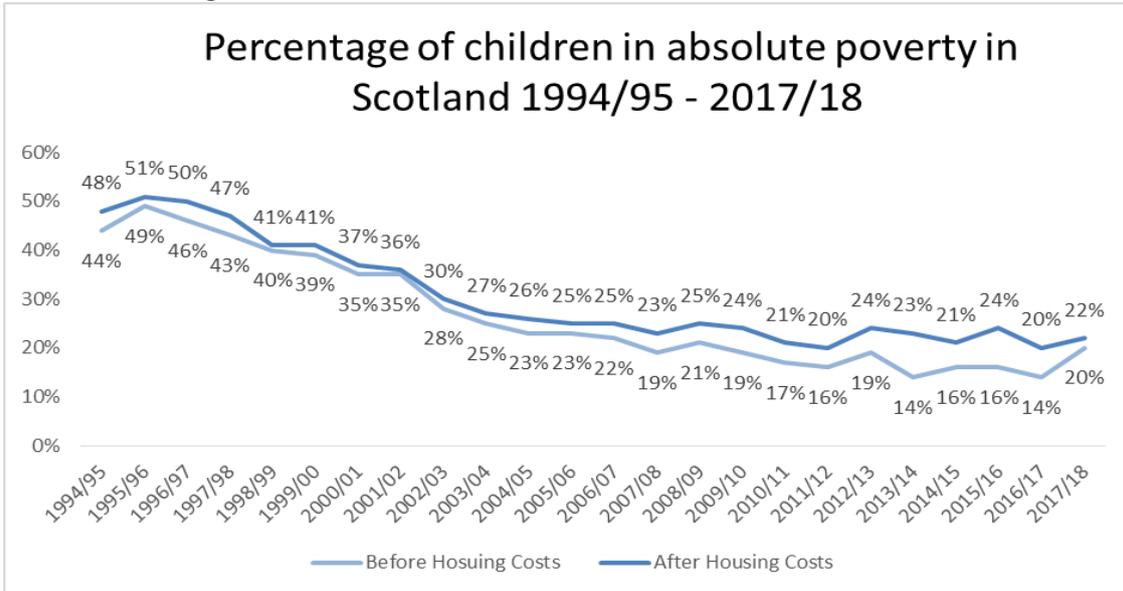
Source: HBAI dataset, DWP.

Figure 2.3 Percentage of all people in absolute poverty in Scotland 1994/95 - 2017/18 before and after housing costs



Source: HBAI dataset, DWP.

Figure 2.4 Percentage of children in absolute poverty in Scotland 1994/95 - 2017/18 before and after housing costs



Source: HBAI dataset, DWP.

3. Analysis by the Geographies

In this section we provide an introduction to the geography and population of Dumfries and Galloway. We also provide an introduction to the geographies which have been used for the analysis of poverty and deprivation in Dumfries and Galloway.

3.1 Dumfries and Galloway – Geography and Population

The Health and Social Care Partnership (HSCP) Strategic Needs Assessment 2018 provides the following data in relation to the Geography and Population of Dumfries and Galloway:

‘Dumfries and Galloway is a mostly rural region in south-west Scotland. It covers 6,426 square kilometres, with a population of approximately 149,520 people. Many specialised services need to be accessed in the Central Belt at either Glasgow or Edinburgh, but some services over the English border in Carlisle are also used.

The main towns are Dumfries (and we often include Locharbriggs when we say ‘Dumfries’, which have a combined 39,000 residents), Stranraer (10,500), Annan (8,900), Lockerbie (4,300), Dalbeattie (4,300), Castle Douglas (4,100) and Newtown Stewart (4,000). All other towns and settlements have populations of fewer than 4,000 people (minimum 500 residents)

At the 2011 Census, around one third of people (30.9%) in Dumfries and Galloway were living in settlements with fewer than 500 people.’ The population by settlement is shown in Table 3.1 below:

Table 3.1 Mid 2012 Population Counts for Settlements (to nearest 100): Dumfries and Galloway, 2011 Census

Settlement	Population	Settlement	Population	Settlement	Population
Dumfries	33,300	Gretna	3,000	Wigtown	900
Stranraer	10,500	Moffat	2,600	Ecclefechan	900
Annan	8,900	Langholm	2,300	Whithorn	800
Locharbriggs	6,000	Lochmaben	2,100	Eaglesfield	700
Lockerbie	4,300	Kirkconnel	2,100	Creetown	700
Dalbeattie	4,300	Sanquhar	2,000	Glenluce	600
Castle Douglas	4,100	Eastriggs	1,900	Cargenbridge	600
Newton Stewart	4,000	Thornhill	1,600	Portpatrick	500
Kircudbright	3,400	Gatehouse of Fleet	1,000	Moniaive	500

3.2 Geographies Used for Analysis of Poverty and Deprivation Data

Dumfries and Galloway Council wished to understand poverty and deprivation in the area at a number of different geographies including:

- Areas (4)
- Wards (12)
- Post Code Areas (15)

This section provides information on each of the sub-areas explored, along with their corresponding maps. Appendix 1 provides detail on the datazones which have been used to collate the data at each level.

3.2.1 Areas

Dumfries and Galloway Council uses 4 different administrative areas as shown in Table 3.2. These areas are also used by other partners including NHSD&G, the Health and Social Care Partnership, Police Scotland, Scottish Fire and Rescue Service and Third Sector Dumfries and Galloway.

Table 3.2 Areas in Dumfries and Galloway

Regions	Name
1	Annandale and Eskdale
2	Nithsdale
3	Stewartry
4	Wigtown

Figure 3.1 Map of the Areas in Dumfries and Galloway



Source: Dumfries and Galloway Council Regional Map with Districts 2019

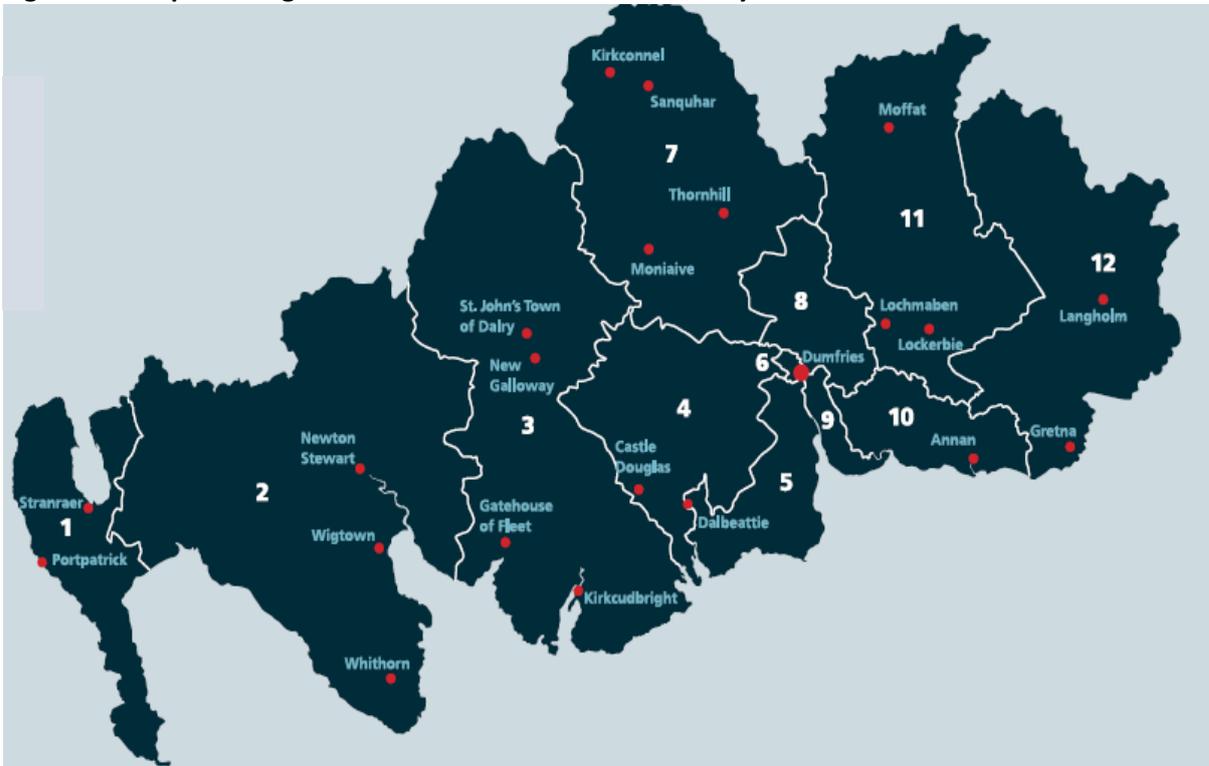
3.2.2 Wards

In addition to the four areas of Dumfries and Galloway, we will also provide analysis of the Wards within the local authority area of which there are 12, these have been set out in Table 3.3 and Figure 3.2.

Table 3.3 Wards in Dumfries and Galloway

Ward	Name
1	Stranraer and The Rhins
2	Mid Galloway and Wigtown West
3	Dee and Glenkens
4	Castle Douglas and Crockerford
5	Abbey
6	North West Dumfries
7	Mid and Upper Nithsdale
8	Lochar
9	Nith
10	Annandale South
11	Annandale North
12	Annandale East and Eskdale

Figure 3.2 Map showing the Wards in Dumfries and Galloway



Source: Dumfries and Galloway Council Councillor and Wards Map February 2020

3.2.3 Postcodes

The final area of analysis which this report covers, are postcode areas, which have been set out in Table 3.4 and Figure 3.3

Table 3.4 Postcode Areas in Dumfries and Galloway

Postcode Name	Post Town
DG1	Dumfries
DG2	Dumfries
DG3	Thornhill
DG4	Sanquhar
DG5	Dalbeattie
DG6	Kirkcudbright
DG7	Castle Douglas
DG8	Newton Stewart
DG9	Stranraer
DG10	Moffat
DG11	Lockerbie
DG12	Annan
DG13	Langholm
DG14	Canonbie
DG16	Gretna

Figure 3.3 Map showing the Postcode Areas in Dumfries and Galloway



Source: https://en.wikipedia.org/wiki/DG_postcode_area

4. Overview of Poverty in Dumfries and Galloway

Information on poverty can be gathered from a number of different sources. In this section we present an overview of some of the key indicators of poverty before exploring the themes of education, employment, income, travel and others in Section 5.

One of the main sources of information on poverty in Scotland is the Scottish Index of Multiple Deprivation (SIMD) which assesses deprivation at local levels across a number of different themes. SIMD ranks the most deprived local authority as 1 and the least deprived as 32.

Overall Dumfries and Galloway has 19 data zones⁴ considered to be in the 20% most deprived in Scotland. This represents just 1.4% of all data zones in Scotland, and 9.5% of those in the local authority (See Table 4.1). This places the local authority in 20th place, compared with an overall ranking of 19th in 2016. Conversely, almost a quarter of the most deprived data zones in Scotland are in Glasgow City.

Table 4.1 Overall Deprivation, Scottish Local Authorities 2020

	Total data zones	20% most deprived	Local share of	National share
1 Glasgow City	746	339	45.4%	24.3%
2 Inverclyde	114	51	44.7%	3.7%
3 North Ayrshire	186	74	39.8%	5.3%
4 West Dunbartonshire	121	48	39.7%	3.4%
5 Dundee City	188	70	37.2%	5.0%
6 North Lanarkshire	447	153	34.2%	11.0%
7 East Ayrshire	163	51	31.3%	3.7%
8 Clackmannanshire	72	18	25.0%	1.3%
9 Renfrewshire	225	56	24.9%	4.0%
10 South Lanarkshire	431	88	20.4%	6.3%
11 Fife	494	97	19.6%	7.0%
12 South Ayrshire	153	28	18.3%	2.0%
13 Falkirk	214	35	16.4%	2.5%
14 West Lothian	239	35	14.6%	2.5%
15 Stirling	121	15	12.4%	1.1%
16 City of Edinburgh	597	71	11.9%	5.1%
17 Argyll and Bute	125	13	10.4%	0.9%
18 Aberdeen City	283	29	10.2%	2.1%

⁴ Data zones are the core geography for dissemination of results from Scottish Neighbourhood Statistics (SNS). The data zone geography covers the whole of Scotland. Data zones are groups of 2011 Census output areas which have populations of around 500 to 1,000 residents. There are 6,976 2011 Data Zones in Scotland 200 of which are in Dumfries and Galloway.

19	Highland	312	30	9.6%	2.2%
20	Dumfries and Galloway	201	19	9.5%	1.4%
21	Midlothian	115	10	8.7%	0.7%
22	Angus	155	12	7.7%	0.9%
23	Scottish Borders	143	9	6.3%	0.6%
24	East Lothian	132	8	6.1%	0.6%
25	Perth and Kinross	186	11	5.9%	0.8%
26	East Renfrewshire	122	7	5.7%	0.5%
27	East Dunbartonshire	130	5	3.8%	0.4%
28	Moray	126	4	3.2%	0.3%
29	Aberdeenshire	340	9	2.6%	0.6%
30	Na h-Eileanan an Siar	36	0	0.0%	0.0%
31	Orkney Islands	29	0	0.0%	0.0%
32	Shetland Islands	30	0	0.0%	0.0%

Source: SIMD 2020

Table 4.2 presents the findings for Dumfries and Galloway along with seven other local authorities identified as comparators according to the [Improvement Service](#) indicators of deprivation and affluence⁵. Compared with this group, Dumfries and Galloway has a lower national share of deprived data zones with the exception of Clackmannanshire. This gives the local authority an overall rank of 20th out of the 32 local authorities in Scotland.

Table 4.2 Overall Deprivation - % of Total Dumfries and Galloway and Comparators

Local Authority	LA Rank	Total data zones	20% most deprived	Local Share	National Share
Clackmannanshire	8	72	18	25.0%	1.3%
Dumfries and Galloway	20	201	19	9.5%	1.4%
Falkirk	13	214	35	16.4%	2.5%
Fife	11	494	97	19.6%	7.0%
Renfrewshire	9	225	56	24.9%	4.0%
South Ayrshire	12	153	28	18.3%	2.0%
South Lanarkshire	10	431	88	20.4%	6.3%
West Lothian	14	239	35	14.6%	2.5%

Source: SIMD 2020

Despite having relatively few data zones considered to be in the most deprived, it is important to highlight concentrated areas of deprivation. Data is available from the SIMD which ranks the Wards in the local authority. This has been summarised in Table 4.3 below. From this we can see that all 19 data zones considered to be in the 20% most deprived are located in just five Wards. Forty two per cent (42.1%) of those deprived data zones are located in North West Dumfries, 21% in Stranraer and the Rhins, 21.4% in Mid and Upper Nithsdale and 5.6% in Nith.

⁵ <https://www.improvementservice.org.uk/benchmarking/how-do-we-compare-councils>

Table 4.3 Overall Deprivation - Wards

	Number of Datazones	Number of Datazones in the 20% Most Deprived	% Local Share
Abbey	13	0	0%
Annandale East and Eskdale	14	0	0%
Annandale North	19	0	0%
Annandale South	21	2	10%
Castle Douglas and Crocketford	11	0	0%
Dee and Glenkens	15	0	0%
Lochar	17	0	0%
Mid and Upper Nithsdale	14	3	21.4%
Mid Galloway and Wigtown West	20	0	0%
Nith	18	1	5.6%
North West Dumfries	19	8	42.1%
Stranraer and the Rhins	20	5	25%
Dumfries and Galloway	201	19	9.5%
Source: SIMD 2020			

Average gross weekly earnings information is collected via the Annual Survey of Hours and Earnings (ASHE) and can also tell us about local areas of poverty. Earnings in Dumfries and Galloway were lower than the national average in 2019 at £480.80 per week compared with £577.70 nationally. Average earnings were also lower in Dumfries and Galloway against its comparator local authorities, and the rate of growth between 2015 to 2019 has been lower in the local authority compared with the average for Scotland (4.9% increase compared with 9.6% nationally).

Table 4.4 Average Gross Weekly Earnings (Residence based)

	2015	2016	2017	2018	2019	% Change 2015 to 2019
Clackmannanshire	546.5	491.1	510.4	481.4	553.5	1.3
Dumfries and Galloway	458.2	462	460	477.3	480.8	4.9
Falkirk	513.0	551.9	552.2	564	559.9	9.1
Fife	517.3	532.3	530.5	539.1	564.4	9.1
Renfrewshire	533.0	550.6	576.2	586.9	626.9	17.6
South Ayrshire	558.7	534.7	556	592.3	621.2	11.2
South Lanarkshire	530.1	536.7	562.6	574.9	580.4	9.5
West Lothian	502.3	508.1	519	547.2	574.2	14.3
Scotland	527.0	536	547.4	562.7	577.7	9.6
Source: ASHE						

4.1 Comparisons with the Crichton Institute Report and Trends over Time

This study provides an update to a previous piece of research commissioned by Dumfries and Galloway and carried out by the Crichton Institute in 2015. The Crichton Institute study was commissioned to provide evidence and analysis of the nature and patterns of poverty and deprivation across the local authority area. The study looked at poverty across a number of different themes, in line with the SIMD Domains. Poverty was analysed by rural/urban categorisation and across the 4 areas.

Among the findings, The Crichton Institute reported:

- A clear message from the data is that people experiencing deprivation **live in all parts of the region – not just areas identified as ‘most deprived’** in the SIMD or where the greatest numbers of affected people are concentrated.
- Many **individuals have complex, multi-faceted needs and as a result experience multiple types of deprivation**. As users of the local services through which they were recruited, focus group participants were all experiencing some kind of difficulty and were on low incomes. However, beyond that, there lies a range of individual experiences including ill health, homelessness and various barriers to employment.

The findings from this study, confirm those findings. However it is not possible to directly compare the data gathered in the 2015 Study with the data provided in this study, for the following reasons:

- Data in this study has been collected across different geographies- areas, Wards and postcodes, whereas data in the Crichton study has been collected by rural/urban definitions and by region. In this case, in terms of geography, only the local authority and area assessments would be available to compare.
- Data has been, in the main, collected via the SIMD which is compiled by the Scottish Government. We have consulted with the Scottish Government and they advised that information from previous SIMD studies is not comparable with current years. This is because data is collected in different ways and indicators change, so they should not be compared.

For this reason we have not included a comparison of data between the two studies, however we have instead included a table on the local authority and how its share of national deprivation compares now and in 2016.

Table 4.5 provides information from the SIMD on the local share of deprived data zones in both 2020 and 2016. It shows that across most domains, with the exception of ‘Access’ and ‘Housing’, there has been an increase in the number of data zones in the 20% most deprived measure as well as a rise in the local share of deprived data zones. However, **it is worth noting that the SIMD is a measure of relative deprivation, so any changes do not necessarily mean that deprivation has increased in Dumfries in Galloway, but it may be that other local**

authorities have experienced improvements in rankings. Data on changes over time, should therefore, be treated with care.

Table 4.5 Local Share of Deprived Data Zones in Dumfries and Galloway 2016 and 2020

Year	Number of Data zones	Number of Data zones in the 20% Most Deprived	% of Data zones in 20% most deprived as Total Data zones in D&G
Overall Deprivation			
2020	201	19	9.45%
2016	201	17	8.46%
Income Domain			
2020	201	22	10.95%
2016	201	20	9.95%
Employment			
2020	201	21	10.50%
2016	201	19	9.45%
Education			
2020	201	19	9.45%
2016	201	18	8.95%
Health			
2020	201	19	9.45%
2016	201	18	8.95%
Access			
2020	201	79	39.30%
2016	201	79	39.30%
Housing			
2020	201	6	2.99%
2016	201	6	2.99%
Source: SIMD 2020			

Overview of Poverty in Dumfries and Galloway

- Dumfries and Galloway has 19 data zones considered to be in the 20% most deprived in Scotland. This represents just 1.4% of all data zones in Scotland, and 9.5% of those in the local authority
- Compared with its peer group, Dumfries and Galloway has a lower national share of deprived data zones with the exception of Clackmannanshire.
- Overall Dumfries and Galloway ranks 20th out of the 32 local authorities in Scotland
- All 19 data zones considered to be in the 20% most deprived are located in just five Wards: North West Dumfries, Stranraer and the Rhins, Mid and Upper Nithsdale, Annandale South and Nith
- Earnings in Dumfries and Galloway were lower than the national average in 2019 at £480.80 per week compared with £577.70 nationally.
- Average earnings were also lower in Dumfries and Galloway against its comparator local authorities, and the rate of growth between 2015 to 2019 has been lower in the local authority compared with the average for Scotland
- Across most domains, with the exception of 'Access' and 'Housing', there has been an increase in the number of data zones in the 20% most deprived measure as well as a rise in the local share of deprived data zones.

5. Poverty at the Local Level

In order to measure Poverty at a local level, a range of indicators of poverty and deprivation from a number of sources including the Scottish Index of Deprivation (SIMD), the 2011 Census and Dumfries and Galloway Council have been used.

While the Scottish Index of Deprivation (SIMD) is one of the main sources of information on poverty, the indices used have been challenged on a number of grounds both conceptual and practical, with particular concerns about their applicability to rural areas. One of the potential problems occurring from using only SIMD to measure poverty is that ‘not everyone living in a deprived area is deprived, and not all deprived people live in deprived areas’. Especially, in areas where people and communities are dispersed, SIMD might be unsuited to representing rural deprivation.⁶

In this section we provide data in relation to:

- Digital Connectivity
- Education and Skills
- Employment
- Fuel Poverty
- Food Poverty
- Health
- Housing
- Income
- Travel

⁶ D Clelland, C Hill, 2019. Deprivation, policy and rurality: The limitations and applications of area-based deprivation indices in Scotland <https://doi.org/10.1177%2F0269094219827893>

5.1 Digital Connectivity

The Get Digital Heatmap⁷ shows the likelihood of digital exclusion and how many people lack digital access across the UK at local authority level.

Carnegie UK Trust defines ‘adequate digital access’ as:

‘Having sustainable affordable access to a suitable digital device, an internet connection and an appropriate level of skills and abilities to navigate the digital world safely, securely and productively’⁸.

‘Digital exclusion is the inability to access online products or services or to use simple forms of digital technology.’⁹

The five Basic Digital Skills are:

- Managing information: having the skills to use a search engine to find information, search for deals on comparison websites, able to bookmark useful websites and services and store data on a device or in the cloud.
- Communicating: the individual is able to keep in touch with family and friends using emails, instant messaging, video calls and social media. This includes the ability for an individual to post comments on forums, connect with online communities and leave feedback e.g. on shopping websites and for service providers about purchases or experiences they’ve had.
- Transacting: the ability to undertake financial transactions, such as completing a Universal Credit application, ordering shopping, booking travel, managing bank accounts, using digital government services and understanding how to buy and sell on the virtual marketplace.
- Problem-solving: The individual should be confident to solve problems using digital skills such as teaching themselves simple tasks using video lessons, using feedback from other internet users to solve a common problem and accessing support services e.g. ‘live chat’.
- Creating: having the skills to create basic digital content. For example, creating a social media post, drafting a text document, creating and sharing photo albums and providing feedback to online communities.

An individual who can successfully undertake the above tasks is considered to have Basic Digital Skills.¹⁰

The Digital Heatmap uses indicators of digital exclusion alongside demographic indicators to show the likelihood of digital exclusion. The likelihood of overall digital exclusion in Dumfries and Galloway is high (Table 5.1).

⁷ <http://heatmap.thetechpartnership.com/?area=Dumfries%20and%20Galloway&metric=total#digital-indicators-heading>

⁸ Digital Access Update: Finding A Way Ahead (2020). Carnegie UK Trust <https://www.carnegieuktrust.org.uk/blog/digital-access-update-finding-a-way-ahead/>

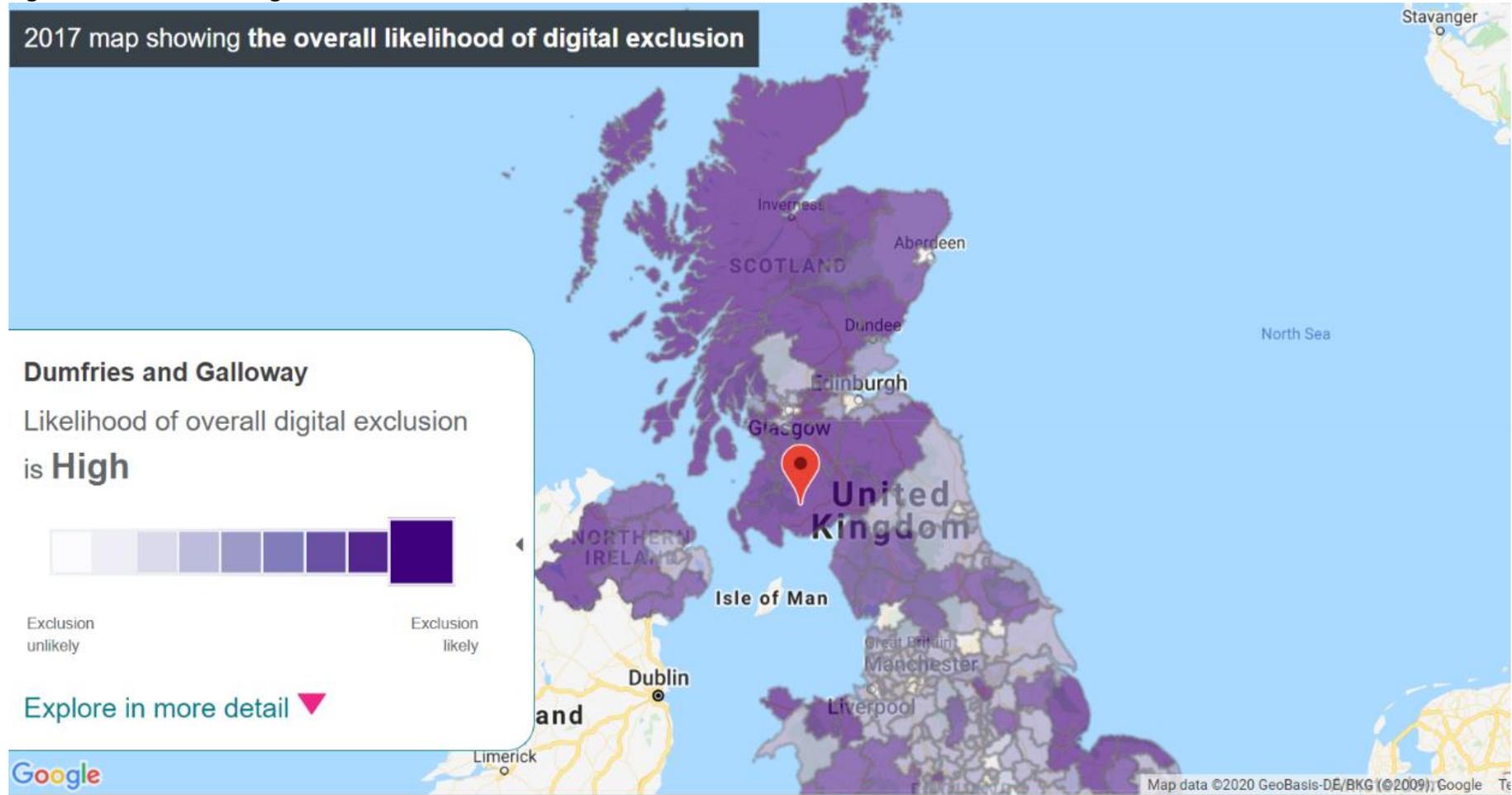
⁹ Source: Digital Heatmap 2017, Tech Partnership
<http://heatmap.thetechpartnership.com/?area=Dumfries%20and%20Galloway&metric=skill>

¹⁰ https://cebr.com/wp/wp-content/uploads/2015/11/The-economic-impact-of-digital-skills-and-inclusion-in-the-UK_Final.pdf

Table 5.1 Likelihood of Digital Exclusion, 2017

Indicators	% of households or adults in Dumfries and Galloway
Digital Indicators	
Infrastructure-Broadband	13% of households did not receive broadband speeds of at least 10 megabits per second (Mbps)
Infrastructure – 4G Mobile Data	49.26% of households did not receive 4G mobile data from all providers
Offline	13.7% of adults had not been online within the last 3 months.
Basic Digital Skills	73% of adults had all five Basic Digital Skills
Basic Digital Skills used	40% of adults had used all five Basic Digital Skills in the last three months
Social Indicators	
Age	25.1% of adults were over 65.
Education	57.57% of adults had no qualifications and/or no Level 1 qualifications
Income	£20,800 was the average income per taxpayer
Health	29.6% of adults had long-term illness or disability
Source: Heatmap 2017, Tech Partnership http://heatmap.thetechpartnership.com/?area=Dumfries%20and%20Galloway&metric=total#digital-indicators-heading	

Figure 5.1 Likelihood of Digital Exclusion



Source: Digital Heatmap 2017, Tech Partnership

Table 5.2 and 5.3 set out the likelihood of digital exclusion for Dumfries and Galloway along with its comparator local authorities. In 2017, the likelihood of digital exclusion was high in many local authorities across Scotland. Clackmannanshire Falkirk, Renfrewshire, South Ayrshire, and South Lanarkshire presented high likelihood of digital exclusion while Fife and West Lothian presented medium.

Dumfries and Galloway showed a high likelihood of exclusion in both the digital and the social indicators. In relation to digital indicators, the local authority had the highest percentage of low broadband speeds (13%); the highest percentage of households that did not receive 4G mobile data from all providers (42.26%) and the highest percentage of adults who had not been online for the last three months (13.7%). In terms of the social indicators, Dumfries and Galloway had the highest percentage of adults with long-term illness or disability (29.6%). Clackmannanshire had the second highest percentage of households that that did not receive 4G mobile data from all providers (30.6%) and South Ayrshire had the third highest.

Table 5.2 Likelihood of Digital exclusion for Dumfries and Galloway as Compared to Comparator Local Authorities

	Likelihood of Digital Exclusion (Low to High)
Dumfries & Galloway	High
Clackmannanshire	High
Falkirk	High
Fife	Medium
Renfrewshire	High
South Ayrshire	High
South Lanarkshire	High
West Lothian	Medium
Source: Digital Heatmap 2017 http://heatmap.thetechpartnership.com/?area=Dumfries%20and%20Galloway&metric=total	

Table 5.3 Likelihood of Digital Exclusion Dumfries and Galloway and Comparator Local Authorities (Indicators)

	Likelihood of Digital Exclusion (Low to High)	Infrastructure (<10 Mbps Broadband)	No 4G Mobile Data	Offline for the last 3 months	Basic Digital Skills (DS)	Basic DS Used	Age (65+)	Education/No qualifications or Level 1	Average Income	Health Long-term illness/disability
Dumfries & Galloway	High	13%	42.26%	13.7%	73%	40%	25.1%	57.57%	£20,800	29.6%
Clackmannanshire	High	1%	30.6%	10.4%	74%	38%	19.5%	54.09%	£22,800	26.8%
Falkirk	High	2%	9.54%	8.2%	74%	39%	18.4%	55.03%	£23,500	26.8%
Fife	Medium	2%	8.00%	10.4%	75%	40%	20.1%	50.58%	£22,500	27.3%
Renfrewshire	High	3%	3.46%	12.6%	75%	40%	18.6%	51.22%	£22,000	28.0%
South Ayrshire	High	5%	21.64%	9.7%	75%	40%	24.7%	50.58%	£22,700	29.5%
South Lanarkshire	High	4%	10.08%	10.6%	74%	38%	18.9%	52.79%	£22,600	27.8%
West Lothian	Medium	2%	6.37%	6.4%	75%	40%	16.1%	54.46%	£22,500	24.9%

Source: Digital Heatmap 2017 <http://heatmap.thetechpartnership.com/?area=Dumfries%20and%20Galloway&metric=total>

Digital Connectivity Summary

- The likelihood of overall digital exclusion in Dumfries and Galloway is high
- 13% of households did not receive broadband speeds of at least 10 megabits per second (Mbps)
- 49.26% of households did not receive 4G mobile data from all providers
- 13.7% of adults had not been online within the last 3 months
- Compared to it's peers Dumfries and Galloway has the:
 - Highest percentage of low broadband speeds (13%);
 - Highest percentage of households that did not receive 4G mobile data from all providers (42.26%)
 - Highest percentage of adults who had not been online for the last three months (13.7%)

5.2 Education and Skills

Table 5.4 provides a summary of how Dumfries and Galloway compares with other local authorities on the SIMD Education Domain. This looks at indicators such as qualifications, attainment and attendance. According to the SIMD Dumfries and Galloway ranks 22nd out of the 32 Scottish local authorities with 19 data zones falling within the 20% most deprived in Scotland. This represents 9.5% of all data zones in Dumfries and Galloway and just 1.4% of all Scottish data zones. Dumfries and Galloway also ranked 22nd in the previous SIMD carried out in 2016, where 18 data zones were considered deprived.

Table 5.4 Overall Deprivation- Education Domain, Scottish Local Authorities 2020

	Total data zones	20% most deprived	Local share of	National share
1 Dundee City	188	76	40.4%	5.4%
2 Glasgow City	746	286	38.3%	20.5%
3 Inverclyde	114	42	36.8%	3.0%
4 North Lanarkshire	447	162	36.2%	11.6%
5 Clackmannanshire	72	21	29.2%	1.5%
6 West Dunbartonshire	121	34	28.1%	2.4%
7 North Ayrshire	186	51	27.4%	3.7%
8 East Ayrshire	163	42	25.8%	3.0%
9 Midlothian	115	27	23.5%	1.9%
10 Falkirk	214	49	22.9%	3.5%
11 Fife	494	105	21.3%	7.5%
12 South Lanarkshire	431	81	18.8%	5.8%
13 Aberdeen City	283	52	18.4%	3.7%
14 West Lothian	239	43	18.0%	3.1%
15 Renfrewshire	225	40	17.8%	2.9%
16 Stirling	121	20	16.5%	1.4%
17 City of Edinburgh	597	93	15.6%	6.7%
18 East Lothian	132	20	15.2%	1.4%
19 Highland	312	32	10.3%	2.3%
20 Perth and Kinross	186	19	10.2%	1.4%
21 South Ayrshire	153	15	9.8%	1.1%
22 Dumfries and Galloway	201	19	9.5%	1.4%
23 Angus	155	13	8.4%	0.9%
24 Argyll and Bute	125	8	6.4%	0.6%
25 Moray	126	8	6.3%	0.6%
26 Aberdeenshire	340	21	6.2%	1.5%
27 Scottish Borders	143	8	5.6%	0.6%
28 East Renfrewshire	122	5	4.1%	0.4%
29 Orkney Islands	29	1	3.4%	0.1%
30 East Dunbartonshire	130	2	1.5%	0.1%

31	Na h-Eileanan an Iar	36	0	0.0%	0.0%
32	Shetland Islands	30	0	0.0%	0.0%

Source: SIMD 2020

Table 5.5 presents Dumfries and Galloway deprivation in employment compared with its other comparator local authorities. From this we can see that the local authority compares positively and ranks the lowest of all the 8 local authorities.

Table 5.5 Dumfries and Galloway and Comparator Local Authorities for Education

Rank	Local Authority	Total data zones	20% most deprived	Local share of	National share
5	Clackmannanshire	72	21	29.2%	1.5%
22	Dumfries and Galloway	201	19	9.5%	1.4%
10	Falkirk	214	49	22.9%	3.5%
11	Fife	494	105	21.3%	7.5%
15	Renfrewshire	225	40	17.8%	2.9%
21	South Ayrshire	153	15	9.8%	1.1%
12	South Lanarkshire	431	81	18.8%	5.8%
14	West Lothian	239	43	18.0%	3.1%

Source: SIMD 2020

Table 5.6 provides a summary of the number and proportion of the population of Dumfries and Galloway areas with no qualifications. From this we can see that Wigtown has a noticeably higher percentage of the population with no qualifications.

Table 5.6 Percentage of Population by Region with No Qualifications

Area	Total Population	Working Age Population	No Qualifications	% No Qualifications
Annandale and Eskdale	40,140	23,586	6,103	15.2
Nithsdale	50,673	31,102	7,830	15.5
Stewartry	29,909	17,209	3,545	11.9
Wigtown	28,478	16,407	5,223	18.3
Dumfries and Galloway	149,200	88,304	22,700	15.2

Source: SIMD 2020

By Ward (see Table 5.7), Stranraer and the Rhins has the highest number of residents with no qualification at 19.2%. This is followed by 18.6% with no qualifications in North West Dumfries. Conversely, only 11.2% of residents in Castle Douglas and Crocketford have no qualifications.

Table 5.7 Percentage of Population by Ward with No Qualifications

Ward	Total Population	Working Age Population	No Qualifications	% of Total Population with No Qualifications
Abbey	10,475	6,080	1,249	11.9
Annandale East and Eskdale	9,799	5,715	1,712	17.5
Annandale North	15,467	8,920	1,920	12.4
Annandale South	14,874	8,951	2,470	16.6
Castle Douglas and Crocketford	8,677	5,054	975	11.2
Dee and Glenkens	10,757	6,075	1,320	12.3
Lochar	11,979	7,478	1,733	14.5
Mid and Upper Nithsdale	10,346	6,094	1,778	17.2
Mid Galloway and Wigtown West	13,480	7,660	2,349	17.4
Nith	13,390	8,334	1,533	11.4
North West Dumfries	14,958	9,196	2,786	18.6
Stranraer and the Rhins	14,998	8,747	2,874	19.2
Dumfries and Galloway	149,200	88,304	22,700	15.2
Source: SIMD 2020				

Table 5.8 presents a summary of those with no qualifications across Dumfries and Galloway by postcode area. Those living in postcode DG4 covering Sanquhar, an area associated with traditional industries, have the highest percentage with no qualifications at 25.4% followed by those living in postcode area DG16 (21.6%). Those living in postcode area DG3 are the most educated with only 10.9% having no qualifications.

Table 5.8 Percentage of Population by Postcode with No Qualifications

Post Code	Total Population	Working Age Population	Number of People with No Qualifications	% of Total Population with No Qualifications
DG1	29,696	18,380	3,754	12.6
DG2	24,402	14,860	3,908	16.0
DG3	4,004	2,274	436	10.9
DG4	4,606	2,761	1,162	25.2
DG5	6,122	3,463	696	11.4
DG6	5,785	3,218	795	13.7
DG7	10,620	6,119	1,185	11.2
DG8	11,490	6,505	2,035	17.7
DG9	15,590	9,104	3,017	19.4
DG10	3,783	2,125	431	11.4
DG11	13,735	8,033	1,879	13.7
DG12	12,259	7,328	2,146	17.5
DG13	2,848	1,653	421	14.8
DG14	916	549	113	12.3
DG16	3,344	1,932	723	21.6
Dumfries and Galloway	149,200	88,304	22,700	15.2
Source: SIMD 2020				

Table 5.9 provides data of the level of qualifications (including no formal qualifications) in the four localities in Dumfries and Galloway among the adult population (aged 16+). Data from the 2011 Census¹¹ indicates that 33% of people in Dumfries and Galloway aged 16+ do not have any formal qualifications. This is higher than the Scottish average of 27%. We can see that Wigtown has the highest proportion (37%) of people with no formal qualifications; Annandale & Eskdale has the highest proportion (26%) of people with Level 1 Qualifications; all 4 localities have 13% or 14% with Level 2 Qualifications; all 4 localities have 7% or 8% with Level 3 Qualification and Stewartry has the highest proportion (26%) of people with Level 4 Qualifications or above.

¹¹ Health and Social Care Strategic Needs Assessment 2018 http://dghscp.co.uk/wp-content/uploads/2019/01/Strategic-Needs-Assessment-V2_0.pdf

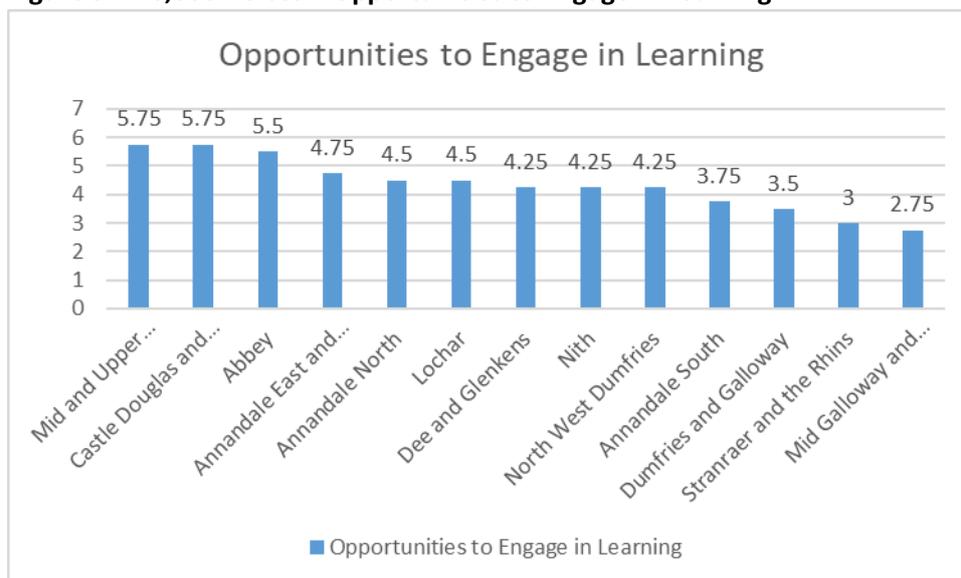
Table 5.9 % Adults (aged 16+) by highest level of qualification by Region

	No Qualifications	Level 1	Level 2	Level 3	Level 4 or Above
Annandale & Eskdale	35%	26%	13%	7%	20%
Nithsdale	31%	25%	14%	8%	23%
Stewartry	30%	23%	14%	8%	26%
Wigtown	37%	25%	13%	7%	18%
Dumfries & Galloway	33%	25%	13%	8%	22%
Scotland	27%	23%	14%	10%	26%

Source: Source: Census 2011, table QS5015C; Scottish Government in Health and Social Care Strategic Needs Assessment 2018

The 10,000 Voices study¹² asked young people across Dumfries and Galloway whether ‘There is an active local economy and the opportunity to access good quality work’ and asked them to provide a score between 1 – Awful and 7 – Excellent. The average score across Dumfries and Galloway was 4.25. Figure 5.2 shows that highest scores in this area were found in Mid and Upper Nithsdale, Castle Douglas and Abbey. Lowest scores were found in Mid Galloway and Wigtown, Stranraer and the Rhins and Annandale South.

Figure 5.2 10,000 Voices – Opportunities to Engage in Learning



¹²

<https://dumfriesgalloway.moderngov.co.uk/documents/s8071/Dumfries%20and%20Galloway%20Youth%20Council%20and%20Findings%20from%2010000%20Voices%20-%20Appendix.pdf>

Education and Skills Summary

- Dumfries and Galloway ranks 22nd out of the 32 Scottish local authorities with 19 data zones falling within the 20% most deprived in Scotland
- Dumfries and Galloway ranks highest (best) in its peer group
- At regional level Wigtown has a noticeably higher percentage of the population with no qualifications (18.3%)
- At Ward level Stranraer and the Rhins has the highest number of residents with no qualifications at 19.2%, followed by 18.6% with no qualifications in North West Dumfries. Conversely, only 11.2% of residents in Castle Douglas and Crocketford have no qualifications.
- Those living in postcode DG4 covering Sanquhar, an area associated with traditional industries, have the highest percentage with no qualifications at 25.4% followed by those living in postcode area DG16 (21.6%).
- Those living in postcode area DG3 are the most educated with only 10.9% having no qualifications.
- 33% of people in Dumfries and Galloway aged 16+ do not have any formal qualifications. This is higher than the Scottish average of 27%.
- Wigtown has the highest proportion (37%) of people with no formal qualifications
- Annandale & Eskdale has the highest proportion (26%) of people with Level 1 Qualifications
- All 4 localities have 13% or 14% with Level 2 Qualifications
- All 4 localities have 7% or 8% with Level 3 Qualification
- Stewartry has the highest proportion (26%) of people with Level 4 Qualifications or above.

5.3 Employment

To measure employment poverty, we have drawn on the SIMD Employment Domain measure. This measures employment deprivation by looking at the employment count. Table 5.10 shows that Dumfries and Galloway ranks 19th out of the 32 Scottish local authorities, with 21 data zones featuring in the 20% most deprived in Scotland. This equates to 10.4% of all data zones in Dumfries and Galloway and 1.5% of those across Scotland. Next to comparable local authorities (Table 5.11) Dumfries and Galloway has fewer employment deprived data zones.

Table 5.10 Overall Deprivation- Employment Domain, Scottish Local Authorities 2020

	Total data zones	20% most deprived	Local share of	National share
1 Inverclyde	114	54	47.4%	3.9%
2 Glasgow City	746	332	44.5%	23.8%
3 West Dunbartonshire	121	48	39.7%	3.4%
4 Dundee City	188	70	37.2%	5.0%
5 North Ayrshire	186	68	36.6%	4.9%
6 East Ayrshire	163	53	32.5%	3.8%
7 Clackmannanshire	72	23	31.9%	1.6%
8 North Lanarkshire	447	136	30.4%	9.7%
9 Renfrewshire	225	58	25.8%	4.2%
10 Fife	494	101	20.4%	7.2%
11 South Lanarkshire	431	84	19.5%	6.0%
12 South Ayrshire	153	29	19.0%	2.1%
13 Argyll and Bute	125	22	17.6%	1.6%
14 Falkirk	214	35	16.4%	2.5%
15 West Lothian	239	37	15.5%	2.7%
16 City of Edinburgh	597	69	11.6%	4.9%
17 Angus	155	17	11.0%	1.2%
18 East Lothian	132	14	10.6%	1.0%
19 Dumfries and Galloway	201	21	10.4%	1.5%
20 Highland	312	31	9.9%	2.2%
21 Stirling	121	12	9.9%	0.9%
22 Midlothian	115	11	9.6%	0.8%
23 Aberdeen City	283	24	8.5%	1.7%
24 East Renfrewshire	122	10	8.2%	0.7%
25 Scottish Borders	143	10	7.0%	0.7%
26 East Dunbartonshire	130	6	4.6%	0.4%
27 Perth and Kinross	186	8	4.3%	0.6%
28 Shetland Islands	30	1	3.3%	0.1%
29 Moray	126	4	3.2%	0.3%
30 Aberdeenshire	340	7	2.1%	0.5%

31	Na h-Eileanan an Iar	36	0	0.0%	0.0%
32	Orkney Islands	29	0	0.0%	0.0%

Source: SIMD 2020

Table 5.11 Dumfries and Galloway and Comparator Local Authorities: Employment

Rank	Local Authority	Total data zones	20% most deprived	Local share of	National share
7	Clackmannanshire	72	23	31.9%	1.6%
19	Dumfries and Galloway	201	21	10.4%	1.5%
14	Falkirk	214	35	16.4%	2.5%
10	Fife	494	101	20.4%	7.2%
9	Renfrewshire	225	58	25.8%	4.2%
12	South Ayrshire	153	29	19.0%	2.1%
11	South Lanarkshire	431	84	19.5%	6.0%
15	West Lothian	239	37	15.5%	2.7%

Source: SIMD 2020

By region (see Table 5.12), we can see that employment deprivation across Dumfries and Galloway differs from a low of 7.3% of the working age population considered employment deprived in Annandale and Eskdale to 11.1% in Wigtown. Overall, 8.8% of the working age population in Dumfries and Galloway are considered employment deprived.

Table 5.12 Proportion of Employment Deprived by Region

Area	Total Population	Working Age Population	Employment Deprived Count	Employment deprived as % of Working Age Population	% Working Age Population
Annandale and Eskdale	40,140	23,586	1,727	7.3	58.8
Nithsdale	50,673	31,102	2,929	9.4	61.4
Stewartry	29,909	17,209	1,278	7.4	57.5
Wigtown	28,478	16,407	1,814	11.1	57.6
Dumfries and Galloway	149,200	88,304	7,748	8.8	59.2

Source: SIMD 2020

By Ward (see Table 5.13), we can again see a degree of variation from those areas where there are relatively low levels of employment deprivation, for example, 4.9% in Lochar through to 13.2% in North West Dumfries.

Table 5.13 Proportion of Employment Deprived by Ward

Wards	Total Population	Working Age Population	Employment Deprived Count	Employment deprived as % of Working Age Population	% Working Age Population
Abbey	10,475	6,080	517	8.5	58.0
Annandale East and Eskdale	9,799	5,715	363	6.4	58.3
Annandale North	15,467	8,920	629	7.1	57.7
Annandale South	14,874	8,951	735	8.2	60.2
Castle Douglas and Crocketford	8,677	5,054	360	7.1	58.2
Dee and Glenkens	10,757	6,075	401	6.6	56.5
Lochar	11,979	7,478	369	4.9	62.4
Mid and Upper Nithsdale	10,346	6,094	561	9.2	58.9
Mid Galloway and Wigtown West	13,480	7,660	717	9.4	56.8
Nith	13,390	8,334	784	9.4	62.2
North West Dumfries	14,958	9,196	1,215	13.2	61.5
Stranraer and the Rhins	14,998	8,747	1,097	12.5	58.3
Dumfries and Galloway	149,200	88,304	7,748	8.8	59.2
Source: SIMD 2020					

Data on employment deprivation by postcode has been summarised in Table 5.14. Again, it shows a variation in the levels of deprivation across the local authority ranging from 5.6% in postcode area DG14 (which covers just one data zone area) through to 13% in postcode area DG4.

Table 5.14 Proportion of Employment Deprived by Postcode

Post codes	Total Population	Working Age Population	Employment Deprived Count	Employment deprived as % of Working Age Population	% Working Age Population
DG1	29,696	18,380	1,253	6.8	61.9
DG2	24,402	14,860	1,584	10.7	60.9
DG3	4,004	2,274	143	6.3	56.8
DG4	4,606	2,761	359	13.0	59.9
DG5	6,122	3,463	307	8.9	56.6
DG6	5,785	3,218	212	6.6	55.6
DG7	10,620	6,119	478	7.8	57.6
DG8	11,490	6,505	627	9.6	56.6
DG9	15,590	9,104	1,123	12.3	58.4
DG10	3,783	2,125	143	6.7	56.2
DG11	13,735	8,033	564	7.0	58.5
DG12	12,259	7,328	666	9.1	59.8
DG13	2,848	1,653	114	6.9	58.0
DG14	916	549	31	5.6	59.9
DG16	3,344	1,932	144	7.5	57.8
Dumfries and Galloway	149,200	88,304	7,748	8.8	59.2
Source: SIMD 2020					

Information on those claiming unemployment benefits by data zone area is also available and can help build a picture of poverty across the various sub areas in Dumfries and Galloway.

Table 5.15 shows claimant count by area. It shows that over a third (35.6%) of those claiming unemployment benefit as on July 2020, were residents of Nithsdale, but this is largely because Nithsdale has the largest population of all four areas. As a proportion of the working age population within that area, the highest rates of unemployment were in Annandale and Eskdale (7.6%) and Wigtown (6.7%). It should be noted however, that the most recent data on unemployment claimants was collected post COVID and that since the pandemic, rates of unemployment have increased dramatically across all areas.

Table 5.15 Claimant Count Unemployment by Region

Region	2018	2019	2020	% of Total in D&G 2020	% of Working Age Population
Stewartry	235	360	860	16.9	3.6
Nithsdale	690	1,005	1,810	35.6	5.8
Wigtown	390	645	1,160	22.8	6.7
Annandale and Eskdale	355	580	1,255	24.7	7.6
Dumfries and Galloway	1,670	2,590	5,085	100	5.8
Source: NOMIS					

By Ward (see Table 5.16) claimant count as a % of the working age population is relatively similar but lowest in Lochar (3.2%) and highest in North West Dumfries (8.5%).

Table 5.16 Claimant Count Unemployment by Ward

Ward	2018	2019	2020	% of Total in D&G 2020	% of Working Age Population
Abbey	100	155	305	6.0	5.0
Annandale East and Eskdale	70	120	275	5.4	4.8
Annandale North	150	215	500	9.8	5.6
Annandale South	135	245	480	9.4	5.4
Castle Douglas and Crocketford	70	110	245	4.8	4.8
Dee and Glenkens	65	95	310	6.1	5.1
Lochar	65	90	240	4.7	3.2
Mid and Upper Nithsdale	115	170	325	6.4	5.3
Mid Galloway and Wigtown West	130	220	450	8.8	5.9
Nith	175	250	460	9.0	5.5
North West Dumfries	335	495	785	15.4	8.5
Stranraer and the Rhins	260	425	710	14.0	8.1
Dumfries and Galloway	1,670	2,590	5,085	100	5.8
Source: NOMIS					

Table 5.17 sets out claimant count unemployment information by postcode. As a percentage of the working population, postcode DG1 has the lowest rate of claimants at 4.2% while DG9, which covers Stranraer and the surrounding area has the highest proportion at 8%.

Table 5.17 Claimant Count Unemployment by Postcode

Post Code	2018	2019	2020	% of Total in D&G 2020	% of Working Age Population
DG1	260	365	780	20.1	4.2
DG2	390	595	1,015	26.2	6.8
DG3	30	50	110	2.8	4.8
DG4	80	100	165	4.3	6.0
DG5	65	100	190	4.9	5.5
DG6	40	50	165	4.3	5.1
DG7	80	130	335	8.6	5.5
DG8	115	195	390	10.1	6.0
DG9	265	435	725	18.7	8.0
DG10	25	40	130	3.4	6.1
DG11	130	200	435	11.2	5.4
DG12	135	235	435	11.2	5.9
DG13	20	35	80	2.1	4.8
DG14	5	15	25	0.6	4.6
DG16	30	45	105	2.7	5.4
Dumfries and Galloway	1,325	2,020	3,875	100.0	5.8

Source: NOMIS

Table 5.18 sets out claimant counts by age groups, along with the rate for each of the Wards. From this we can see that the highest count across the age groups is in those aged 25 to 49, with the highest count in North West Dumfries. Annandale South has a relatively high number of residents aged 16 to 24 claiming unemployment benefit.

Table 5.18 Claimant Count Unemployment by Age Group – September 2020

Ward	All Ages	All Ages Rate	Aged 16-24	Aged 25-49	Aged 50+
Abbey	295	4.9	60	150	85
Annandale East and Eskdale	305	5.3	55	145	105
Annandale North	470	5.4	95	225	150
Annandale South	465	5.3	110	250	105
Castle Douglas and Crocketford	250	5.0	45	130	75
Dee and Glenkens	265	4.4	55	120	90
Lochar	265	3.5	65	155	45
Mid Galloway and Wigtown West	415	5.5	70	215	135
Mid and Upper Nithsdale	300	4.9	60	145	95
Nith	415	5.0	70	240	100
North West Dumfries	740	8.1	150	420	170
Stranraer and the Rhins	640	7.5	145	340	160
Dumfries and Galloway	4,825	5.5	970	2,545	1,310
Source: NOMIS					

Table 5.19 presents data on claimant counts by age and how they have changed over the year to September 2020. Across all areas and ages, the claimant count has increased significantly, unsurprisingly given the impact of COVID-19. In the main, the age group most negatively affected has been in those in the age groups 16 to 24, which is also the case nationally. By Ward, the largest increase has been in Dee and Glenkens.

Table 5.19 Claimant Count Unemployment by Age Group - % Change Sept 19 to Sept 20

Ward	All Ages	Aged 16-24	Aged 25-49	Aged 50+
Abbey	103	58	60	35
Annandale East and Eskdale	165	55	62	67
Annandale North	119	58	53	53
Annandale South	90	45	46	48
Castle Douglas and Crocketford	117	56	58	47
Dee and Glenkens	152	64	63	56
Lochar	130	54	61	44
Mid Galloway and Wigtown West	93	50	49	48
Mid and Upper Nithsdale	71	58	34	42
Nith	63	29	44	25
North West Dumfries	40	23	29	29
Stranraer and the Rhins	47	31	31	38
Dumfries and Galloway	81	44	46	43
Source: NOMIS				

Table 5.20 sets out data on claimant counts and rates by gender. Overall, the rate is higher for males at 6.7% compared with 4.3% for females. The highest rate, is that in North West Dumfries for males of 10.1%. The highest female rate is also in North West Dumfries.

Table 5.20 Claimant counts and Rates, September 2020 by Gender

Ward	Male Count	Male Rate	Female Count	Female Rate
Abbey	175	5.9	125	3.9
Annandale East and Eskdale	170	6.1	130	4.5
Annandale North	270	6.3	200	4.5
Annandale South	285	6.6	180	4.0
Castle Douglas and Crocketford	150	6.1	100	3.9
Dee and Glenkens	145	4.9	120	3.9
Lochar	165	4.5	100	2.6
Mid Galloway and Wigtown West	230	6.2	185	4.9
Mid and Upper Nithsdale	170	5.6	130	4.2
Nith	255	6.3	155	3.8
North West Dumfries	450	10.2	290	6.1
Stranraer and the Rhins	415	10.1	225	5.0
Dumfries and Galloway	2,880	6.7	1,945	4.3
Source: NOMIS				

Table 5.21 outlines the change in claimant counts between September 2019 and 2020. Here we can see that overall, both male claimant counts rose by 45%. The largest increase can be seen for females in Annandale East and Eskdale (+65%). Overall it seems that both males and females across Dumfries and Galloway have been affected by COVID-19.

Table 5.21 % Change September 2019 and 2020

Ward	Males	Females
Abbey	49	56
Annandale East and Eskdale	59	65
Annandale North	56	53
Annandale South	53	39
Castle Douglas and Crocketford	53	55
Dee and Glenkens	62	58
Lochar	58	55
Mid Galloway and Wigtown West	46	49
Mid and Upper Nithsdale	47	35
Nith	35	42
North West Dumfries	27	29
Stranraer and the Rhins	31	33
Dumfries and Galloway	45	45
Source: NOMIS		

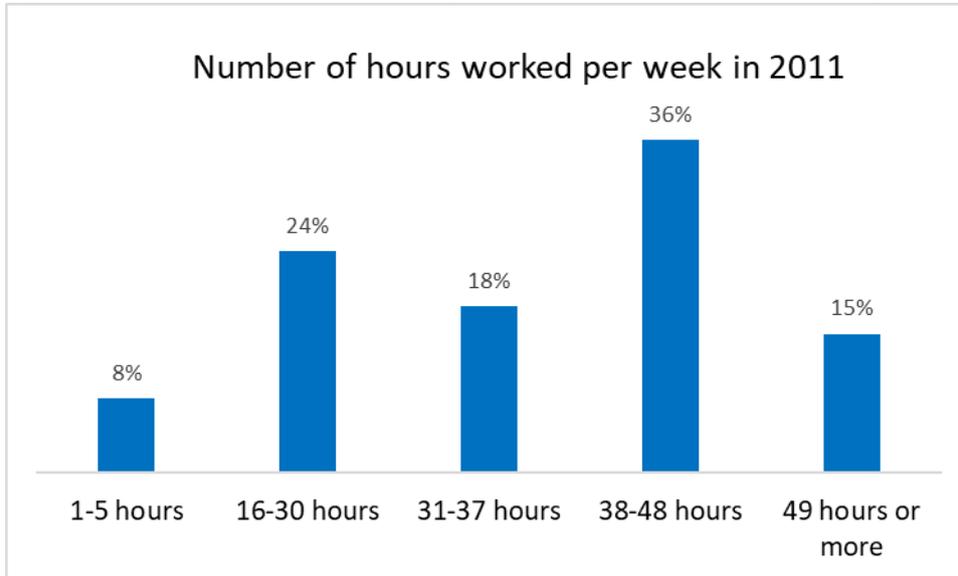
Table 5.22 shows the earnings by place of residence (2019) in Dumfries and Galloway and Scotland. Full time workers in Dumfries and Galloway earned £96.6 less weekly than the Scottish average.

Table 5.22 Earnings by place of residence (2019)

	Dumfries and Galloway (£)	Scotland (£)
Gross Weekly Pay		
Full Time Workers	£480.8	£577.7
Male Full Time Workers	£490.7	£623.7
Female Full Time Workers	£469.5	£527.3
Hourly Weekly Pay		
Full Time Workers	£11.72	£14.86
Male Full Time Workers	£11.64	£15.33
Female Full Time Workers	£11.78	£14.18
Source: Dumfries and Galloway Employment Statistics (2019-2020) NOMIS		

In terms of the number of hours people worked per week, the Census 2011¹³ showed that 36% of the working population worked 38-48 hours and 24% worked 16-30 hours. Twenty four per cent (24%) worked 16-30 hours; 18% worked 49 hours or more; 18% worked 31-37 hours and 8% worked 1-15 hours per week.

Figure 5.3 Number of hours worked per week in Dumfries and Galloway, Census 2011¹⁴



By Ward (see Table 5.23), we see both an increase and a decrease in the percentage of active Housing Benefit (HB) claims between 2019 and 2020. The portion of Working Age HB claimants decreased in 2020 compared to 2019. The portion of Pensioners HB claimants increased in 2020. The highest increase was in Dee and Glenkens (from 46.11% in 2019 to 52.80% in 2020).

In 2020, there was a similar proportion of working age HB claimants and Pensioners HB claimants, except for Nith and North West Dumfries where there was a higher portion of working age HB claimants (66.44% and 66.19%) than the Pensioner active HB claims in 2020.

¹³ Scottish Council Areas 2001 to 2011 Census Profile Comparator Tool
https://www.scotlandscensus.gov.uk/documents/council_area_profiles/Dumfries_and_Galloway.pdf

¹⁴ Totals add up to 101 due to rounding

Table 5.23 Percentage of Working age and pensioners Housing Benefit Claimants

Ward	% Working age HB claimants 2019	% Working age HB claimants 2020	% Pensioners HB claimants 2019	% Pensioners HB claimants 2020
Abbey	61.38%	57.06%	38.62%	42.94%
Annandale East and Eskdale	52.23%	46.34%	47.77%	53.66%
Annandale North	52.99%	47.37%	47.01%	52.63%
Annandale South	57.77%	52.48%	42.23%	47.52%
Castle Douglas and Crocketford	56.38%	53.48%	43.62%	46.52%
Dee and Glenkens	53.89%	47.20%	46.11%	52.80%
Lochar	55.88%	52.47%	44.12%	47.53%
Mid and Upper Nithsdale	57.34%	53.61%	42.66%	46.39%
Mid Galloway and Wigtown West	54.14%	50.06%	45.84%	49.94%
Nith	65.42%	64.44%	34.58%	35.56%
North West Dumfries	72.05%	66.19%	27.95%	33.81%
Stranraer and the Rhins	61.44%	55.77%	38.56%	44.23%
Dumfries and Galloway	59.77%	55.07%	40.23%	44.93%
Source: Dumfries and Galloway Ward Stats, April 2019 & 2020				

Table 5.24 shows the percentage of HB claims with children by Ward for the years 2019 and 2020. There is a decrease in the HB claims with Children in all Wards for the year 2020.

Table 5.24 Percentage of HB claims with children by Ward, 2019 and 2020

Ward	2019	2020
Abbey	21.3%	16.0%
Annandale East and Eskdale	20.0%	17.0%
Annandale North	23.4%	18.6%
Annandale South	21.3%	16.3%
Castle Douglas and Crocketford	16.8%	14.6%
Dee and Glenkens	19.0%	14.4%
Lochar	23.3%	17.9%
Mid and Upper Nithsdale	22.3%	18.3%
Mid Galloway and Wigtown West	18.1%	13.5%
Nith	13.1%	12.3%
North West Dumfries	27.7%	20.1%
Stranraer and the Rhins	20.6%	15.4%
Dumfries and Galloway	21.05	16.3%

Source: Dumfries and Galloway Ward Stats, April 2019 & 2020

Table 5.25 shows the Percentage of working age Claims with Disability benefit by Ward, for the years 2019 and 2020. There is a decrease in the Percentage of working age Claims with Disability benefit in all Wards, for the year 2020

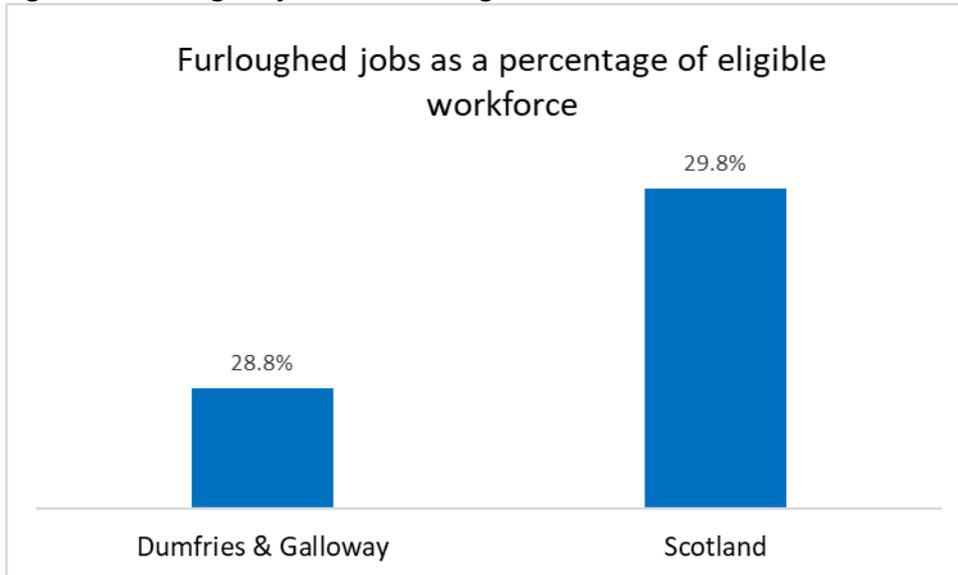
Table 5.25 Percentage of working age Claims with Disability benefit by Ward, 2019 and 2020

Ward	2019	2020
Abbey	60.9%	53.4%
Annandale East and Eskdale	56.6%	48.0%
Annandale North	59.8%	52.3%
Annandale South	61.4%	52.3%
Castle Douglas and Crocketford	69.5%	61.5%
Dee and Glenkens	62.1%	55.3%
Lochar	56.5%	53.2%
Mid and Upper Nithsdale	62.5%	57.3%
Mid Galloway and Wigtown West	65.6%	57.5%
Nith	64.1%	59.1%
North West Dumfries	57.5%	48.3%
Stranraer and the Rhins	64.2%	54.9%
Dumfries and Galloway	61.9%	54.1%

Source: Dumfries and Galloway Revenues & Benefits, April 2019 & 2020

Under the Corona Virus Retention Scheme, 28.8% of working people were furloughed in Dumfries and Galloway up to 30th June 2020.

Figure 5.4 Furloughed jobs as a % of eligible workforce



The 10,000 Voices study¹⁵ asked young people across Dumfries and Galloway whether ‘There is an active local economy and the opportunity to access good quality work’ and asked them to provide a score between 1 – Awful and 7 – Excellent. The average score across Dumfries and Galloway was 4.25. Figure 5.5 shows that highest scores in this area were found in Stranraer and the Rhins, Mid and Upper Nithsdale and Annandale South. Lowest scores were found in North West Dumfries, Abbey and Nith.

¹⁵

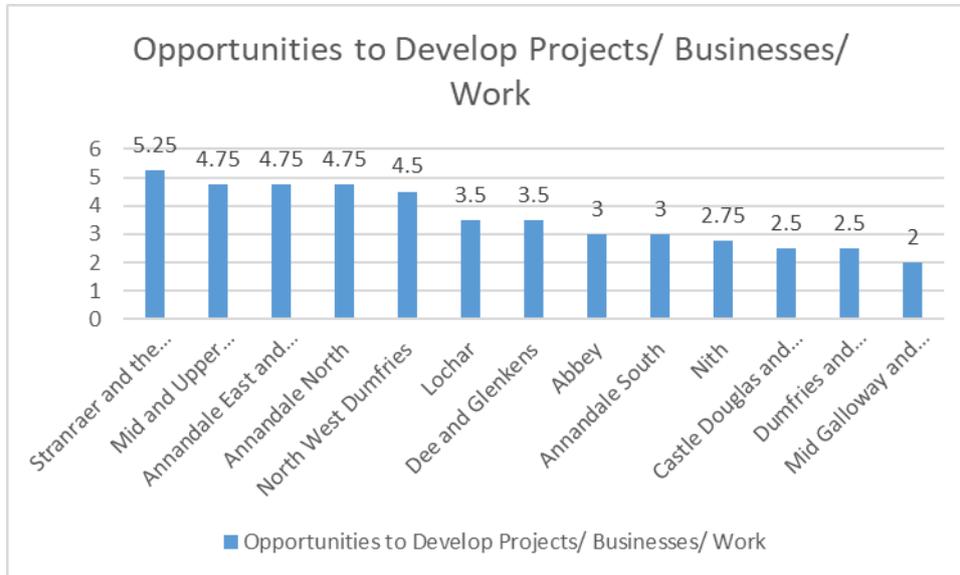
<https://dumfriesgalloway.moderngov.co.uk/documents/s8071/Dumfries%20and%20Galloway%20Youth%20Council%20and%20Findings%20from%2010000%20Voices%20-%20Appendix.pdf>

Figure 5.5 10,000 Voices – Active Local Economy/ Access to Good Quality Work



10,000 Voices also asked young people to score ‘Opportunities for Young People to develop innovative projects and businesses and work within their local area. The Dumfries and Galloway score was 3.5. Those areas which score highest were: Stranraer and the Rhins, Mid and Upper Nithsdale and Annandale East and Eskdale. Those areas which scored lowest were: Mid Galloway and Wigtown, Castle Douglas and Nith.

Figure 5.6 10,000 Voices – Opportunities to Develop Innovative Projects/ Businesses/ Work



Employment Summary

- Dumfries and Galloway ranks 19th out of the 32 Scottish local authorities, with 21 data zones featuring in the 20% most deprived in Scotland
- Next to comparable local authorities, Dumfries and Galloway has fewer employment deprived data zones
- Employment deprivation across Dumfries and Galloway ranges from a low of 7.3% of the working age population in Annandale and Eskdale to 11.1% in Wigtown
- Overall, 8.8% of the working age population in Dumfries and Galloway are considered employment deprived
- By Ward those areas where there are relatively low levels of employment deprivation, for example, 4.9% in Lochar through to 13.2% in North West Dumfries
- Employment deprivation by postcode shows a range from 5.6% in postcode area DG14 to 13% in postcode area DG4
- The highest rates of unemployment were in Annandale and Eskdale (7.6%) and Wigtown (6.7%)
- By Ward claimant count as a % of the working age population is lowest in Lochar (3.2%) and highest in North West Dumfries (8.5%)
- DG1 has the lowest rate of claimants at 4.2% while DG9, which covers Stranraer and the surrounding area has the highest proportion at 8%
- Full time workers in Dumfries and Galloway earned £96.60 less weekly than the Scottish average.
- Under the Corona Virus Retention Scheme, 28.8% of working people were furloughed in Dumfries and Galloway

5.4 Fuel Poverty

A household is defined as being in fuel poverty when its occupants cannot afford to heat their home to an adequate temperature¹⁶. The new Fuel Poverty Act (2019)¹⁷ designates a household to be 'in fuel poverty if more than 10% of its net income (after housing costs) is required to heat the home and pay for fuel costs, and if after deducting fuel and childcare costs and disregarding the value of specified benefits which are received for care need or disability, the remaining net income is insufficient to maintain an acceptable standard of living for the members of the household, defined as 90% of the UK Minimum Income Standard (MIS)'. There is an MIS uplift for remote rural and island areas to take into account their higher cost of living. If more than 20% of net income is needed, the household is defined as being in extreme fuel poverty'. In order to draw a comparison between the whole of Scotland and Dumfries and Galloway, the Scottish House Condition Survey Local Authority Analyses 2016-2018 has been used.¹⁸ ¹⁹ The percentage of fuel poverty in Dumfries and Galloway (28%) was higher than the average for Scotland as a whole (25%). Dumfries and Galloway had the highest fuel poverty rate (28%) of all the local authorities compared in Table 5.26 while West Lothian had the lowest fuel poverty rate (19%). South Ayrshire (20%) and South Lanarkshire (20%) had a significantly lower fuel poverty rate than the national average and Dumfries and Galloway.

Table 5.26 % of Dwellings in Fuel Poverty by Local Authority SHCS 2016-2018

	% LA	Owner Occupied	Tenure Social Rented	Private Rented	Household Type		
					Older	Families	Others
Dumfries & Galloway	28%	21%	47%	28%	30%	11%	33%
Clackmannanshire	27%	13%	52%	N/A	33%	26%	24%
Falkirk	23%	12%	35%	N/A	28%	18%	21%
Fife	26%	17%	47%	36%	28%	19%	29%
Renfrewshire	26%	12%	44%	N/A	24%	22%	29%
South Ayrshire	20%	12%	34%	N/A	23%	11%	20%
South Lanarkshire	20%	11%	40%	N/A	14%	17%	25%
West Lothian	19%	12%	28%	N/A	34%	13%	14%
Scotland	25%	16%	40%	37%	27%	19%	27%

Source: Scottish House Condition Survey: local authority analyses [SHCS local authority analysis 2016-2018](https://www.gov.scot/publications/scottish-house-condition-survey-local-authority-analyses/)
<https://www.gov.scot/publications/scottish-house-condition-survey-local-authority-analyses/>

¹⁶ Public Health England, Local Action on Health Inequalities: Fuel Poverty and Cold Home Related Health Problems (September 2014)

¹⁷ Evidence Review: The lived Experience of Fuel Poverty in Scotland (2020). Housing & Regeneration Research Communities Analysis Division Scottish Government <https://www.gov.scot/publications/evidence-review-lived-experience-fuel-poverty-scotland/>

¹⁸ Scottish House Condition Survey: local authority analyses 2016-2018
<https://www.gov.scot/binaries/content/documents/govscot/publications/statistics/2019/02/scottish-house-condition-survey-local-authority-analyses/documents/key-results-from-shcs-la-tables-2016-2018/key-results-from-shcs-la-tables-2016-2018/govscot%3Adocument/Key%2Bresults%2Bfrom%2Bshcs%2BLA%2Btables%2B2016-2018.pdf>

¹⁹ The local authority tables provide key indicators at local authority level relating to households and dwelling types. However, they lagged the main national data because three years were combined to mitigate the smaller sample sizes involved when analysing sub-national geographies. In this case, survey data from the period 2016-2018 was averaged. Consequently, the national rates presented in the document, and in the Excel tables, will not match those found in the main SHCS Key Findings report.

‘Extreme fuel poverty follows the same definition as fuel poverty except that a household would have to spend more than 20% of its adjusted net income (after housing costs) on total fuel costs to maintain a satisfactory heating regime’²⁰.

Between 2016-2018, Dumfries and Galloway had a significantly higher extreme fuel poverty rate (16%) than the national average (12%). Dumfries and Galloway had a higher rate than all the local authorities compared in Table 5.27. South Lanarkshire (8%), West Lothian (9%) and Falkirk (9%) had a significantly lower extreme fuel poverty rate than the national average and Dumfries and Galloway.

Table 5.27 Dwellings in Extreme Fuel Poverty by local authority SHCS 2016-2018

	% LA	OO	Tenure		Household Type		
			SRH	PRS	Older	Families	Other
Dumfries & Galloway	16%	14%	21%	21%	19%	N/A	21%
Clackmannanshire	11%	4%	21%	N/A	13%	9%	11%
Falkirk	9%	6%	11%	N/A	13%	10%	5%
Fife	11%	10%	13%	17%	15%	5%	11%
Renfrewshire	10%	4%	12%	N/A	11%	8%	10%
South Ayrshire	12%	5%	25%	N/A	13%	8%	13%
South Lanarkshire	8%	5%	13%	N/A	7%	4%	10%
West Lothian	9%	4%	16%	N/A	19%	N/A	8%
Scotland	12%	9%	15%	21%	14%	6%	13%

Source: Scottish House Condition Survey: local authority analyses [SHCS local authority analysis 2016-2018](https://www.gov.scot/publications/scottish-house-condition-survey-local-authority-analyses/)
<https://www.gov.scot/publications/scottish-house-condition-survey-local-authority-analyses/>

²⁰ Scottish House Condition Survey: local authority analyses 2016-2018

<https://www.gov.scot/binaries/content/documents/govscot/publications/statistics/2019/02/scottish-house-condition-survey-local-authority-analyses/documents/key-results-from-shcs-la-tables-2016-2018/key-results-from-shcs-la-tables-2016-2018/govscot%3Adocument/Key%2Bresults%2Bfrom%2Bshcs%2Bla%2Btables%2B2016-2018.pdf>

'Where a household is in fuel poverty, the fuel poverty gap is the annual amount that would be required to move the household out of fuel poverty'²¹

Between 2016-2018, Dumfries and Galloway (£880) had a significantly higher median fuel poverty gap than the national average (£640). Dumfries and Galloway had a higher median fuel poverty gap than of all the local authorities compared in Table 5.28. Renfrewshire (£420), Falkirk (£430) and Clackmannanshire (£470) had a significantly lower fuel poverty gap than the national average and Dumfries and Galloway.

Table 5.28 Median Fuel Poverty gap (£) adjusted for 2015 prices SHCS 2016-2018

	% LA	OO	Tenure		Household Type		
			SRH	PRS	Older	Families	Other
Dumfries & Galloway	£880	£890	N/A	N/A	£890	N/A	£880
Clackmannanshire	£470	N/A	£490	N/A	N/A	£540	
Falkirk	£430	N/A	N/A	N/A	N/A	N/A	N/A
Fife	£530	£700	£430	N/A	£630	N/A	£530
Renfrewshire	£420	N/A	N/A	N/A	N/A	N/A	N/A
South Ayrshire	£820	N/A	N/A	N/A	N/A	N/A	N/A
South Lanarkshire	£560	N/A	£360	N/A	N/A	£550	N/A
West Lothian	£630	N/A	N/A	N/A	N/A	N/A	N/A
Scotland	£640	£810	£490	£730	£680	£570	£630

Source: Scottish House Condition Survey: local authority analyses SHCS local authority analysis 2016-2018
<https://www.gov.scot/publications/scottish-house-condition-survey-local-authority-analyses/>

²¹ Scottish House Condition Survey: local authority analyses 2016-2018
<https://www.gov.scot/binaries/content/documents/govscot/publications/statistics/2019/02/scottish-house-condition-survey-local-authority-analyses/documents/key-results-from-shcs-la-tables-2016-2018/key-results-from-shcs-la-tables-2016-2018/govscot%3Adocument/Key%2Bresults%2Bfrom%2Bshcs%2Bla%2Btables%2B2016-2018.pdf>

The Fuel Poverty Mapping of Dumfries and Galloway Report (2015)²² shows the fuel poverty map with 13 multi-member Ward boundaries overlaid. Wigtown West, Mid Galloway and Mid and Upper Nithsdale Wards have the highest estimated overall levels of fuel poverty due to large rural areas, poor energy efficient households and use of expensive fuel types²³. It should be noted that Figures 5.7 to 5.9 show data from the 2015 Fuel Poverty Mapping report which was produced prior to the change of definition in 2019 and should only be used as a broad indicator of fuel poverty.

Figure 5.7 % of Fuel poverty Density by 2011 Datazones/ Wards in Dumfries & Galloway

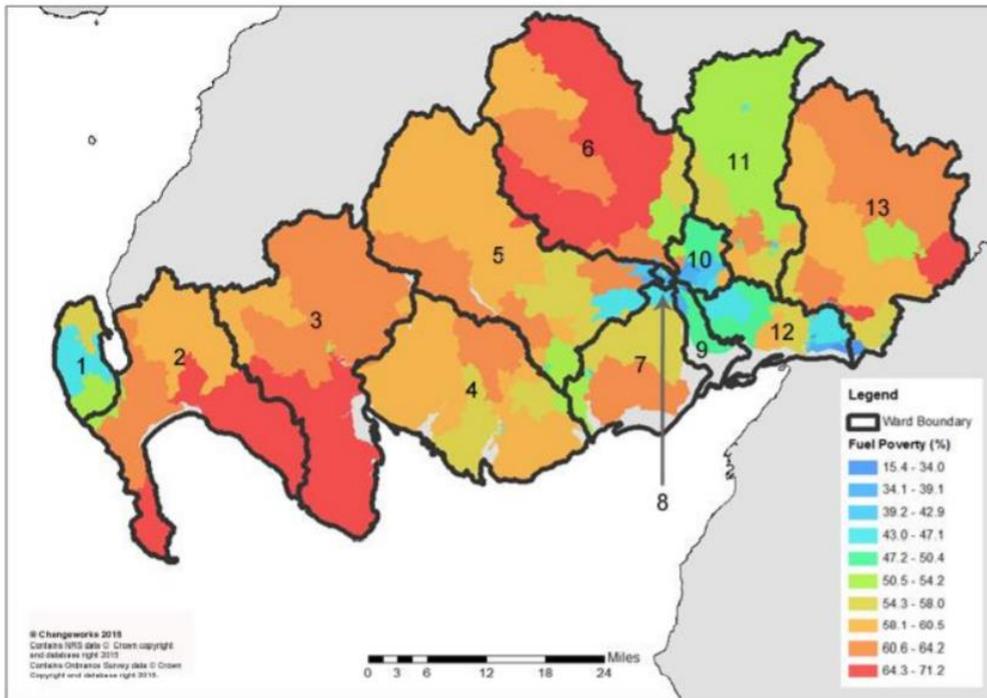


Table 5.29 Map Key Wards

Ward names Dumfries and Galloway (Figure 4.4)	
1	Stranraer and North Rhins
2	Wigtown West
3	Mid Galloway
4	Dee
5	Castle Douglas and Glenkens
6	Mid and Upper Nithsdale
7	Abbey
8	North West Dumfries
9	Nith
10	Lochar
11	Annandale North

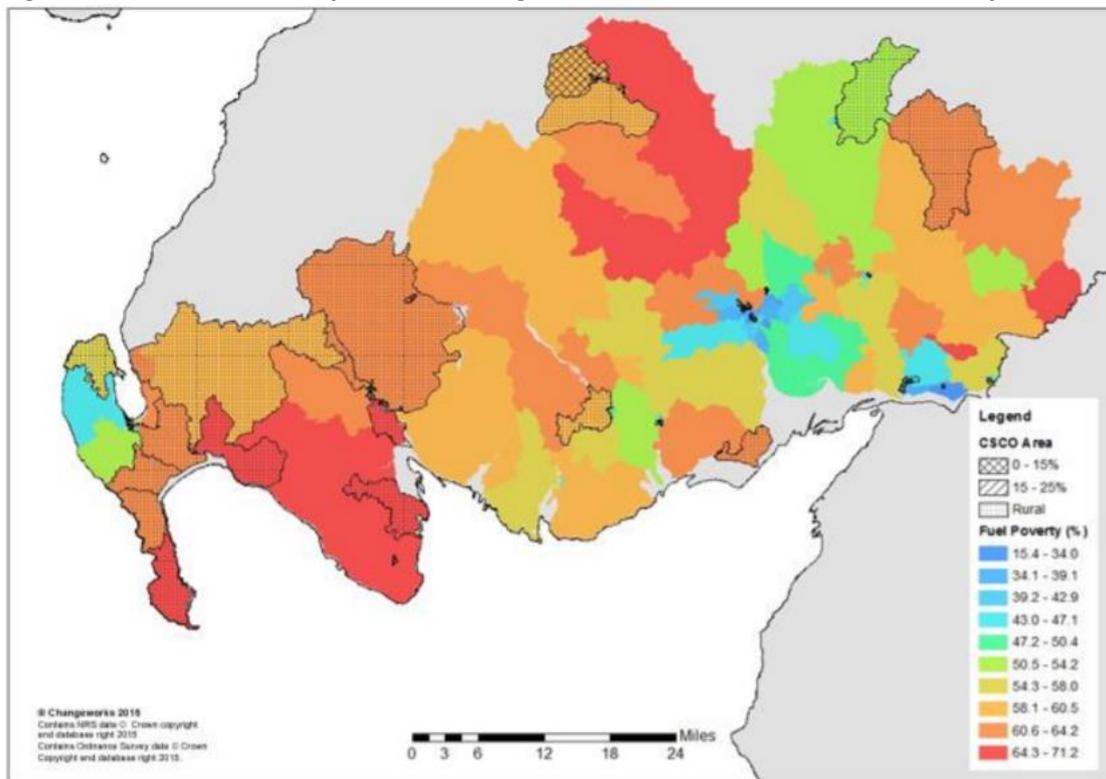
²² Fuel Poverty Mapping of Dumfries and Galloway (2015). Estimated fuel poverty density in Dumfries and Galloway

²³ Note: Wards in Dumfries and Galloway reduced from 13 to 12 when Boundary Commission changes were implemented in 2017

12	Annandale South
13	Annandale East and Eskdale

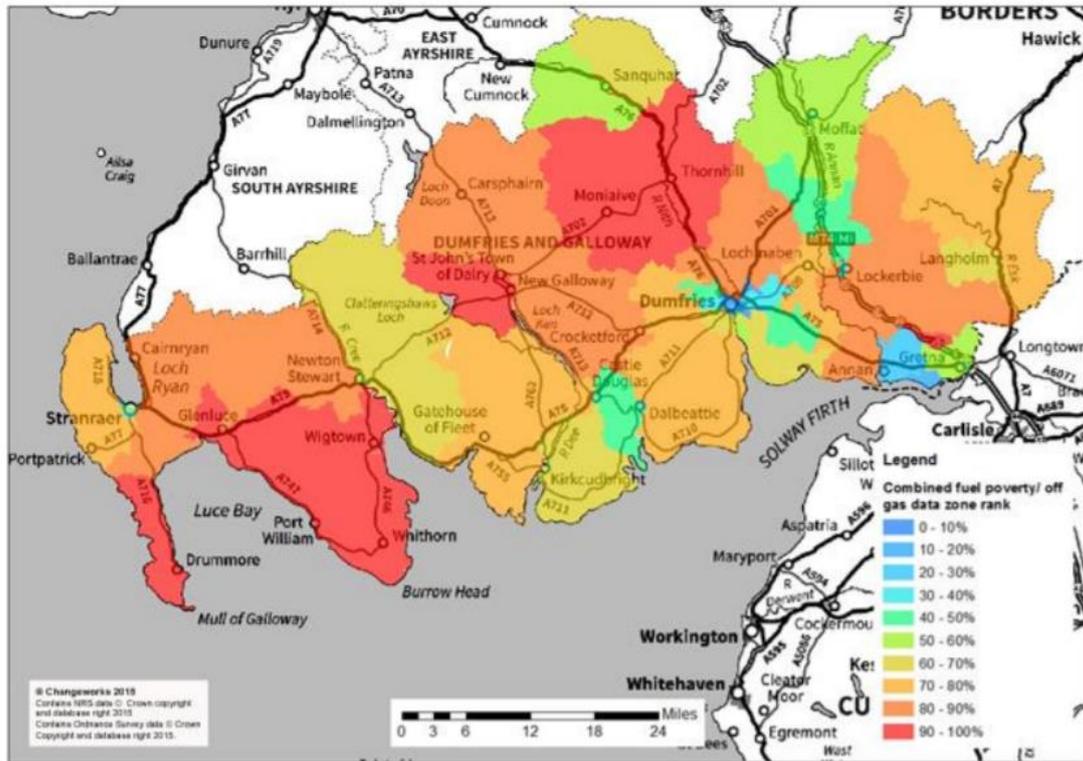
The fuel poverty map for Dumfries and Galloway has been compared with data zones that rank poorly in the SIMD. The SIMD is used to allocate the Carbon Savings Community Obligation (CSCO) strand of the Energy Company Obligation (ECO). CSCO aims to provide insulation and heating measures to low income and vulnerable households. Dumfries and Galloway contains 20 data zones in the bottom 25% of the SIMD and a further 29 data zones in the bottom 25% of rural data zones. Figure 5.8 shows the percentage (%) of fuel poverty with CSCO-eligible data zones overlaid for Dumfries and Galloway. There is an overlap between areas with high estimated fuel poverty and CSCO-eligible data zones. The majority of these data zones are in the bottom 25% SIMD of rural data zones (shown by the black dots) however there are some in the overall bottom 25% (shown by the cross hatch and diagonal line shapes).

Figure 5.8 % of Fuel Poverty with CSCO-eligible Datazones Dumfries and Galloway



According to the report, combination of an off-gas map with the fuel poverty map identified fuel poverty areas that also use expensive fuel types (e.g. oil, LPG and electricity). These included Wigtown West Ward, Castle Douglas and Glenkens Ward (including St. John's town of Dalry), The Machars (including Wigtown and Whithorn) and Mid Nithsdale (including Thornhill). Figure 5.9 shows the areas with a combination of off-gas areas and areas that are at risk of fuel poverty.

Figure 5.9 Off gas/fuel poverty map of Dumfries and Galloway



Fuel Poverty Summary

- Fuel poverty in Dumfries and Galloway (28%) was higher than the average for Scotland as a whole (25%)
- Dumfries and Galloway has the highest fuel poverty rate (28%) of all the peer local authorities
- Between 2016-2018, Dumfries and Galloway had a significantly higher extreme fuel poverty rate (16%) than the national average (12%)
- Between 2016-2018, Dumfries and Galloway (£880) had a significantly higher median fuel poverty gap than the national average (£640)
- Dumfries and Galloway had a higher median fuel poverty gap than of all the peer local authorities
- Wigtown West, Mid Galloway and Mid and Upper Nithsdale Wards have the highest estimated overall levels of fuel poverty due to large rural areas, poor energy efficient households and use of expensive fuel types
- Dumfries and Galloway contains 20 data zones in the bottom 25% of the SIMD and a further 29 data zones in the bottom 25% of rural data zones
- Fuel poverty areas that also use expensive fuel types include: Wigtown West Ward, Castle Douglas and Glenkens Ward The Machars (including Wigtown and Whithorn) and Mid Nithsdale (including Thornhill)

5.5 Food Poverty

Food Insecurity is a term which is often spoken of and the definition of this is the state of being without reliable access to a sufficient quantity of affordable, nutritious food.

Dumfries and Galloway Council data on the main food bank providers in the area shows that during the financial year 2019/2020 a total of 11,803 food parcels and 20,649 vouchers were provided. We can compare this to the situation between May and August 2020 under COVID-19 pandemic conditions and the associated impact on employment. During this time a monthly average of between 9,863 and 18,127 food parcels have been delivered. The area in receipt of the greatest number of parcels is Nithsdale.

Table 5.30 provides an overview of the significant change of food parcels delivered monthly in the area of Dumfries and Galloway during COVID-19 compared to Pre-COVID baseline. July and May were the months with highest number of delivered food parcels (18,127 and 16,858).

Table 5.30 Number of Food Parcels Delivered Monthly in Dumfries & Galloway per Area, COVID-19 Data, May-August 2020 compared to 2019/20 financial year

	May 20	June 20	July 20	August 20	Total
Annandale and Eskdale	3,805	3,715	4,509	2,108	14,137
Nithsdale	9,546	9,313	11,097	6,080	36,036
Stewartry	554	533	326	242	1,655
Wigtown	2,953	3,054	2,195	1,433	9,635
Total No of Food Parcels Delivered	16,858	16,615	18,127	9,863	61,463

Source: Dumfries and Galloway Council

Food poverty can also be measured by the number of pupils receiving Free School Meals. Table 5.31 below shows that during March 2020 across Dumfries and Galloway a total of 3,331 pupils were in receipt of Free School Meals, this accounts for 18% of all children in school. Those areas with the highest percentage uptake of Free School Meals were North West Dumfries (29%), Mid and Upper Nithsdale (24%) and Stranraer and the Rhins (23%). The areas with the lowest uptake were Lochar (10%) and Nith (11%) both considerably below the Dumfries and Galloway average. The situation remains constant in October 2020 with 18% of children in school receiving Free School Meals. The proportion of those receiving free schools meals has increased in Stranraer and the Rhins, Abbey, Annandale South, Mid and Upper Nithsdale, Nith and Lochar. A decrease has been observed in Mid Galloway and Wigtown West, Castle Douglas and Crocketford, and Dee and Glenkens.

Table 5.31 Free School Meals Provided Dumfries and Galloway March and October 2020

Ward	No. Children in Receipt of Free School Meals March 2020	% Children in School Receiving Free School Meals March 2020	No. Children in Receipt of Free School Meals Oct 2020	% Children in School Receiving Free School Meals Oct 2020
Stranraer and the Rhins	463	23%	510	25%
North West Dumfries	600	29%	610	29%
Mid Galloway and Wigtown West	298	19%	281	18%
Castle Douglas and Crocketford	155	13%	144	12%
Abbey	155	13%	172	14%
Dee and Glenkens	168	15%	151	13%
Annandale South	302	17%	321	18%
Mid and Upper Nithsdale	305	24%	316	25%
Nith	168	11%	186	13%
Lochar	183	10%	188	11%
Annandale North	322	17%	328	17%
Annandale East and Eskdale	212	18%	222	18%
Dumfries & Galloway	3331	18%	3432	18%

Source: Dumfries and Galloway Council Welfare & Benefits

The Dumfries and Galloway Citizens Advice Service (DGCAS) Report (2017)²⁴ detailing the Cost Of Living in Dumfries and Galloway shows that there is wide variation in pricing across Dumfries and Galloway. The cost of an average supermarket basket varied from £11.15 to £22.13. The report showed that people in poorer areas are paying more for their essentials than those in the less disadvantaged parts of Dumfries and Galloway.

Table 5.32 provides the average supermarket basket cost in the 16 communities across four areas of Dumfries and Galloway. The cheapest basket was in Langholm (£8.96) and the most expensive was in Dalbeattie (£24.05). In Wigtown baskets ranged from £9.98 to £11.86., with an average price of £11.15. In Stewartry, baskets ranged from £17.16 to £24.05, with the average price £11.15. In Nithsdale, baskets ranged from £13.26 to £21.70, with the average price £17.70. In Annandale & Eskdale, baskets ranged from £8.96 to £14.25, with the average price £11.97.

Table 5.32 Average basket cost (£) in 16 communities in Dumfries and Galloway, 2017

Average basket cost per week (£)	
Wigtown	11.15
Stranraer	9.98
Newton Stewart	11.86
Drummore	12.56
Stewartry	22.13
Kirkcudbright	21.32
Castle Douglas	17.16
Dalbeattie	24.05
Nithsdale	16.07
Moniave	21.70
Sanquhar	18.45
Penpont	18.48
Thornhill	18.31
Auldgirth	18.79
Dumfries	13.26
Annandale & Eskdale	11.97
Moffat	14.25
Lockerbie	9.44
Annan	13.05
Langholm	8.96
Source: Cost of Living in Dumfries & Galloway. A look at the price of an everyday shopping basket across the region (2017). Dumfries and Galloway Citizens Advice Service	

²⁴ Cost of Living in Dumfries & Galloway. A look at the price of an everyday shopping basket across the region (2017). Dumfries and Galloway Citizens Advice Service

Food Poverty Summary

- During 2019/2020 a total of 11,803 food parcels and 20,649 vouchers were provided
- Between May and August 2020 under COVID-19 pandemic conditions a monthly average of between 15,943 and 18,127 food parcels were delivered
- The areas in receipt of the greatest number of parcels are Nithsdale followed by Dumfries and Lower Nithsdale
- During March 2020 across Dumfries and Galloway a total of 3,331 pupils were in receipt of Free School Meals, this accounts for 18% of all children in school
- Those areas with the highest percentage uptake of Free School Meals were North West Dumfries (29%), Mid and Upper Nithsdale (24%) and Stranraer and the Rhins (23%)
- The areas with the lowest uptake were Lochar (10%) and Nith (11%) both considerably below the Dumfries and Galloway average.
- The cheapest average supermarket basket was in Langholm (£8.96) and the most expensive was in Dalbeattie (£24.05)
- In Wigtown baskets ranged from £9.98 to £11.86, with an average price of £11.15
- In Stewartry baskets ranged from £17.16 to £24.05, with the average price £11.15
- In Nithsdale, baskets ranged from £13.26 to £21.70, with the average price £17.70
- In Annandale & Eskdale, baskets ranged from £8.96 to £14.25, with the average price £11.97

5.6 Health and Wellbeing

Information on health is again taken from the SIMD using their Health Domain measure which looks at standardised ratios for a number of indicators including drug and alcohol use, rates of depression and low birth rates as well as comparative illness factors. Table 5.33 sets out the result for the 32 local authorities in Scotland. From this we can see that for health Dumfries and Galloway ranks 18th out of 32 and has 19 data zones in the 20 most deprived in Scotland.

Table 5.33 Overall Deprivation- Health Domain, Scottish Local Authorities 2020

	Total data zones	20% most deprived	Local share	National share	
1	Glasgow City	114	54	47.4%	3.9%
2	Inverclyde	746	332	44.5%	23.8%
3	North Ayrshire	121	48	39.7%	3.4%
4	North Lanarkshire	188	70	37.2%	5.0%
5	Dundee City	186	68	36.6%	4.9%
6	West Dunbartonshire	163	53	32.5%	3.8%
7	Renfrewshire	72	23	31.9%	1.6%
8	East Ayrshire	447	136	30.4%	9.7%
9	South Lanarkshire	225	58	25.8%	4.2%
10	South Ayrshire	494	101	20.4%	7.2%
11	West Lothian	431	84	19.5%	6.0%
12	Fife	153	29	19.0%	2.1%
13	Clackmannanshire	125	22	17.6%	1.6%
14	Falkirk	214	35	16.4%	2.5%
15	City of Edinburgh	239	37	15.5%	2.7%
16	Stirling	597	69	11.6%	4.9%
17	Aberdeen City	155	17	11.0%	1.2%
18	Dumfries and Galloway	132	14	10.6%	1.0%
19	Argyll and Bute	201	21	10.4%	1.5%
20	Midlothian	312	31	9.9%	2.2%
21	East Dunbartonshire	121	12	9.9%	0.9%
22	East Renfrewshire	115	11	9.6%	0.8%
23	Highland	283	24	8.5%	1.7%
24	Scottish Borders	122	10	8.2%	0.7%
25	Perth and Kinross	143	10	7.0%	0.7%
26	Angus	130	6	4.6%	0.4%
27	Moray	186	8	4.3%	0.6%
28	Aberdeenshire	30	1	3.3%	0.1%
29	East Lothian	126	4	3.2%	0.3%
30	Na h-Eileanan an Siar	340	7	2.1%	0.5%
31	Orkney Islands	36	0	0.0%	0.0%

32	Shetland Islands	29	0	0.0%	0.0%
Source: SIMD 2020					

Table 5.34 provides a breakdown of deprivation across the 8 comparator local authorities for health. Here we can see that the local authority has a better rank than its comparator areas.

Table 5.34 Dumfries and Galloway Compared to Local Authorities: Health

Rank	Local Authority	Total data zones	20% most deprived	Local share	National share
13	Clackmannanshire	72	11	15.3%	0.8%
18	Dumfries and Galloway	201	19	9.5%	1.4%
14	Falkirk	214	30	14.0%	2.2%
12	Fife	494	86	17.4%	6.2%
7	Renfrewshire	225	66	29.3%	4.7%
10	South Ayrshire	153	35	22.9%	2.5%
9	South Lanarkshire	431	105	24.4%	7.5%
11	West Lothian	239	48	20.1%	3.4%
Source: SIMD 2020					

According to the 2011 Census, there were 15,420 people in Dumfries and Galloway with health conditions which considerably limit their day-to-day activities (Table 5.35). Almost 12,000 have a physical disability.

Table 5.35 Number of People with Long Term Health Issues/Physical disabilities 2011

	All people	Day to day activities limited a lot	% Limited a lot	Physical disability	% with Physical disability
Annandale and Eskdale	38,691	3,764	10%	2,879	7%
Nithsdale	59,395	5,811	10%	4,511	8%
Stewartry	23,909	2,300	10%	1,845	8%
Wigtown	29,329	3,545	12%	2,689	9%
Dumfries and Galloway	151,324	15,420	10%	11,924	8%
Source: Health and Social Care Strategic Needs Assessment 2018 http://dghscp.co.uk/wp-content/uploads/2019/01/Strategic-Needs-Assessment-V2_0.pdf					

Table 5.36 shows the rate of death for persons under the age of 75 by Ward. In 2017, Stranraer and the Rhins had the highest rate of early mortality (1953 deaths) and Annandale East and Eskdale had the lowest (455 deaths).

Table 5.36 Early mortality rate by Ward, 2017

Ward	No of deaths
Abbey	1476
Annandale East and Eskdale	455
Annandale North	1359
Annandale South	1050
Castle Douglas and Crocketford	651
Dee and Glenkens	663
Lochar	1348
Mid and Upper Nithsdale	790
Mid Galloway and Wigtown West	1246
Nith	1215
North West Dumfries	1495
Stranraer and the Rhins	1953
Dumfries and Galloway	13,701
Source: Ward Profiles, 2017	

Health Summary

- Dumfries and Galloway ranks 18th out of 32 and has 19 data zones in the 20 most deprived in Scotland
- 2011 Census data indicates that there were 15,420 people in Dumfries and Galloway with health conditions which considerably limit their day-to-day activities
- Almost 12,000 have a physical disability.
- In 2017, Stranraer and the Rhins had the highest rate of early mortality (1953 deaths) and Annandale East and Eskdale had the lowest (455 deaths)

5.7 Housing

For data on housing we have drawn information from the SIMD Housing Domain which collects information on overcrowded households and those with no central heating and also the Scottish Household Survey for Dumfries and Galloway which provides comparable information regarding the composition, characteristics and behaviour of Scottish Households at a sub-national level.

Table 5.37 provides an overview of performance across all local authorities for the housing domain. Dumfries and Galloway ranks 23 out of 32 on the housing domain. This equates to 6 data zones featuring in the 20% most deprived in Scotland, which represents only 0.4% of all data zones across Scotland. Table 5.38 then highlights Dumfries and Galloway's performance when compared with its comparator local authorities.

Table 5.37 Overall Deprivation- Housing Domain, Scottish Local Authorities 2020

	Total data zones	20% most deprived	Local share	National share
1 Glasgow City	114	54	47.4%	3.9%
2 Dundee City	746	332	44.5%	23.8%
3 City of Edinburgh	121	48	39.7%	3.4%
4 Inverclyde	188	70	37.2%	5.0%
5 Aberdeen City	186	68	36.6%	4.9%
6 Renfrewshire	163	53	32.5%	3.8%
7 North Lanarkshire	72	23	31.9%	1.6%
8 West Dunbartonshire	447	136	30.4%	9.7%
9 South Lanarkshire	225	58	25.8%	4.2%
10 Stirling	494	101	20.4%	7.2%
11 Argyll and Bute	431	84	19.5%	6.0%
12 Orkney Islands	153	29	19.0%	2.1%
13 Perth and Kinross	125	22	17.6%	1.6%
14 East Lothian	214	35	16.4%	2.5%
15 North Ayrshire	239	37	15.5%	2.7%
16 Clackmannanshire	597	69	11.6%	4.9%
17 Midlothian	155	17	11.0%	1.2%
18 South Ayrshire	132	14	10.6%	1.0%
19 Angus	201	21	10.4%	1.5%
20 East Renfrewshire	312	31	9.9%	2.2%
21 Highland	121	12	9.9%	0.9%
22 West Lothian	115	11	9.6%	0.8%
23 Dumfries and Galloway	283	24	8.5%	1.7%
24 Fife	122	10	8.2%	0.7%
25 East Ayrshire	143	10	7.0%	0.7%
26 East Dunbartonshire	130	6	4.6%	0.4%

27	Aberdeenshire	186	8	4.3%	0.6%
28	Moray	30	1	3.3%	0.1%
29	Scottish Borders	126	4	3.2%	0.3%
30	Falkirk	340	7	2.1%	0.5%
31	Na h-Eileanan an Siar	36	0	0.0%	0.0%
32	Shetland Islands	29	0	0.0%	0.0%

Source: SIMD 2020

Table 5.38 Dumfries and Galloway as Compared to Local Authorities: Housing

Rank	Local Authority	Total data zones	20% most deprived	Local share	National share
16	Clackmannanshire	72	5	6.9%	0.4%
23	Dumfries and Galloway	201	6	3.0%	0.4%
30	Falkirk	214	2	0.9%	0.1%
24	Fife	494	14	2.8%	1.0%
6	Renfrewshire	225	57	25.3%	4.1%
18	South Ayrshire	153	8	5.2%	0.6%
9	South Lanarkshire	431	49	11.4%	3.5%
22	West Lothian	239	9	3.8%	0.6%

Source: SIMD 2020

By Region (Table 5.39), Nithsdale has the highest % of the population living in overcrowded households (8.1%) with Stewartry having the lowest (5.6%). For central heating, Stewartry has the highest % of the population in houses without central heating of all areas, perhaps representing the higher proportion of older properties in the area.

Table 5.39 Overcrowded Households and Households Without Central Heating by Areas

	Total Population	Working Age Population	Number of People in Households that are Overcrowded	% of Total Population living in Overcrowded Households	Number of People in Households without Central Heating	% of Total Population living in Houses without Central Heating
Annandale and Eskdale	40,140	23,586	2,616	6.5	690	1.7
Nithsdale	50,673	31,102	4,097	8.1	841	1.7
Stewartry	29,909	17,209	1,669	5.6	704	2.4
Wigtown	28,478	16,407	2,181	7.7	643	2.3
Dumfries and Galloway	149,200	88,304	10,563	7.1	2878	1.9
Source: SIMD 2020						

By Ward, North West Dumfries has the highest proportion of people living in overcrowded housing (11.6%) while Lochar has the fewest. For central heating, Dee and Glenkens has the highest proportion of households in houses with no central heating (3.3%).

Table 5.40 Overcrowded Households and Households Without Central Heating by Wards

	Total Population	Working Age Population	Number of People in Households that are Overcrowded	% of Total Population living in Overcrowded Houses	Number of People in Households without Central Heating	% of Total Population living in Houses without Central Heating
Abbey	10,475	6,080	685	6.5	192	1.8
Annandale East and Eskdale	9,799	5,715	619	6.3	185	1.9
Annandale North	15,467	8,920	955	6.2	367	2.4
Annandale South	14,874	8,951	1,042	7.0	138	0.9
Castle Douglas and Crocketford	8,677	5,054	383	4.4	153	1.8
Dee and Glenkens	10,757	6,075	601	5.6	359	3.3
Lochar	11,979	7,478	622	5.2	174	1.5
Mid and Upper Nithsdale	10,346	6,094	817	7.9	195	1.9
Mid Galloway and Wigtown West	13,480	7,660	994	7.4	375	2.8
Nith	13,390	8,334	929	6.9	315	2.4
North West Dumfries	14,958	9,196	1,729	11.6	157	1.0
Stranraer and the Rhins	14,998	8,747	1,187	7.9	268	1.8
Dumfries and Galloway	149,200	88,304	10,563	7.1	2878	1.9

Source: SIMD 2020

Finally by postcode areas, DG4 has the highest proportion of households that are overcrowded (10.9%) while DG14 has the fewest. DG14 has the highest proportion of residents in households without central heating (3.8%).

Table 5.41 Overcrowded Households and Households Without Central Heating by Postcodes

Postcodes	Total Population	Working Age Population	Number of People in Households that are Overcrowded	% of Total Population living in Overcrowded Houses	Number of People in Households without Central Heating	% of Total Population living in Houses without Central Heating
DG1	29,696	18,380	1,759	5.9	560	1.9
DG2	24,402	14,860	2,211	9.1	422	1.7
DG3	4,004	2,274	206	5.1	102	2.5
DG4	4,606	2,761	502	10.9	44	1.0
DG5	6,122	3,463	388	6.3	70	1.1
DG6	5,785	3,218	364	6.3	174	3.0
DG7	10,620	6,119	505	4.8	293	2.8
DG8	11,490	6,505	922	8.0	300	2.6
DG9	15,590	9,104	1,220	7.8	288	1.8
DG10	3,783	2,125	215	5.7	85	2.2
DG11	13,735	8,033	811	5.9	295	2.1
DG12	12,259	7,328	973	7.9	99	0.8
DG13	2,848	1,653	156	5.5	66	2.3
DG14	916	549	39	4.3	35	3.8
DG16	3,344	1,932	331	9.9	80	2.4
Dumfries and Galloway	149,200	88,304	10,602	7.1	2913	2.0

Table 5.42 provides information on percentage of different types of tenure in Dumfries and Galloway and Scotland. In 2018, Dumfries and Galloway had 64% of owner-occupied properties; 21% was social rented housing (compared to 23% for Scotland); 13% was private rented tenure (compared to 14% for Scotland) and 3% was 'other' tenure (compared to 1% for Scotland).

Table 5.42 Tenure Split in Dumfries and Galloway and Scotland, 2018

	Dumfries & Galloway	Scotland
Owner Occupied	64%	62%
Social Rented	21%	23%
Private Rented	13%	14%
Other	3%	1%

Source: Scottish Household Survey 2018, Dumfries and Galloway
<https://www2.gov.scot/Resource/0054/00548564.pdf>

Figure 5.10 Tenure Split in Dumfries and Galloway and Scotland, 2018

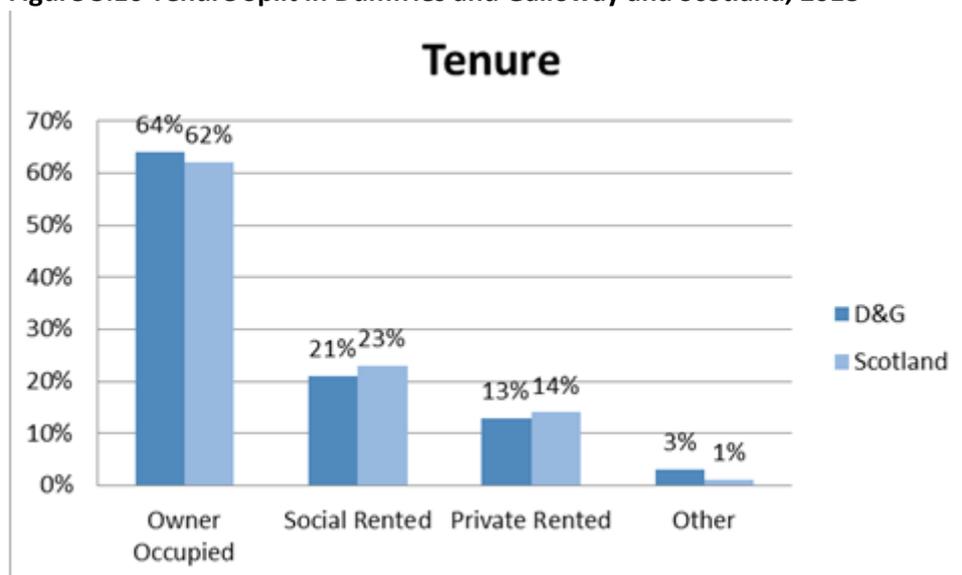


Table 5.43 provides data on the number of homelessness applications and Temporary Accommodation Tenancies for April 2019 in Dumfries and Galloway by Ward. Stranraer and the Rhins had the highest number of homelessness applications (16) while Annandale East and Eskdale had the lowest number (1) for the month. North West Dumfries had the highest number of temporary accommodation tenancies (51) while Annandale East and Eskdale had none. In total, Dumfries and Galloway had 78 homelessness applications and 162 temporary accommodation tenancies in April 2019.

Table 5.43 Homelessness Applications and Temporary Accommodation Tenancies April 2019

Ward	Number of Homeless Applications	Current TA Tenancies
Abbey	3	5
Annandale East and Eskdale	1	0
Annandale North	7	6
Annandale South	4	18
Castle Douglas and Crocketford	2	3
Dee and Glenkens	3	5
Lochar	5	2
Mid and Upper Nithsdale	4	0
Mid Galloway and Wigtown West	5	8
Nith	8	25
North West Dumfries	13	51
Stranraer and the Rhins	16	38
Out of Area/Postcode Unknown	7	1
Dumfries and Galloway	78	162

Source: Dumfries and Galloway Ward Stats, April 2019

Table 5.44 provides data on the total number of households in receipt of Council Tax Reduction (CTR)²⁵ by Ward in Dumfries and Galloway and compares data from March 2020 to October 2020. It also shows the percentage of CTR recipients by working age/ pensioner; employed whether in receipt of Universal Credit (UC); the percentage of claimants with children, percentage in receipt of Carers Allowance and with Disability Benefits. From this data we can see that over half of CTR are awarded to households of working age (60%-63%). Across the region 20% of claimants were households with children and this has risen dramatically to 39% by October 2020. Claimants who are in receipt of Carers Allowance have also increased from 9% to 10% during this time. Those in receipt of disability benefits have remained constant in percentage terms. When we consider numerical data we find that there has been an overall increase from 12,821 CTR recipients in March 2020 to 13,406 by October 2020. This is an increase of 585 or 4.6%. We have highlighted in red areas where increases have been observed since March 2020.

Table 5.44 Council Tax Reduction Ward Statistics March2020 compared to October 2020

Ward	No. CTR	% of Total Claimants in D&G	% Working age	% Pensioner	% CTR UC employed	% CTR Employed (Not UC)	% CTR claims with Children	% CTR claims with Carers Allowance	% CTR claims with Disability benefits
Stranraer and the Rhins	1926	15%	59%	41%	4%	3%	18%	10%	53%
North West Dumfries	1776	14%	73%	27%	6%	4%	25%	10%	43%
Mid Galloway and Wigtown West	1375	11%	55%	45%	4%	3%	16%	10%	52%
Castle Douglas and Crocketford	637	5%	53%	47%	3%	3%	16%	7%	48%
Abbey	777	6%	57%	43%	4%	4%	18%	10%	51%
Dee and Glenkens	696	5%	55%	45%	6%	3%	18%	10%	47%
Annandale South	1160	9%	61%	39%	5%	4%	21%	9%	46%
Mid and Upper Nithsdale	987	8%	60%	40%	3%	3%	22%	11%	50%

²⁵ Dumfries and Galloway Council 'Council Tax Reduction' Definition: Council Tax Reduction replaced Council Tax Benefit in April 2013. Low income households or benefit claimants could be eligible based on where they live, their circumstances, household income and bills could be reduced by up to 100%.

Nith	996	8%	64%	36%	5%	4%	17%	7%	47%
Lochar	642	5%	55%	45%	4%	4%	19%	8%	50%
Annandale North	1146	9%	57%	43%	4%	3%	22%	9%	48%
Annandale East and Eskdale	703	5%	54%	46%	5%	5%	21%	10%	45%
Grand Total March 2020	12821	100%	60%	40%	4%	4%	20%	9%	48%
Stranraer and the Rhins	1988	15%	62%	38%	5%	2%	36%	10%	52%
North West Dumfries	1858	14%	75%	25%	8%	2%	48%	10%	43%
Mid Galloway and Wigtown West	1425	11%	57%	43%	5%	2%	31%	10%	51%
Castle Douglas and Crocketford	681	5%	58%	42%	6%	3%	34%	7%	44%
Abbey	798	6%	61%	39%	6%	2%	34%	9%	49%
Dee and Glenkens	712	5%	56%	44%	7%	2%	37%	10%	45%
Annandale South	1213	9%	64%	36%	6%	3%	42%	9%	47%
Mid and Upper Nithsdale	1029	8%	62%	38%	6%	3%	42%	12%	50%
Nith	1047	8%	67%	33%	7%	3%	30%	7%	46%
Lochar	676	5%	58%	42%	9%	3%	43%	9%	51%
Annandale North	1197	9%	61%	39%	7%	2%	44%	10%	46%
Annandale East and Eskdale	782	6%	59%	41%	7%	3%	47%	9%	43%
Grand Total Oct 2020	13406	100%	63%	37%	6%	3%	39%	10%	48%

Housing Summary

- Dumfries and Galloway ranks 23 out of 32 on the housing domain rank
- Dumfries and Galloway ranks higher than its peer authorities
- This equates to 6 data zones featuring in the 20% most deprived in Scotland, which represents only 0.4% of all data zones across Scotland
- Nithsdale has the highest % of the population living in overcrowded households (8.1%) with Stewartry having the lowest (5.6%)
- Stewartry has the highest % of the population in houses without central heating of all areas
- By Ward, North West Dumfries has the highest proportion of people living in overcrowded housing (11.6%) while Lochar has the fewest
- Dee and Glenkens has the highest proportion of households in houses with no central heating (3.3%).
- DG4 has the highest proportion of households that are overcrowded (10.9%) while DG14 has the fewest
- DG14 has the highest proportion of residents in households without central heating (3.8%)
- Dumfries and Galloway had 64% of owner-occupied properties; 21% social rented housing (compared to 23% for Scotland); 13% private rented tenure (compared to 14% for Scotland)
- Stranraer and the Rhins had the highest number of homelessness applications (16) while Annandale East and Eskdale had the lowest number (1) for April 2020
- North West Dumfries had the highest number of temporary accommodation tenancies (51) while Annandale East and Eskdale had none
- In total, Dumfries and Galloway had 78 homelessness applications and 162 temporary accommodation tenancies in April 2019

5.8 Income

For income poverty we have set out information from the SIMD using the Income Domain which gives a count and score for income deprivation. We also provide data on the Living Wage and Community Care and Crisis Grants.

5.8.1 Income Deprivation

Dumfries and Galloway has a rank of 18 out of all 32 Scottish local authorities (See Table 5.45). 22 data zones fall within the 20% most deprived in Scotland, equating to a local share of 10.9% and a national share of 1.6%.

Table 5.45 Overall Deprivation- Income Domain, Scottish Local Authorities 2020

		Total data zones	20% most deprived	Local share	National share
1	Inverclyde	114	55	48.25%	3.94%
2	Glasgow City	746	355	47.59%	25.45%
3	North Ayrshire	186	77	41.40%	5.52%
4	Dundee City	188	70	37.23%	5.02%
5	West Dunbartonshire	121	45	37.19%	3.23%
6	North Lanarkshire	447	129	28.86%	9.25%
7	East Ayrshire	163	47	28.83%	3.37%
8	Renfrewshire	225	56	24.89%	4.01%
9	Clackmannanshire	72	16	22.22%	1.15%
10	South Lanarkshire	431	92	21.35%	6.59%
11	Fife	494	99	20.04%	7.10%
12	South Ayrshire	153	27	17.65%	1.94%
13	Falkirk	214	34	15.89%	2.44%
14	West Lothian	239	37	15.48%	2.65%
15	City of Edinburgh	597	75	12.56%	5.38%
16	Argyll and Bute	125	14	11.20%	1.00%
17	Angus	155	17	10.97%	1.22%
18	Dumfries and Galloway	201	22	10.95%	1.58%
19	Midlothian	115	12	10.43%	0.86%
20	Stirling	121	12	9.92%	0.86%
21	East Lothian	132	11	8.33%	0.79%
22	Highland	312	26	8.33%	1.86%
23	Aberdeen City	283	23	8.13%	1.65%
24	East Renfrewshire	122	8	6.56%	0.57%
25	Scottish Borders	143	8	5.59%	0.57%
26	Perth and Kinross	186	10	5.38%	0.72%
27	East Dunbartonshire	130	6	4.62%	0.43%
28	Aberdeenshire	340	9	2.65%	0.65%

29	Moray	126	3	2.38%	0.22%
30	Na h-Eileanan an Siar	36	0	0.00%	0.00%
31	Orkney Islands	29	0	0.00%	0.00%
32	Shetland Islands	30	0	0.00%	0.00%

Source: SIMD 2020

Compared to other local authority comparators (Table 5.46), Dumfries and Galloway ranks the lowest for income deprivation.

Table 5.46 Dumfries and Galloway as Compared to Local Authorities: Income

Rank	Local Authority	Total data zones	20% most deprived	Local share	National share
9	Clackmannanshire	72	16	22.2%	1.1%
18	Dumfries and Galloway	201	22	10.9%	1.6%
13	Falkirk	214	34	15.9%	2.4%
11	Fife	494	99	20.0%	7.1%
8	Renfrewshire	225	56	24.9%	4.0%
12	South Ayrshire	153	27	17.6%	1.9%
10	South Lanarkshire	431	92	21.3%	6.6%
14	West Lothian	239	37	15.5%	2.7%

Source: SIMD 2020

By Region (see Table 5.47) Wigtown has the highest proportion of the population that are classed as income deprived with 15.2%, this is followed by Nithsdale with 12% while Stewartry has the lowest proportion at 9.4%.

Table 5.47 Income Deprivation by Region

	Total Population	Working Age Population	The Number of People Who are Income Deprived	% of Population that are Income Deprived
Annandale and Eskdale	40,140	23,586	3,859	9.6
Nithsdale	50,673	31,102	6,065	12.0
Stewartry	29,909	17,209	2,820	9.4
Wigtown	28,478	16,407	4,340	15.2
Dumfries and Galloway	149,200	88,304	17,084	11.5

Source: SIMD 2020

Table 5.48 provides SIMD on income deprivation by Ward. North West Dumfries has the highest proportion of the population, with 17.6% of the population considered income deprived. This compares with an overall rate of 11.5% across the local authority.

Table 5.48 Income Deprivation by Ward

	Total Population	Working Age Population	The Number of People Who are Income Deprived	% of Population that are Income Deprived
Abbey	10,475	6,080	1,038	9.9
Annandale East and Eskdale	9,799	5,715	907	9.3
Annandale North	15,467	8,920	1,444	9.3
Annandale South	14,874	8,951	1,508	10.1
Castle Douglas and Crocketford	8,677	5,054	843	9.7
Dee and Glenkens	10,757	6,075	939	8.7
Lochar	11,979	7,478	768	6.4
Mid and Upper Nithsdale	10,346	6,094	1,315	12.7
Mid Galloway and Wigtown West	13,480	7,660	1,801	13.4
Nith	13,390	8,334	1,347	10.1
North West Dumfries	14,958	9,196	2,635	17.6
Stranraer and the Rhins	14,998	8,747	2,539	16.9
Dumfries and Galloway	149,200	88,304	17,084	11.5
Source: SIMD 2020				

By postcode, we can see the highest levels of income deprivation in DG4 where 16.8% of the population are considered income deprived. DG1 has the lowest % of income deprived.

Table 5.49 Income Deprivation by Postcode

	Total Population	Working Age Population	The Number of People Who are Income Deprived	% of Population that are Income Deprived
DG1	29,696	18,380	2,359	7.9
DG2	24,402	14,860	3,376	13.8
DG3	4,004	2,274	389	9.7
DG4	4,606	2,761	776	16.8
DG5	6,122	3,463	676	11.0
DG6	5,785	3,218	472	8.2
DG7	10,620	6,119	1,123	10.6
DG8	11,490	6,505	1,580	13.8
DG9	15,590	2,619	7,175	11.5
DG10	3,783	2,125	319	8.4
DG11	13,735	8,033	1,287	9.4
DG12	12,259	7,328	1,380	11.3
DG13	2,848	1,653	292	10.3
DG14	916	549	80	8.7
DG16	3,344	1,932	356	10.6
Dumfries and Galloway	149,200	88,304	21,720	11.5
Source: SIMD 2020				

5.8.2 The Living Wage²⁶

The real Living Wage is the only UK wage rate that is voluntarily paid by nearly 7,000 UK businesses who believe their staff deserve a wage which meets every day needs; the weekly shop, or a surprise trip to the dentist. Real Living Wage employers voluntarily pay the real Living Wage. There are almost 7,000 accredited Living Wage employers in the UK, with 1,908 across Scotland. There are 26 Living Wage accredited employers in Dumfries and Galloway including Dumfries and Galloway Council.

The real Living Wage rates are higher because they are independently-calculated based on what people need to get by. That's why we encourage all employers that can afford to do so to ensure their employees earn a wage that meets the costs of living, not just the government minimum.

²⁶ <https://www.livingwage.org.uk/what-real-living-wage>

5.8.3 Community Care and Crisis Grants

Table 5.50 provides data of the average number of Community Care Grants, Crisis Grants applications and Awards for the financial year 2019/2020. We can see that there were 2,302 applications for Community Care Grants with the average award being £525.42 and 6,818 applications for Crisis Grants with the average award being £90.07.

Table 5.50 Community Care Grants & Crisis Grants 2019/2020

Financial Year 2019/20	
Number of applications CCG	2,302
Average Award CCG (£)	£525.42
Number of applications CGs	6,818
Average Award CGs (£)	£90.07
Source: Dumfries & Galloway Ward Stats, 2019/20	

Data for April 2020 to October 2020 shows that there has been a considerable increase in awards of Crisis Grants. A total of 5,474 Crisis Grants have been awarded in the six months between April and September 2020 compared to 6,818 awards during the previous twelve months. The 2020 data also shows that of these awards just over half (53.9%, 2,949) were received by female applicants compared to 2,525 by male applicants. Single person (52.8%, 2,888) and lone parent (28.6%, 1,565) received the highest proportion of Crisis Grants. Most awards were made in North East Dumfries (1,321) and Stranraer and the Rhins (889).

Thirty-five per cent (35%, 1,942) of Crisis Grants have been awarded to recipients in the 26-35 age group; 1,771 (32%) have been awarded to those aged 36-50. Those age over 65 are less likely to receive a Crisis Grant.

Table 5.51 Community Care Grants & Crisis Grants April to September 2020 by household type and gender

Row Labels	Couple	Family	Lone Parent	Pensioner	Single	Female	Male	Grand Total
Abbey	7	21	51	16	89	99	85	184
Annandale East and Eskdale	7	10	60	5	85	84	83	167
Annandale North	20	46	105	18	169	208	150	358
Annandale South	21	54	162	19	263	280	239	519
Castle Douglas and Crocketford	15	27	60	10	124	129	107	236
Dee and Glenkens	18	18	47	11	68	96	66	162
Lochar	12	26	84	13	90	142	83	225
Mid and Upper Nithsdale	22	53	119	11	150	199	156	355
Mid Galloway and Wigtown West	27	51	68	8	137	174	117	291
Nith	26	40	133	13	387	274	325	599
North West Dumfries	74	129	380	25	713	727	594	1321
Stranraer and the Rhins	49	63	257	28	492	464	425	889
#N/A	2	5	39	1	121	73	95	168
Grand Total	300	543	1,565	178	2,888	2,949	2,525	5,474

Source: Dumfries & Galloway Ward Stats, November 2020

Table 5.52 Community Care Grants & Crisis Grants April to September 2020 by age

Ward	Under 18	19-25	26-35	36-50	51-65	66-80	Over 80	Grand Total
Abbey	4	34	54	51	35	6		184
Annandale East and Eskdale	2	18	63	56	26	2		167
Annandale North	7	66	118	113	48	5	1	358
Annandale South	9	96	201	160	46	7		519
Castle Douglas and Crocketford	1	45	64	85	36	3	2	236
Dee and Glenkens	3	20	29	80	23	7		162
Lochar	2	30	76	79	36	2		225
Mid and Upper Nithsdale	1	73	103	116	62			355
Mid Galloway and Wigtown West	4	36	100	111	33	5	2	291
Nith	12	120	236	166	59	6		599
North West Dumfries	28	246	502	425	111	9		1321
Stranraer and the Rhins	17	180	320	289	65	18		889
#N/A	9	35	76	40	8			168
Grand Total	99	999	1942	1771	588	70	5	5474

Source: Dumfries & Galloway Ward Stats, November 2020

Income Summary

- Dumfries and Galloway has a rank of 18 out of all 32 Scottish local authorities
- 22 data zones fall within the 20% most deprived in Scotland, equal to a local share of 10.9% and a national share of 1.6%
- By region Wigtown has the highest proportion of the population that are classed as income deprived with 15.2%, this is followed by Nithsdale with 12% while Stewartry has the lowest proportion at 9.4%
- By Ward North West Dumfries has the highest proportion of the population, with 17.6% of the population considered income deprived. This compares with an overall rate of 11.5% across the local authority.
- By postcode, we can see the highest levels of income deprivation in DG4 where 16.8% of the population are considered income deprived
- DG1 has the lowest percentage income deprived
- During 2019/2020 there were 2,302 applications for Community Care Grants with the average award being £525.42
- During 2019/2020 there were 6,818 applications for Crisis Grants with the average award being £90.07.

5.9 Travel and Access to Services

Overall Dumfries and Galloway has relatively few data zones within the 20% most deprived in Scotland for most of the main indicators. However, on the Access to Services domain, which looks at travel times to services, we see far more data zones appearing in the 20% most deprived, reflecting the rural make-up of the local authority area.

Table 5.53 summarises Dumfries and Galloway's results along with the other local authorities in Scotland. It ranks 7th out of 32 local authorities with 79 data zones appearing in the 20% most deprived, this means that 39% of data zones in Dumfries and Galloway are considered Access Deprived, equating to 5.7% of Scottish data zones. This is higher than all other comparable local authorities with the exception of Fife (Table 5.52).

Table 5.53 Overall Deprivation- Access Domain, Scottish Local Authorities 2020

	Total data zones	20% most deprived	Local share	National share
1 Na h-Eileanan an Siar	36	29	80.6%	2.1%
2 Shetland Islands	30	20	66.7%	1.4%
3 Orkney Islands	29	17	58.6%	1.2%
4 Highland	312	152	48.7%	10.9%
5 Aberdeenshire	340	149	43.8%	10.7%
6 Argyll and Bute	125	52	41.6%	3.7%
7 Dumfries and Galloway	201	79	39.3%	5.7%
8 Perth and Kinross	186	67	36.0%	4.8%
9 Scottish Borders	143	46	32.2%	3.3%
10 Angus	155	49	31.6%	3.5%
11 Moray	126	39	31.0%	2.8%
12 Stirling	121	35	28.9%	2.5%
13 East Ayrshire	163	40	24.5%	2.9%
14 West Dunbartonshire	121	28	23.1%	2.0%
15 South Ayrshire	153	35	22.9%	2.5%
16 East Lothian	132	30	22.7%	2.2%
17 Midlothian	115	25	21.7%	1.8%
18 North Ayrshire	186	37	19.9%	2.7%
19 Falkirk	214	39	18.2%	2.8%
20 Fife	494	89	18.0%	6.4%
21 South Lanarkshire	431	74	17.2%	5.3%
22 East Dunbartonshire	130	21	16.2%	1.5%
23 Inverclyde	114	18	15.8%	1.3%
24 Renfrewshire	225	35	15.6%	2.5%
25 North Lanarkshire	447	69	15.4%	4.9%
26 Clackmannanshire	72	10	13.9%	0.7%
27 West Lothian	239	33	13.8%	2.4%

28	Aberdeen City	283	21	7.4%	1.5%
29	East Renfrewshire	122	8	6.6%	0.6%
30	Dundee City	188	9	4.8%	0.6%
31	City of Edinburgh	597	23	3.9%	1.6%
32	Glasgow City	746	17	2.3%	1.2%

Source: SIMD 2020

Table 5.54 Dumfries and Galloway as Compared to Local Authorities: Access

Rank	Local Authority	Total data zones	20% most deprived	Local share	National share
26	Clackmannanshire	72	10	13.9%	0.7%
7	Dumfries and Galloway	201	79	39.3%	5.7%
19	Falkirk	214	39	18.2%	2.8%
20	Fife	494	89	18.0%	6.4%
24	Renfrewshire	225	35	15.6%	2.5%
15	South Ayrshire	153	35	22.9%	2.5%
21	South Lanarkshire	431	74	17.2%	5.3%
27	West Lothian	239	33	13.8%	2.4%

Source: SIMD 2020

Table 5.55 provides analysis by Region and shows ranges of drive times to local services as well as drive times by public transport. It shows a variety of drive times with the longest being in Wigtown, where residents must travel almost an hour (53mins) to reach their nearest primary school by public transport.

Table 5.55 gives a breakdown in drive time ranges by Wards and shows that the longest travel times are up to 53.8mins in Stranraer and the Rhins by public transport to primary school.

Similarly, public transport drive times are similarly lengthy by postcode areas (Table 5.55) where drive times are up to 54mins in DG9.

Table 5.55 Drive Times By Region

	Car Drive Time Ranges to Nearest Petrol Station	Car Drive Time Ranges to Nearest GP Surgery	Car Drive Time Ranges to Nearest Post Office	Car Drive Time Ranges to Nearest Primary School	Car Drive Time Ranges to Nearest Retail Outlet	Car Drive Time Ranges to secondary school	Public Transport Time Ranges to Nearest GP Surgery	Public Transport Time Ranges to Nearest Post Office	Public Transport Time Ranges to Nearest Primary School
Annandale and Eskdale	1min to 14.9mins	1.1mins to 14.7mins	0.9mins to 13.4mins	1.2mins to 9.6mins	1.5mins to 15.8mins	2.2mins to 16.7mins	3.2mins to 33mins	3.4mins to 29.9mins	4.5mins to 37.7mins
Nithsdale	1min to 15.2mins	1.2mins 11.6mins	1min to 14.2mins	1.2mins to 11.2mins	1.1mins to 16.6mins	1.6mins to 19.6mins	2.8mins to 29.3mins	2.8mins to 31.1mins	3mins to 40mins
Stewartry	1.1mins to 19mins	1.4mins to 13.7mins	1.4mins to 14.9mins	1.9mins to 9.5mins	1.4mins to 18.5mins	1.6mins to 19.9mins	4.9mins to 35.3mins	4mins to 37.5mins	3.7mins to 42.9mins
Wigtown	0.9mins to 24.4mins	1.2mins to 13.2mins	1.1mins to 15.6mins	1.7mins to 11.4mins	1.2mins to 27.4mins	2.3mins to 33.4mins	3.4mins to 27.6mins	3.9mins to 34.3mins	3.9mins to 53.8mins

Source: SIMD 2020

Table 5.56 Drive Times By Ward

	Car Drive Time Nearest Petrol Station	Car Drive Time to Nearest GP Surgery	Car Drive Time to Nearest Post Office	Car Drive Time Nearest Primary School	Car Drive Time to Nearest Retail Outlet	Car Drive Time to secondary school	Public Transport Time Nearest GP Surgery	Public Transport Time Nearest Post Office	Public Transport Nearest Primary School
Abbey	1.5mins to 19mins	1.5mins to 8.9mins	1.7mins to 11.6mins	2.1mins to 6.2mins	1.5mins to 18.5mins	2.5mins to 19.9mins	6.0mins to 28.6mins	4.9mins to 28.5mins	3.7mins to 42.1mins
Annandale East and Eskdale	1.2mins to 13.4mins	1.1mins to 13.6mins	0.9mins to 13.4mins	1.2mins to 9.6mins	1.5mins to 13.4mins	2.2mins to 16.5mins	3.2mins to 33mins	3.4mins to 29.9mins	4.6mins to 26.9mins
Annandale North	1min to 14.9mins	1.2mins to 14.7mins	1.2mins to 12.7mins	2.3mins to 5.6mins	1.8mins to 15.8mins	2.7mins to 16.7mins	4.1mins to 25.5mins	4.6mins to 28.4mins	4.5mins to 37.7mins
Annandale South	1.2mins to 12mins	1.3mins to 12.5mins	1min to 6.7mins	1.2mins to 7.1mins	1.8mins to 13.9mins	1.9mins to 13.2mins	4.1mins to 31.2mins	3.6mins to 15.7mins	5.2mins to 34.4mins
Castle Douglas and Crocketford	1.2mins to 14.6mins	2.5mins to 13.7mins	1.8mins to 14.9mins	3.0mins to 9.5mins	1.7mins to 15.3mins	3.9mins to 14.6mins	7.4mins to 35.9mins	5.9mins to 37.5mins	5.6mins to 42.9mins
Dee and Glenkens	1.1 mins to 12mins	1.4mins to 11.7mins	1.4mins to 10.3mins	1.9mins to 9.1mins	1.4mins to 12.1mins	1.6mins to 16.7mins	4.9mins to 29.3mins	4.0mins to 25.7mins	5.1mins to 29.7mins
Lochar	1.3mins to 8.1mins	1.3mins to 7.9mins	1.0mins to 7.9mins	1.6mins to 4.9mins	2.7mins to 12.2mins	2.4mins to 13.5mins	5.1mins to 19.6mins	3.1mins to 24mins	7.5mins to 32.7mins
Mid and Upper Nithsdale	1.5mins to 15.2mins	1.2mins to 11.6mins	1.1mins to 14.2mins	1.9mins to 11.2mins	1.1mins to 16.6mins	3.0mins to 19.6mins	5.2mins to 29.3mins	2.8mins to 31.1mins	3.0mins to 40.0mins
Mid Galloway & Wigtown West	0.9mins to 12.3mins	1.2mins to 12.3mins	1.1mins to 15.6mins	1.7mins to 11.4mins	1.2mins to 17.7mins	2.4mins to 33.4mins	3.4mins to 29.4mins	3.9mins to 34.3mins	3.9mins to 38.8mins
Nith	1.0mins to 7.4mins	1.2mins to 7.7mins	1.3mins to 7.1mins	1.5mins to 4.2mins	2.0mins to 10.0mins	2mins to 7.9mins	3.8mins to 25.2mins	4.6mins to 24.2mins	4.7mins to 30.7mins
North West Dumfries	1.0mins to 3.6mins	1.5mins to 4.7mins	1.2mins to 4.1mins	1.2mins to 3.8mins	2.9mins to 5.9mins	1.6mins to 4.4mins	2.8mins to 16.8mins	3.5mins to 14.3mins	7.6mins to 19.3mins
Stranraer & the Rhins	1.0mins to 24.4mins	1.9mins to 13.2mins	1.7mins to 12.2mins	1.8mins to 5.7mins	2.6mins to 27.4mins	2.3mins to 28.8mins	5.7mins to 27.6mins	5.1mins to 26.9mins	5.4mins to 53.8mins

Source: SIMD 2020

Table 5.57 Drive Times By Postcode

	Car Drive Time Ranges to Nearest Petrol Station	Car Drive Time Ranges to Nearest GP Surgery	Car Drive Time Ranges to Nearest Post Office	Car Drive Time Ranges to Nearest Primary School	Car Drive Time Ranges to Nearest Retail Outlet	Car Drive Time Ranges to secondary school	Public Transport Time Ranges to Nearest GP Surgery	Public Transport Time Ranges to Nearest Post Office	Public Transport Time Ranges to Nearest Primary School
DG1	1.3mins to 12.3mins	1.2mins to 9.1mins	1.0mins to 7.9mins	1.5mins to 7.1mins	5.4mins to 15.8mins	2mins to 16mins	3.8mins to 31.2mins	3.1mins to 24.3mins	4.7mins to 36.9mins
DG10	1.5mins to 6.2mins	1.5mins to 6.1mins	1.9mins to 6.3mins	2.7mins to 5.6mins	1.8mins to 9.3mins	3.2mins to 10.7mins	5.3mins to 16.6mins	6.4mins to 18mins	5.9mins to 20.1mins
DG11	1min to 14.9mins	1.2mins to 14.7mins	1.2mins to 12.7mins	2.2mins to 6.9mins	1.9mins to 12.9mins	2.7mins to 16.7mins	4.1mins to 33mins	5.5mins to 29.9mins	4.5mins to 40.9mins
DG12	1.2 mins to 8.6mins	1.3mins to 8.2mins	1.0mins to 6.7mins	1.2mins to 3.6mins	1.8mins to 8.3mins	1.9mins to 9.1mins	4.1mins to 20.2mins	3.6mins to 15.4mins	5.2mins to 21.6mins
DG13	1.2mins to 13.4mins	1.7mins to 13.6mins	1.5mins to 13.4mins	1.6mins to 9.6mins	1.5mins to 13.4mins	2.2mins to 13.7mins	4.9mins to 27.5mins	4.4mins to 26.6mins	4.6mins to 26.9mins
DG14*	9.2	3.4	2.5	3.0	9.7	12.6	10.9	7.6	18.9
DG16	1.1mins to 9.2mins	1.1mins to 3.9mins	0.9mins to 2.5mins	1.2mins to 3mins	1.8mins to 9.7mins	12.6mins to 15.2mins	3.2mins to 10.9mins	3.4mins to 7.6mins	4.4mins to 18.9mins
DG2	1min to 19mins	1.7mins to 13.7mins	1.7mins to 14.9mins	1.9mins to 9.5mins	3.1mins to 15.8mins	3.3mins to 16.6mins	2.8mins to 33mins	3.5mins to 37.5mins	9.3mins to 42.9mins
DG3	1.5mins to 7.7mins	1.2mins to 8.6mins	1.4mins to 7.3mins	2.6mins to 7.7mins	1.5mins to 16.6mins	3.0mins to 19.6mins	5.2mins to 28.1mins	5mins to 21.9mins	5.3mins to 39.9mins
DG4	1.7mins to 15.2mins	1.7mins to 11.6mins	1.1mins to 14.2mins	1.9mins to 11.2mins	1.1mins to 15.3mins	3.2mins to 15.4mins	5.4mins to 29.3mins	2.8mins to 32.2mins	3mins to 32.6mins
DG5	1.5mins to 4.8mins	1.5mins to 4.3mins	1.7mins to 4.9mins	2.7mins to 3.6mins	1.5mins to 5.4mins	2.5mins to 5.9mins	6mins to 14.7mins	4.5mins to 12.5mins	3.7mins to 13.9mins
DG6	1.1min to 12mins	1.4mins to 11.4mins	1.4mins to 6.4mins	1.9mins to 6.6mins	1.4mins to 12.1mins	1.6mins to 11.7mins	4.9mins to 24.9mins	4mins to 16.4mins	5.1mins to 22mins
DG7	1.2mins to	2.5mins to	1.6mins to	2.4mins to	1.8mins to	3.9mins to	7.6mins to	6.1mins to	6.1mins to

	11mins	11.7mins	11.4mins	10.5mins	11.5mins	16.1mins	29.3mins	28.5mins	29.7mins
DG8	1.5mins to 12.3mins	1.2mins to 12.3mins	1.1mins to 15.6mins	1.7mins to 11.4mins	1.2mins to 17.7mins	2.4mins to 33.4mins	3.4mins to 29.4mins	3.5mins to 34.3mins	3.6mins 38.8mins
DG9	1.6mins to 24.4mins	1.5mins to 10.9mins	1.7mins to 12.2mins	1.8mins to 5.4mins	2.6mins to 27.4mins	2.3mins to 28.8mins	5.7mins to 31.3mins	5.1mins to 26.9mins	5.4mins to 53.8mins

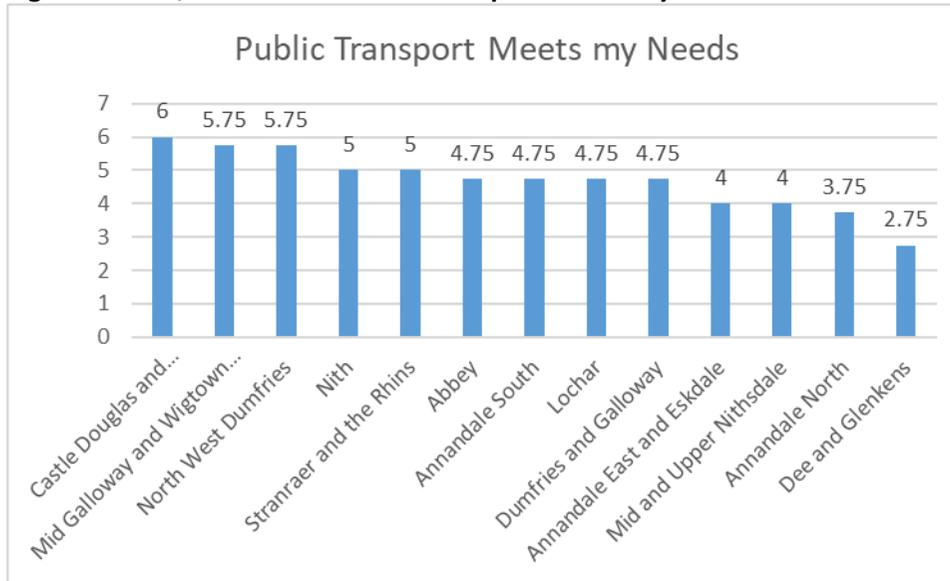
Source: SIMD 2020

*DG14 only covers one datazone so no range is provided

The 10,000 Voices study²⁷ asked young people across Dumfries and Galloway whether 'Public transport meets their needs' and asked them to provide a score between 1 – Awful and 7 – Excellent. The average score across Dumfries and Galloway was 4.75. Figure 5.11 shows that highest scores in these areas were found in Castle Douglas, Mid Galloway and Wigtown and North West Dumfries. Lowest scores were found in Dee and Glenkens, Annandale North and Mid and Upper Nithsdale.

²⁷ <https://dumfriesgalloway.moderngov.co.uk/documents/s8071/Dumfries%20and%20Galloway%20Youth%20Council%20and%20Findings%20from%2010000%20Voices%20-%20Appendix.pdf>

Figure 5.11 10,000 Voices – Public Transport Meets My Needs



Travel Summary

- In the Access to Services domain, which looks at travel times to services, we see far more data zones appearing in the 20% most deprived, reflecting the rural make-up of the local authority area
- Dumfries and Galloway ranks 7th out of 32 local authorities with 79 data zones appearing in the 20% most deprived, this means that 39% of data zones in Dumfries and Galloway are considered Access Deprived, equating to 5.7% of Scottish data zones
- This is higher than all other peer authorities with the exception of Fife.
- Longest drive times to access services are found in Wigtown, where residents must travel almost an hour (53mins) to reach their nearest primary school by public transport
- The longest travel times are up to 53.8mins in Stranraer and the Rhins by public transport to primary school
- Public transport drive times are similarly lengthy by postcode areas where drive times are up to 54mins to a primary school in DG9

5.10 Financial Inclusion

Information on financial inclusion is available from the Scottish Household Survey, 2017. The survey, carried across Scotland, covers over 10,5000 responses. Table 5.58 provides a summary of data across local authorities on access to bank or building society accounts. From this we can see that the vast majority of respondents in Dumfries and Galloway have access to an account (98%). This is above the Scottish average (94%).

Table 5.58 Financial Inclusion

Access to Bank or Building Society Account, 2017	
Falkirk	82
West Dunbartonshire	86
West Lothian	89
Glasgow City	90
North Lanarkshire	91
Dundee City	92
Argyll and Bute	93
City of Edinburgh	93
Clackmannanshire	93
Inverclyde	93
Stirling	94
Fife	95
North Ayrshire	95
South Ayrshire	95
South Lanarkshire	95
East Dunbartonshire	96
Moray	96
Renfrewshire	96
Aberdeen City	97
East Ayrshire	97
Midlothian	97
Dumfries and Galloway	98
East Lothian	98
East Renfrewshire	98
Na h-Eileanan an Siar	98
Scottish Borders	98
Shetland Islands	98
Aberdeenshire	99
Angus	99
Highland	99
Orkney Islands	100

Perth and Kinross	100
Scotland	94
Source: Scottish Household Survey 2017	

Table 5.59 provides information on financial inclusion which compares Dumfries and Galloway with its comparator local authorities. Again we can see that the local authority performs well and has the highest score of all its comparators when looking at the % of respondents who have access to a bank or building society account.

Table 5.59 Access to Bank or Building Society Account 2017

Access to Bank or Building Society Account, 2017	
Clackmannanshire	93
Dumfries and Galloway	98
Falkirk	82
Fife	95
Renfrewshire	96
South Ayrshire	95
South Lanarkshire	95
West Lothian	89
Scotland	94
Source: Scottish Household Survey 2017	

The Scottish Household Survey also provides information on levels of household savings, which gives us an indication of poverty, a summary of all local authorities has been set out in Table 5.60. From this we can see that 83% of respondents from Dumfries and Galloway reported having some level of savings, which is below the Scottish average (89%).

Table 5.60 Households with Savings

Proportion of Households with Savings, 2017	
Glasgow City	49
Falkirk	55
West Lothian	56
North Lanarkshire	57
Inverclyde	58
South Lanarkshire	62
Clackmannanshire	66
Dundee City	66
Fife	66
West Dunbartonshire	67
East Ayrshire	69
City of Edinburgh	71
Midlothian	72

South Ayrshire	73
Angus	74
East Dunbartonshire	74
North Ayrshire	74
East Renfrewshire	75
Scottish Borders	76
Argyll and Bute	77
East Lothian	77
Shetland Islands	77
Stirling	77
Moray	78
Perth and Kinross	78
Renfrewshire	78
Aberdeen City	82
Dumfries and Galloway	83
Orkney Islands	84
Highland	86
Aberdeenshire	88
Na h-Eileanan Siar	93
Scotland	69
Source: Scottish Household Survey 2017	

Table 5.61 sets out the proportion of households with savings for each of the local authority comparators. It shows that residents in Dumfries and Galloway have more savings than those in comparator areas.

Table 5.61 Households with Savings, Local Authority Comparators

Proportion of Households with Savings, 2017	
Clackmannanshire	66
Dumfries and Galloway	83
Falkirk	55
Fife	66
Renfrewshire	78
South Ayrshire	73
South Lanarkshire	62
West Lothian	56
Scotland	69
Source: Scottish Household Survey 2017	

Financial Inclusion Summary

- The vast majority of respondents to the SHS in Dumfries & Galloway have access to a bank account (98%). This is above the Scottish average (94%).
- Dumfries and Galloway has the highest score within the peer group
- 83% of households in Dumfries & Galloway have some level of savings, which is above the Scottish average (89%).
- Residents in Dumfries and Galloway have more savings than those in comparator areas.

5.11 Child Poverty

The Child Poverty (Scotland) Act 2017 sets out the Scottish Government's statement of intent to eradicate child poverty in Scotland by 2030. The subsequent national Child Poverty Delivery Plan 2018-2022, *Every Child, Every Chance* recognises that poverty is fundamentally about a lack of income. As a result, targets within the Act focus primarily on income measures, while the Delivery Plan actions are focused on increasing family incomes or reducing costs. Although the greatest impact on child poverty will occur through nationally set policies and strategies, it is recognised that local agencies and communities have much to offer. As a result, the Act requires Community Planning Partnerships and Local Health Boards to jointly report, annually, on activities undertaken at a local level to further mitigate the impacts of child poverty²⁸.

After housing costs, data for the period 2015-2019 suggests 221,000 children were living in poverty in Scotland.

To address child poverty in Scotland, the Scottish Government has set itself ambitious targets to reduce poverty. The 4 key measurements, after housing costs (AHC) are as follows:

- less than 10% of children live in relative poverty (relative poverty is less than 60% of average UK household income for the year taking account of the size and composition of the household)
- less than 5% of children live in absolute poverty (absolute poverty is less than 60% of average UK household income for the financial year beginning 1 April 2010)
- less than 5% of children live in combined low income and material deprivation (low income is defined as less than 70% of average UK household income for the year, material deprivation is when families are unable to afford three or more items out of a list of basic necessities)
- less than 5% of children live in persistent poverty (persistent poverty is where a child has lived in relative poverty for three out of the last four years)

DWP/ HMRC statistics 'Children in Low Income Families: Local Area Statistics' March 2020 provides data on the number and percentage of children aged 0-15 years who are living in households with below 60% median income before housing costs. Table 5.62 below shows that

²⁸ Dumfries and Galloway Child Poverty Action Report 2018/19 and Plan 2019/20

Dumfries and Galloway had 6,141 children (26.2%) living in households below 60% median income before housing costs. This figure has increased by 2.8% since 2015. Dumfries and Galloway has the fifth highest increase of all local authority areas in Scotland.

Table 5.62 Children Living in Households with Below 60% Median Income

Local Authority	2015		2019		% Change 2015-19
Aberdeen City	19.2%	6439	21.5%	7471	2.3%
Aberdeenshire	15.6%	7622	16.1%	7938	0.5%
Angus	21.6%	4253	24.0%	4608	2.4%
Argyll and Bute	21.2%	2876	23.4%	3056	2.2%
City of Edinburgh	18.8%	14145	19.5%	15295	0.7%
Clackmannanshire	24.8%	2250	26.8%	2409	2.0%
Dumfries and Galloway	23.4%	5610	26.2%	6141	2.8%
Dundee City	24.5%	5812	27.3%	6540	2.8%
East Ayrshire	24.8%	5250	27.9%	5899	3.1%
East Dunbartonshire	15.7%	2899	16.1%	3109	0.5%
East Lothian	22.3%	4188	23.3%	4489	1.0%
East Renfrewshire	15.4%	2791	15.2%	2940	-0.2%
Falkirk	23.1%	6555	24.5%	6929	1.4%
Fife	24.0%	15390	26.3%	16993	2.4%
Glasgow City	27.0%	26146	31.8%	31823	4.8%
Highland	21.5%	8637	23.0%	9054	1.6%
Inverclyde	22.1%	2904	23.8%	3013	1.7%
Midlothian	22.8%	3713	23.2%	4068	0.4%
Moray	21.0%	3480	22.4%	3617	1.5%
Na h-Eileanan Siar	17.3%	768	19.5%	847	2.2%
North Ayrshire	25.2%	5895	28.3%	6448	3.0%
North Lanarkshire	24.4%	15503	26.2%	16528	1.8%
Orkney Islands	19.8%	691	21.9%	779	2.1%
Perth and Kinross	20.4%	5013	22.2%	5403	1.7%
Renfrewshire	20.2%	6083	23.0%	6958	2.8%
Scottish Borders	21.6%	4132	23.9%	4544	2.3%
Shetland Islands	12.8%	549	14.4%	608	1.6%
South Ayrshire	23.3%	4167	25.0%	4404	1.7%
South Lanarkshire	22.0%	12083	23.2%	12799	1.2%
Stirling	20.5%	3168	21.3%	3285	0.8%
West Dunbartonshire	24.6%	3861	27.4%	4310	2.8%
West Lothian	21.7%	7632	23.7%	8380	1.9%

Table 5.63 shows that in relation to its peer group Dumfries and Galloway has had the joint highest increase in child poverty since 2015.

Table 5.63 Children Living in Households with Below 60% Median Income Peer Comparators

Local Authority	2015		2019		% Change 2015-19
Clackmannanshire	24.8%	2250	26.8%	2409	2.0%
Dumfries and Galloway	23.4%	5610	26.2%	6141	2.8%
Falkirk	23.1%	6555	24.5%	6929	1.4%
Fife	24.0%	15390	26.3%	16993	2.4%
North Lanarkshire	24.4%	15503	26.2%	16528	1.8%
Renfrewshire	20.2%	6083	23.0%	6958	2.8%
South Ayrshire	23.3%	4167	25.0%	4404	1.7%
South Lanarkshire	22.0%	12083	23.2%	12799	1.2%

Table 5.64 sets out Local Authority data gathered by the Local Child Poverty Action Report. It shows a variety of poverty estimates from 16% in Lochar through to 37% in Mid Galloway.

Table 5.64 Child Poverty by Electoral Ward in Dumfries and Galloway, 2018/19.

Child Poverty by Electoral Ward in Dumfries and Galloway	
Mid Galloway	37%
Abbey	22%
Annandale East and Eskdale	25%
Stranraer and North Rhins	34%
Annandale North	25%
North West Dumfries	36%
Wigtown West	34%
Nith	17%
Lochar	16%
Castle Douglas and Glenkerns	28%
Mid and Upper Nithsdale	28%
Annandale South	25%
Dee	32%

Source: D&G Local Child Poverty Action Report, Figures are based on the Ward areas prior to the last Boundary Commission Boundary Changes which were completed in May 2017

Child Poverty Summary

- Dumfries and Galloway had 6,141 children (26.2%) living in households below 60% median income before housing costs.
- This figure has increased by 2.8% since 2015. Dumfries and Galloway has the fifth highest increase of all local authority areas in Scotland.
- In relation to its peer group Dumfries and Galloway has had the joint highest increase in child poverty since 2015.

6. Poverty and Protected Characteristics

The Equality Act 2010 states that it is against the law to discriminate against someone because of:

- Age
- Disability
- Gender reassignment
- Marriage and civil partnership
- Pregnancy and maternity
- Race
- Religion or belief
- Sex
- Sexual orientation

These are called protected characteristics.

In this section we provide an overview of each of these protected characteristics. This includes the definition of each characteristic from the 2010 Act and, where available, local and national data which relate to poverty. In many cases there is little or no data available at the local level, in these cases we have provided data at the national level to provide insights into the likely position in Dumfries and Galloway. For some of the protected characteristics there is no data at the national level.

6.1 Age

This protected characteristic is a reference to a person of a particular age or age group; whether by reference to a particular age or to a range of ages²⁹.

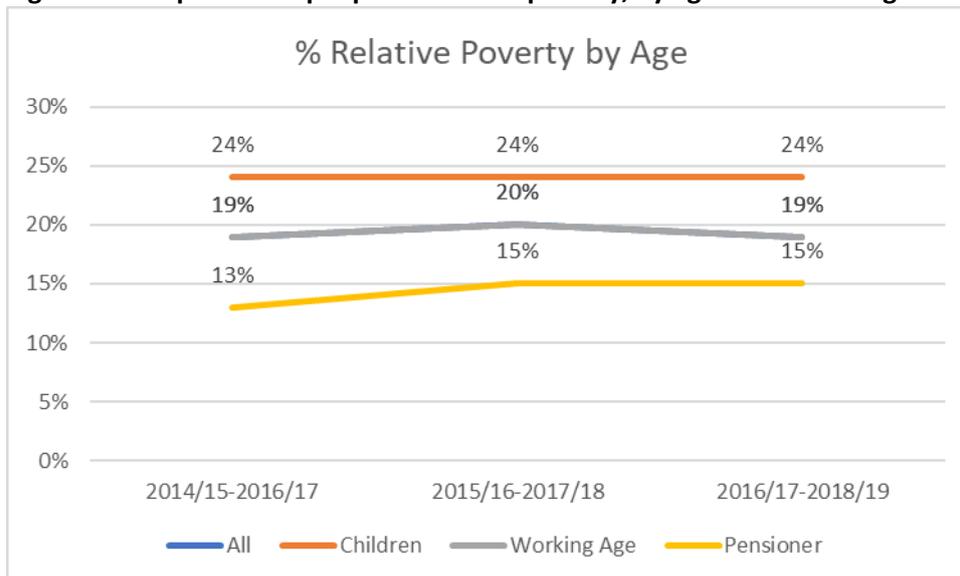
Where published local data is available by age group we have provided this data throughout the main body of the report.

Data from the Scottish Government Equality Evidence Tool³⁰ shows the proportion of people in relative poverty, by age after housing costs. From this we can see that the percentage of those in relative poverty over all age groups has remained fairly constant since 2015. The working age population figures mirror that of 'All' at 19%, while relative poverty among Children is higher at 24% it too has remained constant. Relative poverty of pensioners has risen from 13% to 15% over the same period. This data is not available at the local level.

²⁹ <https://www.equalityhumanrights.com/en/equality-act/protected-characteristics>

³⁰ <http://www.equalityevidence.scot/>

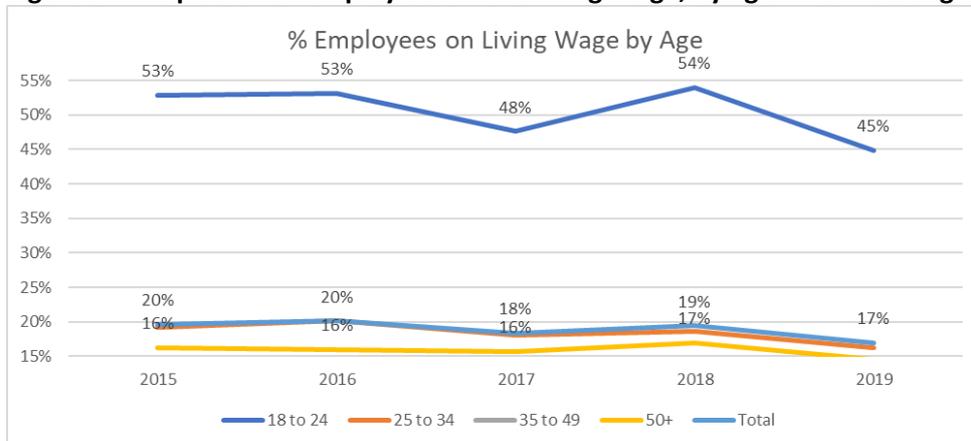
Figure 6.1 Proportion of people in relative poverty, by age: After housing costs



Source: www.equalityevidence.scot

Around a half (45%) of employees aged 18-24 earned less than the living wage (£9.00 per hour) in 2019. This compares to much lower proportions (less than 20%) amongst the other, older age groups³¹.

Figure 6.2 Proportion of employees on the Living Wage, by age: After housing costs



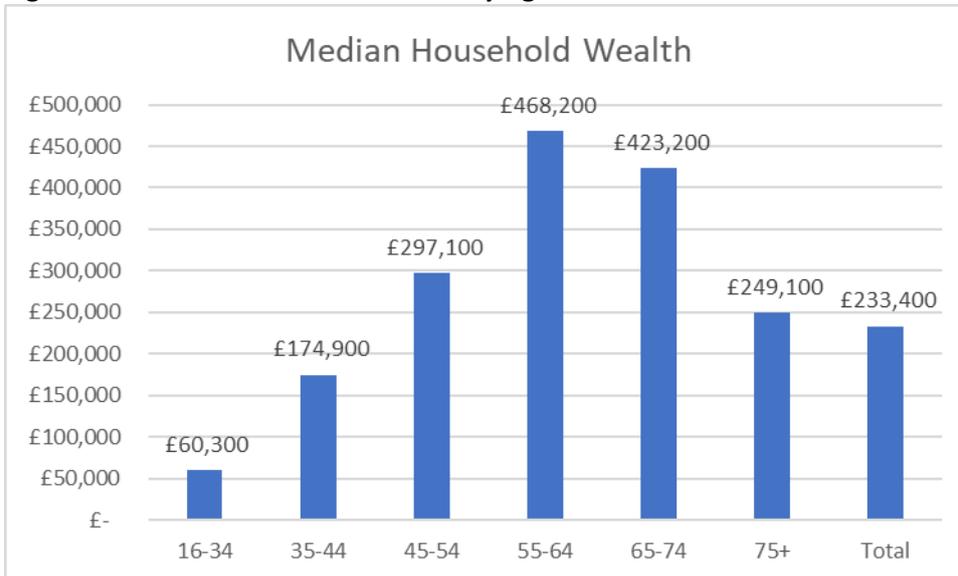
Source: www.equalityevidence.scot

In 2016-2018, the average (median) household in Scotland had £233,400 in personal wealth. Average wealth was lowest for the youngest households. Wealth generally grows throughout people's life courses up until pension age when it decreases again³².

³¹ Source: www.equalityevidence.scot

³² Source: www.equalityevidence.scot

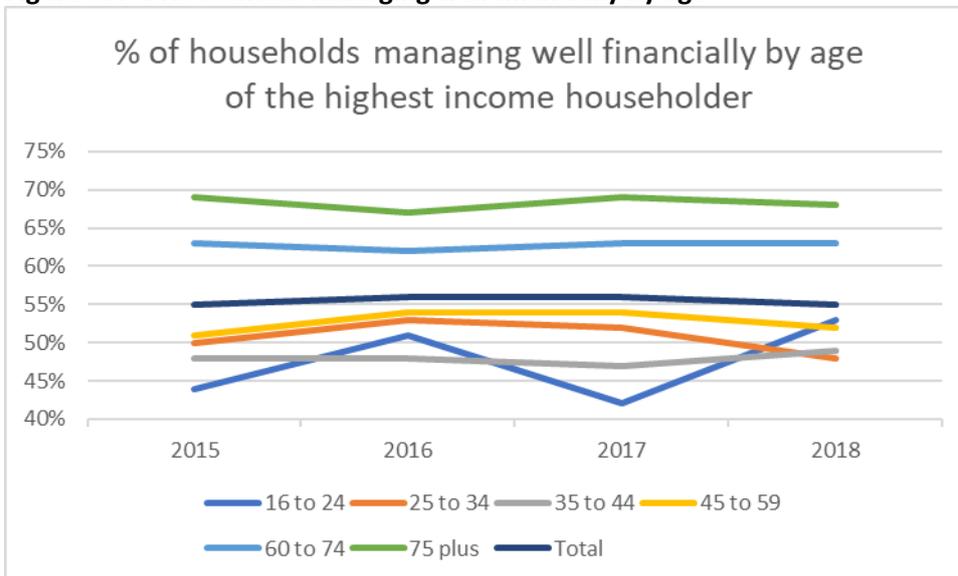
Figure 6.3 Median Household Wealth by Age of Household Reference Person



Source: www.equalityevidence.scot

There were age differences in how well people managed financially in 2018. With increasing age, people were generally more likely to be managing well financially. The proportion of households reporting that they were managing well was higher for householders aged 60 plus³³.

Figure 6.4 % Households managing well financially by age



Source: www.equalityevidence.scot

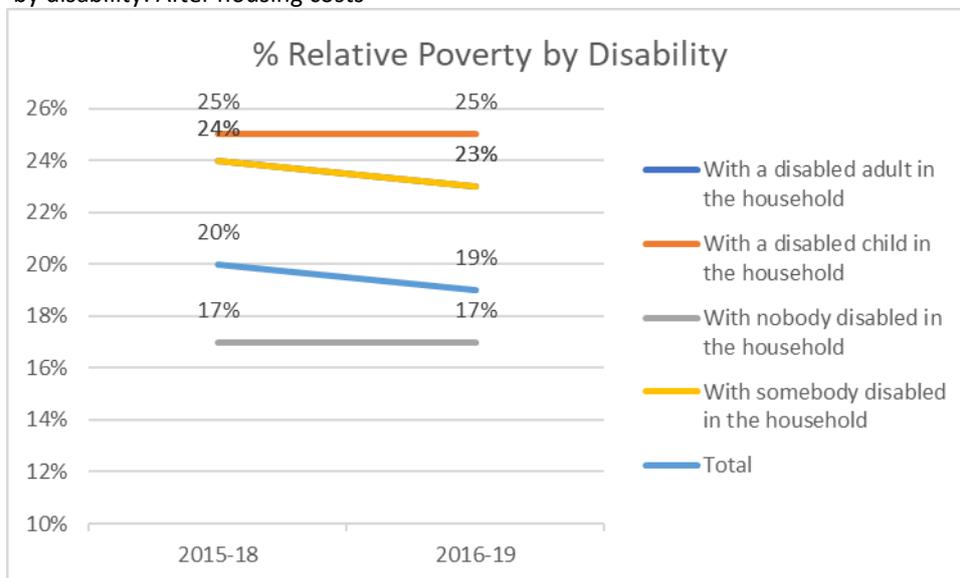
³³ Source: www.equalityevidence.scot

6.2 Disability

A person has a disability if she or he has a physical or mental impairment which has a substantial and long-term adverse effect on that person's ability to carry out normal day-to-day activities³⁴.

Data from the Scottish Government Equality Evidence Tool³⁵ shows that those households with a disabled adult have had relative poverty levels of 24% during 2015 falling to 23% by 2019. Households with a disabled child have remained constant at 25% over the period, as have those households with nobody disabled. Households with somebody disabled have improved from 24% to 23% during this time.

Figure 6.5 Proportion of people in relative by disability: After housing costs



Source: www.equalityevidence.scot

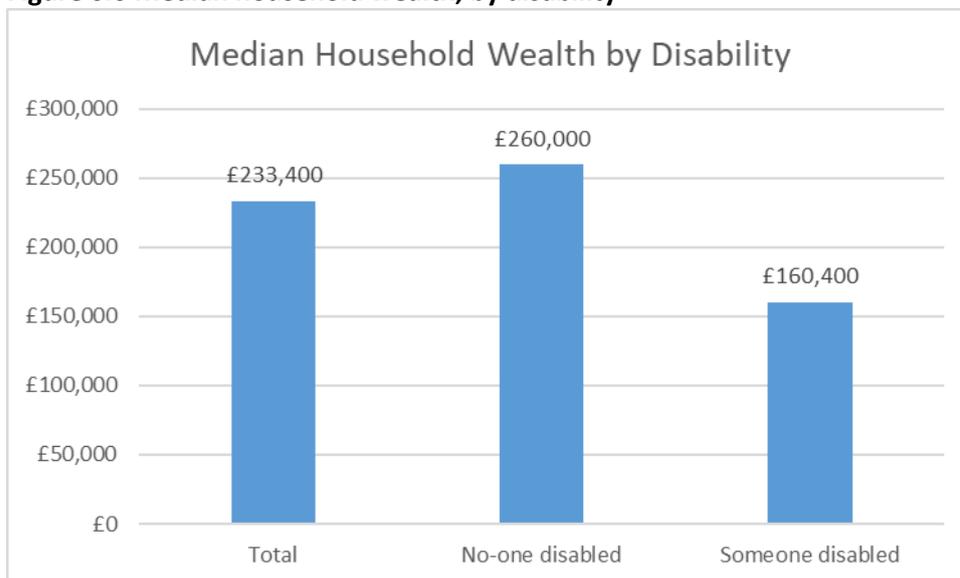
In 2016-2018, the average (median) household in Scotland had £233,400 in personal wealth. Households with no disabled household members had slightly above average wealth, whereas those with disabled members had below average wealth³⁶.

³⁴ <https://www.equalityhumanrights.com/en/equality-act/protected-characteristics>

³⁵ <http://www.equalityevidence.scot/>

³⁶ www.equalityevidence.scot

Figure 6.6 Median household wealth, by disability



Source: www.equalityevidence.scot

'Scotland's Wellbeing - Measuring the National Outcomes for Disabled People'³⁷ shows that across the outcomes, a considerable number of indicators suggest that disabled people face some barriers in fully participating in Scottish society. For example:

- There is a higher prevalence of poverty, food insecurity and material deprivation among disabled adults and children.
- There are lower rates of employment and economic activity among disabled people alongside evidence of a disability pay gap.
- Costs of living for disabled people vary considerably making them difficult to measure robustly but are generally higher than for non-disabled people.
- There is lower mental wellbeing among disabled adults along with higher engagement in health risk behaviours, and higher rates of difficulties among disabled children.
- Disabled people were more likely to be worried about a range of crimes and there are potentially some concerning trends in offline and online hate crime at a UK level.
- There are lower rates of cultural participation and attendance among disabled people along with lower rates of access to green (parks, woods and countryside) and blue (rivers, lochs, coasts) space and visits to the outdoors.
- A minority of disabled young people experience lower educational attainment and lack of positive destinations after school but this is more prevalent among disabled than non-disabled children.

Children in families with a disabled member are more likely to be in both relative and severe poverty after housing costs, compared to children in families without a disabled member.

³⁷ [Scotland's Wellbeing: national outcomes for disabled people - gov.scot \(www.gov.scot\)](http://www.gov.scot)

6.3 Gender Reassignment

A person has the protected characteristic of gender reassignment if the person is proposing to undergo, is undergoing or has undergone a process (or part of a process) for the purpose of reassigning the person's sex by changing physiological or other attributes of sex.³⁸

Information is not currently available in the Equality Evidence Finder or at the local level on Poverty relating to transgender people.

6.4 Marriage and Civil Partnership

A person has the protected characteristic of marriage and civil partnership if the person is married or is a civil partner³⁹. Marriage is a union between a man and a woman or between a same-sex couple. Same-sex couples can also have their relationships legally recognised as 'civil partnerships'. Civil partners must not be treated less favourably than married couples (except where permitted by the Equality Act)⁴⁰.

Information is not currently available in the Equality Evidence Finder on Poverty relating to marriage and civil partnership. Similarly data on poverty in relation to Marriage and Civil Partnership is not available at the local level.

6.5 Pregnancy and Maternity

Pregnancy is the condition of being pregnant or expecting a baby. Maternity refers to the period after the birth, and is linked to maternity leave in the employment context. In the non-work context, protection against maternity discrimination is for 26 weeks after giving birth, and this includes treating a woman unfavourably because she is breastfeeding⁴¹.

Information is not currently available in the Equality Evidence Finder on Poverty relating to pregnancy and maternity. Similarly data on poverty in relation to pregnancy and maternity is not available at the local level.

6.6 Race

Refers to the protected characteristic of race. It refers to a group of people defined by their race, colour, and nationality (including citizenship) ethnic or national origins⁴².

The Equality Evidence Finder provides data on relative poverty by Ethnicity for 2019. This shows that the highest rates of relative poverty are found among Asian or Asian British households at 39%, Mixed, Black or Black British/ Other households also high levels at 38% followed by White Other at 25%. White British households have considerably lower rates of relative poverty at 18%.

³⁸ <https://www.legislation.gov.uk/ukpga/2010/15/part/2/chapter/1>

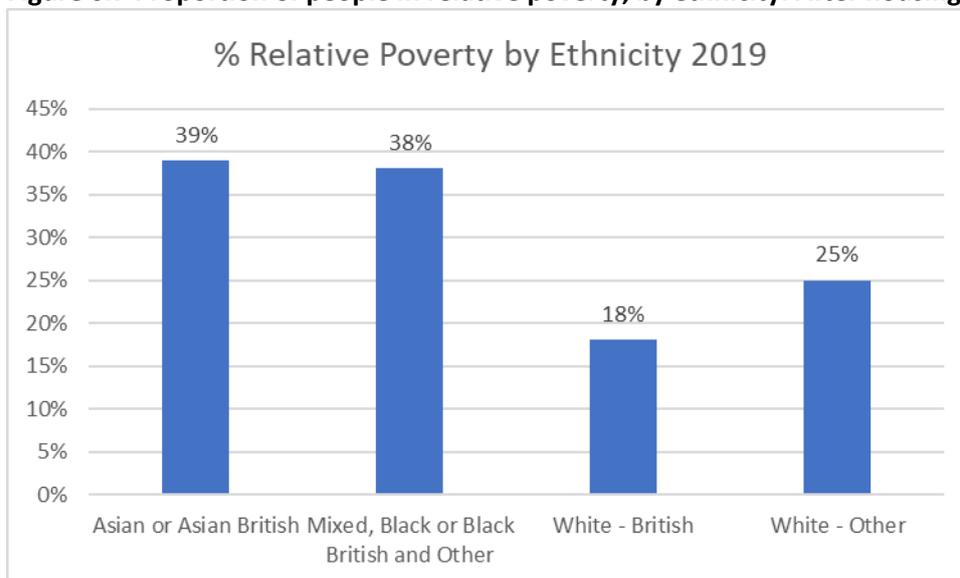
³⁹ <https://www.legislation.gov.uk/ukpga/2010/15/part/2/chapter/1>

⁴⁰ <https://www.equalityhumanrights.com/en/equality-act/protected-characteristics>

⁴¹ <https://www.equalityhumanrights.com/en/equality-act/protected-characteristics>

⁴²

Figure 6.7 Proportion of people in relative poverty, by ethnicity: After housing costs



Source: www.equalityevidence.scot

People from minority ethnic groups were less likely to report they were managing well financially. In 2018, 42% of those in minority ethnic groups (non-white) were managing well financially compared with 56% for the White groups. In 2015-16, 36% of minority ethnicity households had no savings, and a further 13% had savings of less than £1,000. “White - other” households were less likely than “White - British” households to have savings of £1,000 or more (45% and 55% respectively)⁴³.

While data on poverty in relation race/ ethnicity is not available at the local level, the Council has collated significant data on Gypsy Travellers through the work which has been carried out to support this group locally.

6.6.1 Gypsy Travellers

According to the 2011 Census⁴⁴, there were 4,212 people in Scotland (102 of those were in Dumfries and Galloway) who identified as White: Gypsy Travellers. Albeit, organisations working closely with Gypsy Travellers estimated that the true population in Scotland was closer to 15,000 (around three and a half times the level reported in the 2011 Census), indicating that the population in Dumfries and Galloway may also be significantly underestimated⁴⁵.

Forty nine per cent (49%) of Gypsy/Travellers were male and 51% were female⁴⁶. Only 28% of Gypsy/Travellers were aged 45 or over compared to 44% of the population as a whole (Figure

⁴³ www.equalityevidence.scot

⁴⁴ Gypsy/Travellers in Scotland - A Comprehensive Analysis of the 2011 Census <https://www.gov.scot/publications/gypsy-travellers-scotland-comprehensive-analysis-2011-census/>

⁴⁵ Health and Social Care Strategic Needs Assessment 2018 http://dghscop.co.uk/wp-content/uploads/2019/01/Strategic-Needs-Assessment-V2_0.pdf

6.8), and only 4 % were aged 70 or over compared to 12 % of the population as a whole (Figure 6.9).

Figure 6.8 Age Profile (aged over 45)

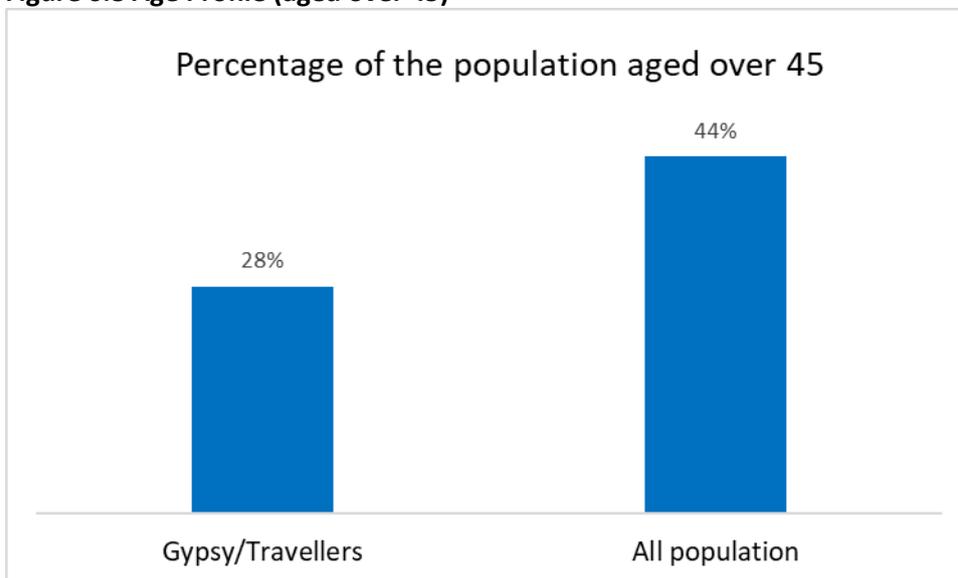
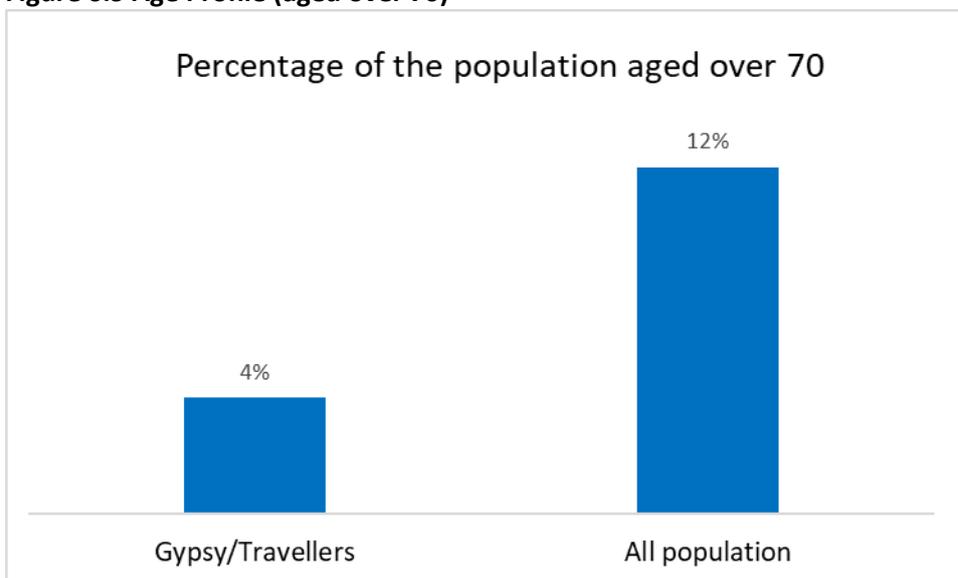


Figure 6.9 Age Profile (aged over 70)



In 2011 Gypsy/Travellers in Scotland, compared to the population as a whole, were more likely to have lower skills in English language and more likely to speak other languages at home. Table 6.1 shows that only 83% of Gypsy/Travellers could speak, read and write English compared to 94% of the whole population. A further 16% of Gypsy/Travellers had some skills in English. However, less than 1% of Gypsy/Travellers had no skills in English. Gypsy/Travellers were less proficient in spoken English than the population as a whole with only 93% able to speak English 'well' or 'very well' compared to 99% of the whole population aged 3 and over.

Table 6.1 English language skills for Gypsy/Travellers and All population aged 3+

	Gypsy/Travellers	All population
Speaks, reads and writes English	83%	94%
Speaks but does not read or write in English	8%	3%
Understands spoken English only	5%	2%
Other combination of skills in English	3%	1%
No skills in English	Less than 1%	0%

Source: Gypsy/Travellers in Scotland - A Comprehensive Analysis of the 2011 Census
<https://www.gov.scot/publications/gypsy-travellers-scotland-comprehensive-analysis-2011-census/>

Gypsy/Travellers were twice as likely to live in a lone parent household compared to the general population, and much less likely to be in a married couple household. Gypsy/Travellers in Scotland, compared to the population as a whole, were more likely to report a long-term health problem or disability (28% compared to 20%) and were more likely to report bad or very bad general health.

According to the 2011 Census, Gypsy/Travellers in Scotland compared to the population as a whole, were:

- Less likely to be economically active
- More likely to have never worked
- More likely to work in elementary occupations
- More likely to be in the lowest social grade

Just under half (49%) of Gypsy/Travellers aged 16 and over were economically active compared to almost two thirds (63%) of the population as a whole. The Census showed that they were much less likely to be in 'Professional' occupations and much more likely to be in 'Elementary occupations' than the population as a whole. They were also less likely to be employed in 'Administrative and Secretarial' work and more likely to be in 'Skilled Trades Occupations'. They were most likely to be employed in the 'Distribution, Hotels and Restaurants' industry (31%). This was higher than the proportion for the population as a whole (21%) (Table 6.2).

Table 6.2 Employment by Industry

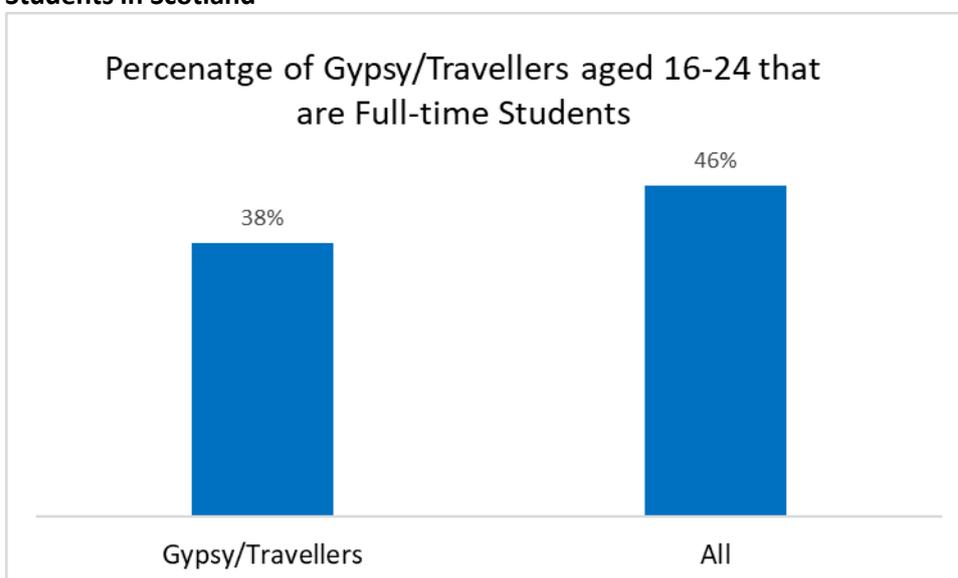
	Gypsy/Travellers	All population
Agriculture, energy and water	5%	5%
Manufacturing	7%	8%
Construction	9%	8%
Distribution, Hotels and Restaurants	31%	21%
Transport and Communication	7%	8%
Financial, Real Estate professions	12%	15%
Public administration, education, health	22%	30%
Other	8%	5%

Source: Gypsy/Travellers in Scotland - A Comprehensive Analysis of the 2011 Census
<https://www.gov.scot/publications/gypsy-travellers-scotland-comprehensive-analysis-2011-census/>

Over a half (51%) of Gypsy/Travellers aged 16-64 were in the lowest social grade: 'DE: Semi-skilled and unskilled manual workers; on state benefit, unemployed, lowest grade workers'. This was almost double the proportion for the population as a whole (26%). A much lower proportion of Gypsy/Travellers (7%) were in the highest social grade 'AB: Higher and Intermediate Managerial/Administrative/Professional', compared to a fifth (19%) of the population as a whole.

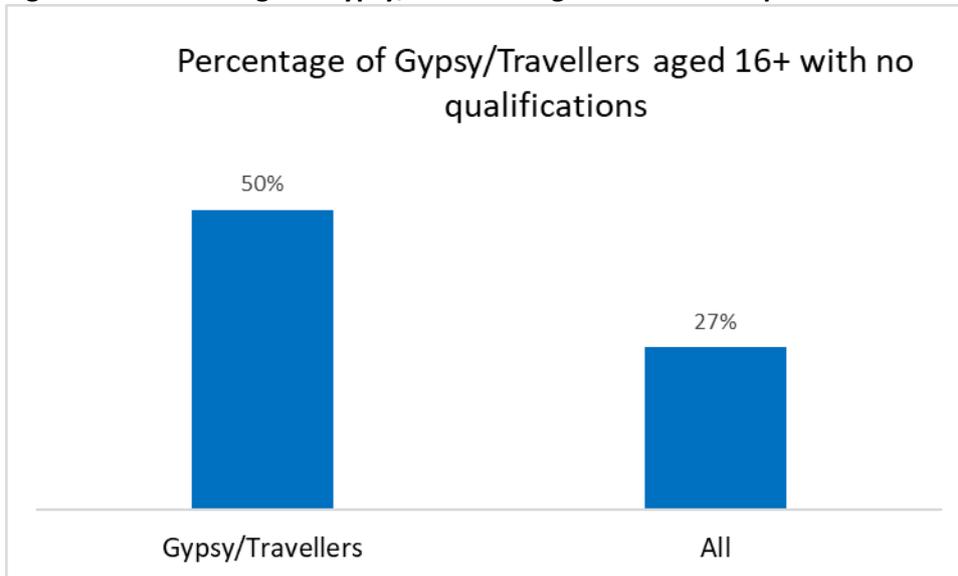
Gypsy/Travellers compared to the population as a whole, were less likely to be full-time students (16-24-year olds) and more likely to have no qualifications. Just under two fifths (38%) of Gypsy/Travellers were full-time students compared to just under half (46%) of the population in this age group (Figure 6.10).

Figure 6.10 Percentage of Gypsy/Travellers aged 16-24 that are Full-time Students in Scotland



Half (50%) of Gypsy/Travellers aged 16 and over had no qualifications compared to only around a quarter (27%) of the population as a whole. Conversely, only 16% of Gypsy/Travellers held Level 4 or above (degree) qualifications compared to 26% of the population as a whole (Figure 6.11).

Figure 6.11 Percentage of Gypsy/Travellers aged 16+ with no qualifications

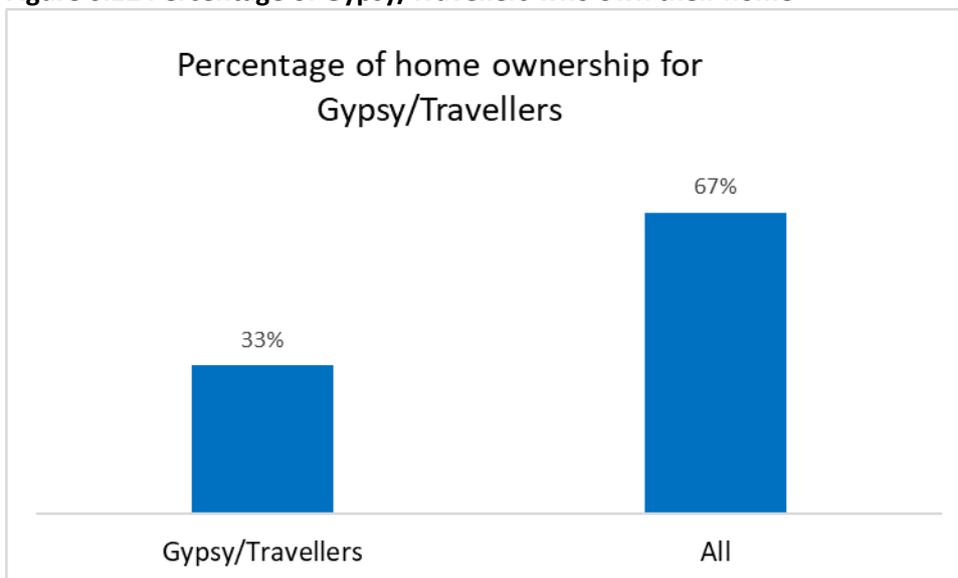


In 2011 Gypsy/Travellers in Scotland, compared to the population as a whole, were:

- Less likely to own their home
- More likely to live in a caravan
- More likely to live in overcrowded accommodation
- More likely to have no central heating

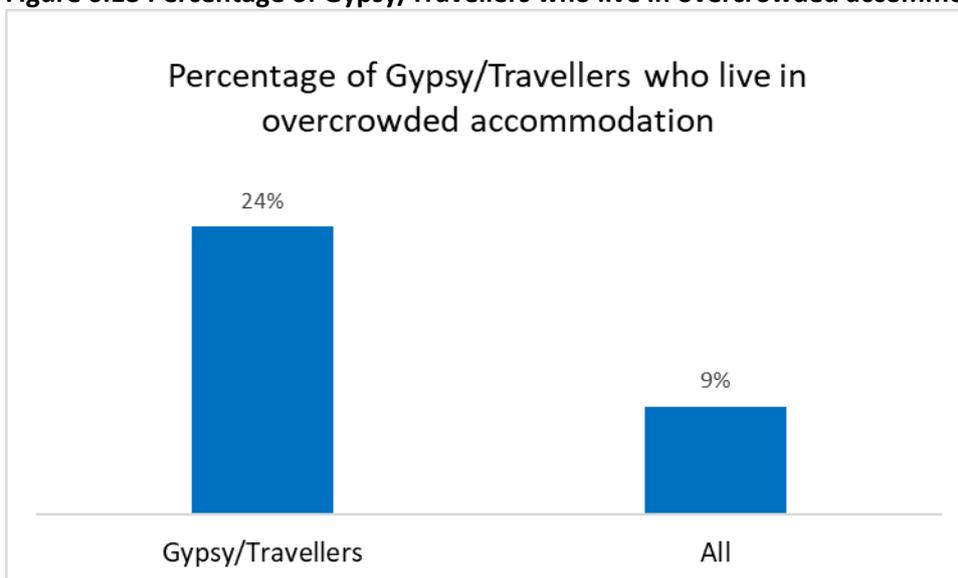
Gypsy/Travellers were half as likely to own their homes compared to those in the population as a whole. Only a third (33%) of Gypsy/Travellers owned their home compared to two thirds (67%) of the general population (Figure 6.12). A much higher percentage of Gypsy/Traveller households lived in a 'caravan or other mobile or temporary structure' – 14% did so compared to less than one per cent of all households. Conversely, a lower proportion of Gypsy/Traveller households lived in houses or flats. Only 43% of Gypsy/Travellers lived in a house compared to 63% of the population as a whole.

Figure 6.12 Percentage of Gypsy/Travellers who own their home



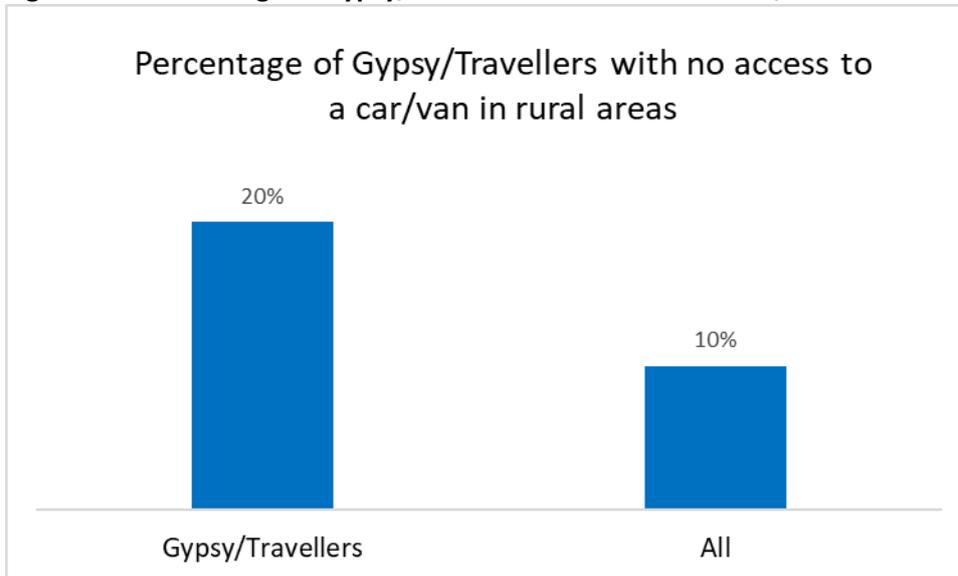
Gypsy/Traveller households were more than twice as likely to be overcrowded - a quarter (24%) of Gypsy/Traveller households were overcrowded compared to less than one tenth (9%) of all households (Figure 5.13). Gypsy/Travellers households were less likely to be under-occupied (i.e. have more rooms than the standard requirement) - only 44% were under-occupied compared to two thirds (66%) of all households.

Figure 6.13 Percentage of Gypsy/Travellers who live in overcrowded accommodation



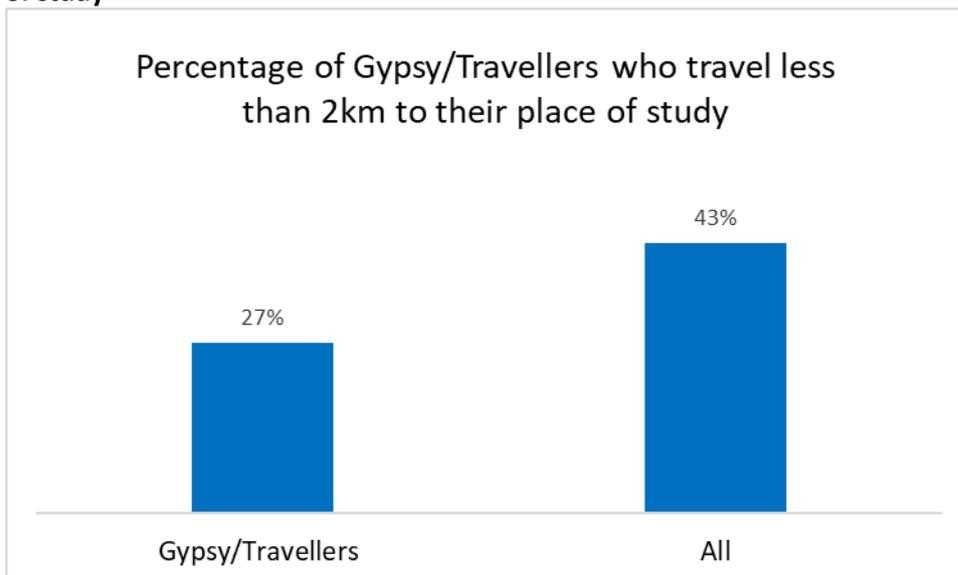
In 2011 Gypsy/Travellers in Scotland, compared to the population as a whole, were less likely to have access to a car. A higher proportion of Gypsy/Travellers aged 16 and over were in households with no access to a car or van compared to the population as a whole. In rural areas a fifth (20%) of Gypsy/Travellers had no access to a car or van compared to only a tenth (10%) of the population as a whole (Figure 6.14).

Figure 6.14 Percentage of Gypsy/Travellers with access to a car/van in rural Scotland



Gypsy/Travellers were much more likely to have recorded their distance travelled to work in the 'Other' category, which included those 'No fixed place [of work]', 'Offshore' or 'Outside of the UK'. Over a fifth (22%) of Gypsy/Travellers were in this category compared to just over a tenth (11%) of the population as a whole. Gypsy/Travellers were much more likely to study at home and less likely to travel short distances to their place of study. Only a quarter (27%) travelled less than 2km to their place of study compared to 43% of the population as a whole (Figure 6.15).

Figure 6.15 Percentage of Gypsy/Travellers who travel less than 2km to their place of study

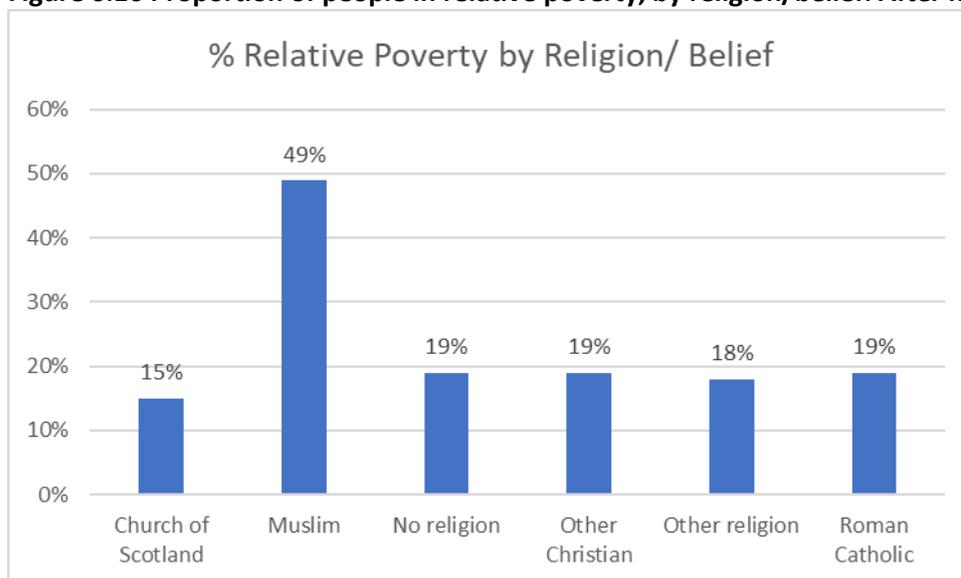


6.7 Religion or Belief

Religion refers to any religion, including a lack of religion. Belief refers to any religious or philosophical belief and includes a lack of belief. Generally, a belief should affect your life choices or the way you live for it to be included in the definition⁴⁷.

Data from the Scottish Government Equality Evidence Tool⁴⁸ shows that Muslims are more likely to be in relative poverty than any other religious or belief group with 49% of Muslims in relative poverty after housing costs. This is more than 2.5 times the rate for any other religion/belief with all others having between 19% and 15%. Data on poverty in relation to religion/belief is not available at the local level.

Figure 6.16 Proportion of people in relative poverty, by religion/belief: After housing costs



Source: www.equalityevidence.scot

6.8 Sex

In relation to the protected characteristic of sex, a reference to a person who has a particular protected characteristic is a reference to a man or to a woman; a reference to persons who share a protected characteristic is a reference to persons of the same sex⁴⁹.

Data from the Scottish Government Equality Evidence Tool⁵⁰ shows that the relative poverty rate after housing costs was higher for lone mothers (39%) than for other single working-age adults. The poverty rate for single working-age women without dependent children was 28%, and for single working-age men it was 34%. Until 2010-13, the gap in poverty rates between these groups had narrowed, but in recent years it widened again. Data on poverty in relation to sex is not available at the local level.

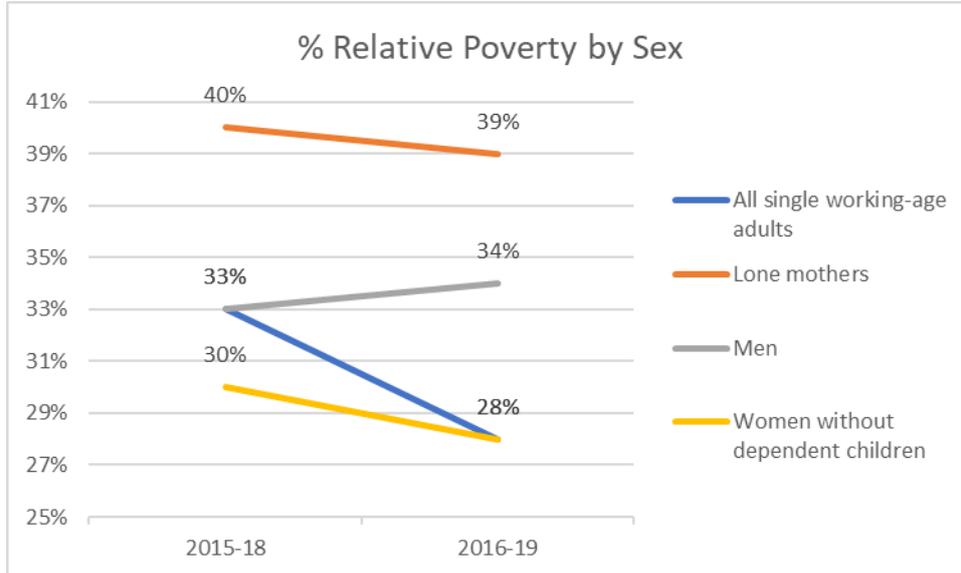
⁴⁷ <https://www.equalityhumanrights.com/en/equality-act/protected-characteristics>

⁴⁸ <http://www.equalityevidence.scot/>

⁴⁹ <https://www.legislation.gov.uk/ukpga/2010/15/part/2/chapter/1>

⁵⁰ <http://www.equalityevidence.scot/>

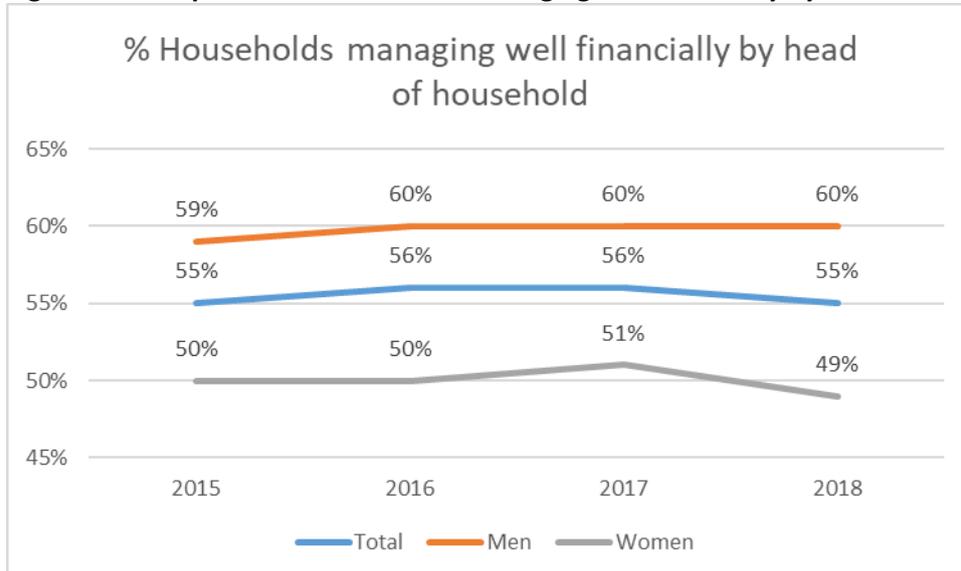
Figure 6.17 Proportion of people in relative poverty, by sex: After housing costs



Source: www.equalityevidence.scot

Households where the highest income householder was male were more likely to say they managed well. In 2018, three fifths (60%) said so compared to a half (49%) of households where the highest income householder was female.⁵¹

Figure 6.18 Proportion of Households managing well financially by sex of head of household



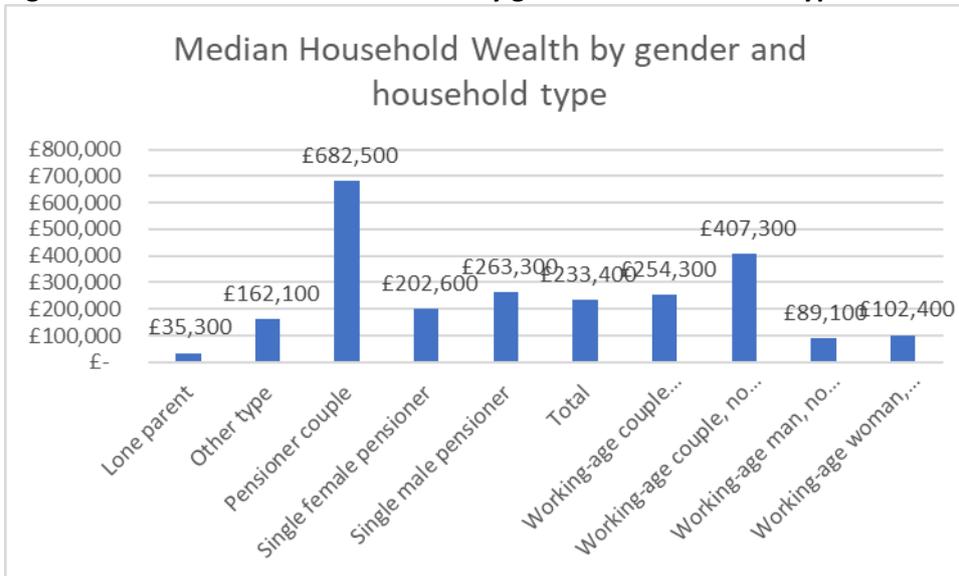
Source: www.equalityevidence.scot

Pensioner couples were the wealthiest on average, lone parents the least wealthy. Differences between male and female single adult households with no children were fairly small⁵².

⁵¹ Source: www.equalityevidence.scot

⁵² www.equalityevidence.scot

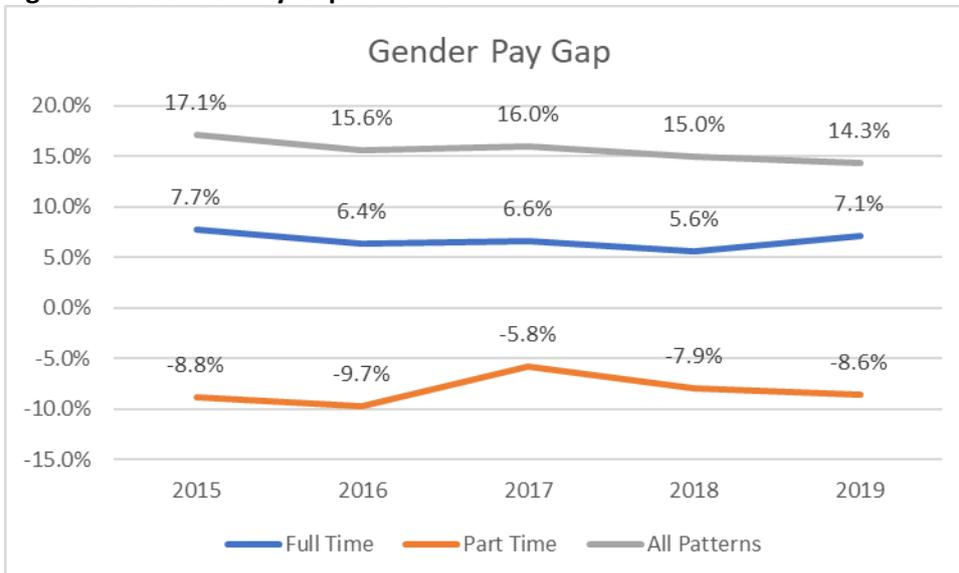
Figure 6.19 Median household wealth by gender and household type 2016-18



www.equalityevidence.scot

Over the past year, for full-time employees (excluding overtime) the gender pay gap increased from 5.6% in 2018 to 7.1% in 2019. Over the past 5 years, the gender pay gap for full-time employees decreased from 7.7% in 2015 to 7.1% in 2019.⁵³

Figure 6.20 Gender Pay Gap 2015-19



www.equalityevidence.scot

⁵³ www.equalityevidence.scot

6.9 Sexual Orientation

Sexual orientation means a person's sexual orientation towards: persons of the same sex; persons of the opposite sex; or persons of either sex. In relation to the protected characteristic of sexual orientation a reference to a person who has a particular protected characteristic is a reference to a person who is of a particular sexual orientation; and a reference to persons who share a protected characteristic is a reference to persons who are of the same sexual orientation⁵⁴.

Information is not currently available in the Equality Evidence Finder or at the local level on Poverty relating to sexual orientation.

Gay men, together with bisexual men and women, are more likely to experience poverty than their heterosexual counterparts, according to a report from Essex University's Institute for Social and Economic Research. The study reviews research evidence on the link between specific sexual orientations and poverty, and considers what should be included in anti-poverty strategies in relation to sexual orientation⁵⁵. The key findings from the research are:

- *There is a 'clear paucity of good research' in the UK on the subject. Nevertheless, the findings presented mostly corroborate parallel evidence from other countries.*
- *Gay men are somewhat more likely to experience poverty than heterosexual men. They are more likely to be in receipt of income support, housing benefit and council tax benefit. There is some literature suggesting that gay men are over-represented among homeless populations. However, gay men have comparable earnings to heterosexual men, even though there is some evidence they trade off 'tolerant' occupations against higher pay. It is likely that gay elders experience significant social isolation; and when combined with less housing wealth, the risk of poverty in old age would seem much higher.*
- *Lesbians are about as likely as heterosexual women to experience poverty. They are significantly more likely to participate in the labour market, and to obtain university degrees. There is a pay premium for lesbians, even when controlling for motherhood. These findings suggest that lesbian experience is less disadvantageous materially than that of gay men, at least compared with heterosexual women.*
- *Bisexual men are almost four percentage points more likely to experience poverty than heterosexual men, and bisexual women are nearly three percentage points more likely to experience poverty than heterosexual women. These findings are not statistically significant in themselves: but they are corroborated by other evidence, such as the fact that bisexual men and women both suffer a pay penalty compared with heterosexual men and women⁵⁶.*

⁵⁴ <https://www.legislation.gov.uk/ukpga/2010/15/part/2/chapter/1>

⁵⁵ [Poverty and sexual orientation | Poverty and Social Exclusion](#)

⁵⁶ [Poverty and sexual orientation | Poverty and Social Exclusion](#)

6.10 Veterans⁵⁷

While Veterans are not a protected characteristic it is recognised in the Armed Forces Covenant that our armed forces personnel defend our nation on behalf of government and its citizens, sacrificing civilian freedoms and putting themselves in danger to do so. The Covenant and the promises contained within, are significant expressions of both the UK and Scottish governments' recognition of the sacrifices made by service personnel and the sometimes high levels of risk they have to counter.

The Veterans' health and wellbeing: are we getting it right? states that:

There are approximately 230,000 veterans in Scotland today, living in our largest cities, areas close to military bases and in the most rural and remote parts of our country. They range in age from 17 to 90+ and come from all social backgrounds, with those over 75 more than likely to have completed mandatory National Service. Very few of these veterans will be that different from the rest of the population. However, their experiences, attitudes and the consequences of their service often set them apart and may have a marked influence in later life.

This may include poverty and deprivation.

Forces in Mind Trust (FiMT) has awarded £300,000 to the University of Edinburgh, in partnership with Edinburgh Napier University, to conduct new research into the experiences of ex-Service personnel living in Scotland. The project, entitled *You're in Your Own Time Now*, will address the current lack of up-to-date and in-depth data on ex-Service personnel in Scotland. It will map the distribution of Service leavers across Scotland and seek to understand their aspirations, concerns and support needs when leaving the Armed Forces. It will examine a range of outcomes for Service leavers including education, housing, employment, health, and finances.⁵⁸

⁵⁷ Veterans' Health & Wellbeing in Scotland – Are We Getting it Right?, 2017 [Veterans' health and wellbeing: are we getting it right? - gov.scot \(www.gov.scot\)](http://www.gov.scot/publications/veterans-health-and-wellbeing-are-we-getting-it-right/pages/1-10-introduction.aspx)

⁵⁸ [Forces in Mind Trust awards grant to examine the lived experiences of veterans living in Scotland - Cobseo](https://www.forcesinmindtrust.org.uk/news/forces-in-mind-trust-awards-grant-to-examine-the-lived-experiences-of-veterans-living-in-scotland-cobseo)

Protected Characteristics Summary

- The percentage of those in relative poverty over all age groups has remained fairly constant since 2015.
- Relative poverty among Children is higher than the general population at 24%
- Around a half (45%) of employees aged 18-24 earned less than the living wage in 2019. This compares to much lower proportions (less than 20%) amongst the other, older age groups⁵⁹.
- In 2016-2018, the average (median) household in Scotland had £233,400 in personal wealth. Average wealth was lowest for the youngest households.
- Wealth generally grows throughout people's life courses up until pension age when it decreases again.
- There is a higher prevalence of poverty, food insecurity and material deprivation among disabled adults and children.
- There are lower rates of employment and economic activity among disabled people alongside evidence of a disability pay gap.
- Costs of living for disabled people vary considerably making them difficult to measure robustly but are generally higher than for non-disabled people.
- Children in families with a disabled member are more likely to be in both relative and severe poverty after housing costs, compared to children in families without a disabled member.
- The highest rates of relative poverty are found among Asian or Asian British households at 39%, Mixed, Black or Black British/ Other households also high levels at 38% followed by White Other at 25%. White British households have considerably lower rates of relative poverty at 18%.
- People from minority ethnic groups were less likely to report they were managing well financially.
- While data on poverty in relation race/ ethnicity is not available at the local level, the Council has collated significant data on Gypsy Travellers through the work which has been carried out to support this group locally.
- Muslims are more likely to be in relative poverty than any other religious or belief group with 49% of Muslims in relative poverty after housing costs.
- The relative poverty rate after housing costs was higher for lone mothers (39%) than for other single working-age adults. The poverty rate for single working-age women without dependent children was 28%, and for single working-age men it was 34%.
- Households where the highest income householder was male were more likely to say they managed well.
- Pensioner couples were the wealthiest on average, lone parents the least wealthy. Differences between male and female single adult households with no children were fairly small⁶⁰.
- Over the past year, for full-time employees (excluding overtime) the gender pay gap increased from 5.6% in 2018 to 7.1% in 2019. Over the past 5 years, the gender pay gap for full-time employees decreased from 7.7% in 2015 to 7.1% in 2019.

⁵⁹ Source: www.equalityevidence.scot

⁶⁰ www.equalityevidence.scot

7. Impact of COVID-19 Pandemic on Poverty in Scotland

The Scottish Local Government Information Unit (SLGIU) Briefing Paper ‘Poverty in the Pandemic’⁶¹ provides evidence from the growing body of statistical and qualitative research about the unequal impacts of Covid-19. Many warn that the circumstances of low income families may deteriorate in the autumn and winter, with long-term effects on their economic prospects, health and wellbeing.

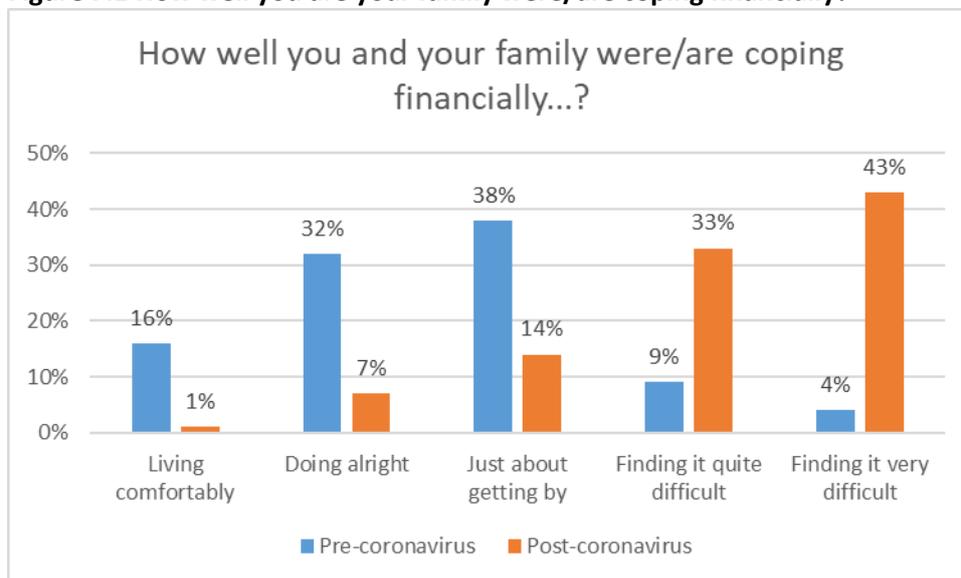
It highlights that ‘since the coronavirus pandemic reached the UK it has become clear that people on low incomes have been disproportionately impacted by the health and economic impacts’ and ‘how Covid-19 has made the situation worse for many groups, already suffering disadvantage.

The Office for National Statistics (ONS) has published [data releases](#) on deaths involving Covid-19 which shows that Covid-19 has had a proportionally higher impact on more deprived areas, based on the Indices of Multiple Deprivation (IMD) comprising measures of income, employment, health, education, crime, the living environment and access to housing. The ONS conclude that ‘The health impact of Covid-19 is uneven across different places and is demonstrably linked to poverty and deprivation’.

Child Poverty Action Group (CPAG) research extracted below shows: ‘the change in proportions of families who are struggling to cope financially, comparing the situation before the pandemic to during the pandemic. Before the pandemic, most respondents said they had been “living comfortably” or “doing alright” (even though they were living close to the poverty line). Once the pandemic struck, the majority reported finding it “quite difficult” or “very difficult” to manage.

⁶¹ <https://lgiu.org/briefing/poverty-and-the-pandemic/>

Figure 7.1 How well you are your family were/are coping financially?



Source: CPAG, Poverty in the Pandemic, 2020

The reasons for the financial pressure were a combination of a reduction in income and increased costs, including:

- Being made redundant due to the pandemic and being unable to find new employment or having to accept shorter hours and/or lower pay. Some have been hit by the 'benefit cap' as their reduction in earnings has taken them below the exemption threshold for the cap
- Being furloughed on less than full pay or experiencing a reduction in working hours or income from self-employment due to impact of the pandemic on businesses and employers
- Missing out on the government's income support schemes, because their employer refused to furlough them or because they did not qualify for the schemes
- Being limited in their ability to maintain or find employment because of additional caring responsibilities and/or restrictions in childcare provision
- Spending more on food, electricity and other essentials due to spending more time at home; lower income households spend a higher proportion of their income on essentials such as food and energy, so higher bills have a disproportionate impact on them
- Households expanding during the pandemic due to older children returning home or elderly relatives moving in

Three quarters of respondents to the survey said that coronavirus has impacted on their ability to pay for food and utilities, around half of respondents reported difficulty meeting housing and/or child-related costs.

Families have tried to cope with the pressures on their finances through:

- Using up savings or borrowing from family and friends
- Cutting spending, including buying cheaper and often less healthy food

- Juggling bills and missing payments
- Looking for alternative work
- Accepting support from local charities and food banks
- Applying for the government's income support schemes or claiming benefits

Many households reported getting in debt or rent arrears due to not being able to manage to meet bills and financial commitments. Whilst borrowing money may be an appropriate solution to a short-term crisis, it is not sustainable if the economic crisis continues into the medium and longer term. Increased debt is likely to store up future problems for low income families.

Nearly half of the respondent reported that Covid-19 had affected their physical or mental health, possibly due to stress, anxiety, financial concerns, not being able to buy children what they needed or issues with benefits. Many people reported that existing physical or mental conditions had been made worse by the pandemic.'

The Trussell Trust, the charity that runs the largest network of foodbanks in the UK, has published a report on the impact of Covid-19 on food banks. In April 2020 there was an 89 per cent increase in the number of food parcels given out by the Trust compared the same month in 2019. Over 100,000 households used a food bank for the first time between April and June 2020. The main reasons given were a drop in income or job loss. Families with children and black or black British households were disproportionately more likely to use a food bank.

The Trust predicts a sharp rise in households falling into financial hardship and destitution by the end of year, with at least an extra 300,000 food parcels expected to be distributed compared to the same period in 2019.

The SLGIU Briefing concludes that: 'These reports provide further evidence that people on low incomes are being disproportionately affected by the health and economic impacts of the Covid-19. The reasons for this are complicated and intertwined. Low income households are likely to fare worse on the social determinants of health. They are less likely to have the resilience to withstand financial shocks. Furthermore, people on low incomes are more likely to be working in sectors that have been hardest hit by the Covid-19 restrictions – retail, hospitality and leisure. It is ominous that financial pressures are likely to worsen as time goes on, with the winding down of the furlough scheme and expected increase in unemployment.'

While the SLGIU Briefing provides evidence from the growing body of statistical and qualitative research about the unequal impacts of Covid-19 across Scotland it is likely that a similar picture will emerge across Dumfries and Galloway one year on year data can be compared.

8. Summary and Conclusions

8.1 Overview of Poverty in Dumfries and Galloway

Dumfries and Galloway has 19 data zones considered to be in the 20% most deprived in Scotland. This represents just 1.4% of all data zones in Scotland, and 9.5% of those in the local authority. Compared with its comparators, Dumfries and Galloway has a lower national share of deprived data zones with the exception of Clackmannanshire. Overall Dumfries and Galloway ranks of 20th out of the 32 local authorities in Scotland.

All 19 data zones considered to be in the 20% most deprived are located in just five Wards: North West Dumfries, Stranraer and the Rhins, Mid and Upper Nithsdale, Annandale South and Nith.

Across most domains, with the exception of 'Access' and 'Housing', there has been an increase in the number of data zones in the 20% most deprived measure as well as a rise in the local share of deprived data zones.

When using the SIMD domains we find that Dumfries and Galloway performs best in it's peer group in the following areas:

- Education
- Employment
- Health
- Income

It is third best out of the seven authorities in relation to Housing, but there are three areas where Dumfries and Galloway ranks most deprived among its peer group, these are:

- Access
- Digital Connectivity
- Fuel poverty

All of these indicators are affected by the rural nature of Dumfries and Galloway.

When we summarise the key indicators detailed below we find that the region which appears most frequently within the indicators of poverty and deprivation is Wigtown. The Wards which appear most frequently are: North West Dumfries; and Stranraer and the Rhins. The most frequently seen postcodes are: DG2 (Dumfries), DG4 (Sanquhar) and DG9 (Stranraer).

8.2 Digital Connectivity

The likelihood of overall digital exclusion in Dumfries and Galloway is high with 13% of households not receiving broadband speeds of at least 10 megabits per second and 49% of households not receiving 4G mobile data from all providers, and 13.7% of adults have not been online within the last 3 months.

Compared to its peers Dumfries and Galloway has the: highest percentage of low broadband speeds (13%); and the highest percentage of households that did not receive 4G mobile data from all providers (42.26%); and the highest percentage of adults who had not been online for the last three months (13.7%)

8.3 Education and Skills

Dumfries and Galloway ranks 22nd out of the 32 Scottish local authorities with 19 data zones falling within the 20% most deprived in Scotland in relation to Education. Dumfries and Galloway ranks highest (best) in its peer group.

At regional level Wigtown has a noticeably higher percentage of the population with no qualifications (18.3%), while at Ward level Stranraer and the Rhins has the highest number of residents with no qualification at 19.2%, followed by 18.6% with no qualifications in North West Dumfries. Conversely, only 11.2% of residents in Castle Douglas and Crocketford have no qualifications.

Those living in postcode DG4 covering Sanquhar, an area associated with traditional industries, have the highest percentage with no qualifications at 25.4% followed by those living in postcode area DG16 (21.6%). Those living in postcode area DG3 are the most educated with only 10.9% having no qualifications.

Thirty three per cent (33%) of people in Dumfries and Galloway aged 16+ do not have any formal qualifications. This is higher than the Scottish average of 27%. Wigtown has the highest proportion (37%) of people with no formal qualifications while Annandale and Eskdale has the highest proportion (26%) of people with Level 1 Qualifications. All 4 localities have 13% or 14% with Level 2 Qualifications and all 4 localities have 7% or 8% with Level 3 Qualification. Stewartry has the highest proportion (26%) of people with Level 4 Qualifications or above.

8.4 Employment

Dumfries and Galloway ranks 19th out of the 32 Scottish local authorities, with 21 data zones featuring in the 20% most deprived in Scotland. Next to comparable local authorities, Dumfries and Galloway has fewer employment deprived data zones.

Employment deprivation across Dumfries and Galloway ranges from a low of 7.3% of the working age population in Annandale and Eskdale to 11.1% in Wigtown. Overall, 8.8% of the working age population in Dumfries and Galloway are considered employment deprived.

By Ward those areas where there are relatively low levels of employment deprivation, for example, 4.9% in Lochar through to 13.2% in North West Dumfries. Employment deprivation by postcode shows a range from 5.6% in postcode area DG14 to 13% in postcode area DG4.

The highest rates of unemployment were in Annandale and Eskdale (7.6%) and Wigtown (6.7%). By Ward claimant count as a % of the working age population is lowest in Lochar (3.2%) and highest in North West Dumfries (8.5%). DG1 has the lowest rate of claimants at 4.2% while DG9, which covers Stranraer and the surrounding area has the highest proportion at 8%.

Full time workers in Dumfries and Galloway earned £96.60 less weekly than the Scottish average. Under the Corona Virus Retention Scheme, 28.8% of working people were furloughed in Dumfries and Galloway

8.5 Fuel Poverty

Fuel poverty in Dumfries and Galloway (28%) was higher than the average for Scotland as a whole (25%). Dumfries and Galloway has the highest fuel poverty rate (28%) of all the peer local authorities. Dumfries and Galloway contains 20 data zones in the bottom 25% of the SIMD and a further 29 data zones in the bottom 25% of rural data zones

Between 2016-2018, Dumfries and Galloway had a significantly higher extreme fuel poverty rate (16%) than the national average (12%). Between 2016-2018, Dumfries and Galloway (£880) had a significantly higher median fuel poverty gap than the national average (£640) and has a higher median fuel poverty gap than of all the peer local authorities.

Wigtown West, Mid Galloway and Mid and Upper Nithsdale Wards have the highest estimated overall levels of fuel poverty due to large rural areas, poor energy efficient households and use of expensive fuel types. Fuel poverty areas that also use expensive fuel types include: Wigtown West Ward, Castle Douglas and Glenkens Ward The Machars (including Wigtown and Whithorn) and Mid Nithsdale (including Thornhill).

8.6 Food Poverty

During 2019/2020 a total of 11,803 food parcels and 20,649 vouchers were issued. Between May and August 2020 under COVID-19 pandemic conditions a monthly average of between 15,943 and 18,127 food parcels were delivered. The area in receipt of the greatest number of parcels is Nithsdale.

During March 2020 across Dumfries and Galloway a total of 3,331 pupils were in receipt of Free School Meals, this accounts for 18% of all children in school. Those areas with the highest percentage uptake of Free School Meals were North West Dumfries (29%), Mid and Upper Nithsdale (24%) and Stranraer and the Rhins (23%). The areas with the lowest uptake were Lochar (10%) and Nith (11%) both considerably below the Dumfries and Galloway average.

The cheapest average supermarket basket was in Langholm (£8.96) and the most expensive was in Dalbeattie (£24.05). In Wigtown baskets ranged from £9.98 to £11.86, with an average price of £11.15. In Stewartry baskets ranged from £17.16 to £24.05, with the average price £11.15, In Nithsdale, baskets ranged from £13.26 to £21.70, with the average price £17.70. In Annandale & Eskdale, baskets ranged from £8.96 to £14.25, with the average price £11.97

8.7 Health and Wellbeing

Dumfries and Galloway ranks 18th out of 32 and has 19 data zones in the 20 most deprived in Scotland. 2011 Census data indicates that there were 15,420 people in Dumfries and Galloway with health conditions which considerably limit their day-to-day activities, almost 12,000 have a physical disability.

In 2017, Stranraer and the Rhins had the highest rate of early mortality (1953 deaths) and Annandale East and Eskdale had the lowest (455 deaths).

8.8 Housing

Dumfries and Galloway ranks 23 out of 32 on the housing domain rank and ranks higher (better) than its peer authorities. There are 6 data zones featuring in the 20% most deprived in Scotland, which represents only 0.4% of all data zones across Scotland.

Nithsdale has the highest percentage of the population living in overcrowded households (8.1%) with Stewartry having the lowest (5.6%). By Ward, North West Dumfries has the highest proportion of people living in overcrowded housing (11.6%) while Lochar has the fewest. DG4 has the highest proportion of households that are overcrowded (10.9%) while DG14 has the fewest.

Stewartry has the highest % of the population in houses without central heating of all areas. Dee and Glenkens has the highest proportion of households in houses with no central heating (3.3%). DG14 has the highest proportion of residents in households without central heating (3.8%).

Dumfries and Galloway had 64% of owner-occupied properties; 21% social rented housing (compared to 23% for Scotland); 13% private rented tenure (compared to 14% for Scotland). Stranraer and the Rhins had the highest number of homelessness applications (16) while Annandale East and Eskdale had the lowest number (1) for April 2020. North West Dumfries had the highest number of temporary accommodation tenancies (51) while Annandale East and Eskdale had none. In total, Dumfries and Galloway had 78 homelessness applications and 162 temporary accommodation tenancies in April 2019

8.9 Income

Earnings in Dumfries and Galloway were lower than the national average in 2019 at £480.80 per week compared with £577.70 nationally. Average earnings were also lower in Dumfries and Galloway against its comparator local authorities, and the rate of growth between 2015 to 2019 has been lower in the local authority compared with the average for Scotland. Dumfries and Galloway ranks 18th of all 32 Scottish local authorities. Twenty two (22) data zones fall within the 20% most deprived in Scotland, equal to a local share of 10.9% and a national share of 1.6%.

By Region Wigtown has the highest proportion of the population that are classed as income deprived with 15.2%, this is followed by Nithsdale with 12% while Stewartry has the lowest

proportion at 9.4%. By Ward North West Dumfries has the highest proportion of the population, with 17.6% of the population considered income deprived. This compares with an overall rate of 11.5% across the local authority. By postcode, we can see the highest levels of income deprivation in DG4 where 16.8% of the population are considered income deprived DG1 has the lowest percentage income deprived.

During 2019/2020 there were 2,302 applications for Community Care Grants with the average award being £525.42 and there were 6,818 applications for Crisis Grants with the average award being £90.07.

8.10 Travel and Access to Services

In the Access to Services domain, which looks at travel times to services, we see far more data zones appearing in the 20% most deprived, reflecting the rural make-up of the local authority area. Dumfries and Galloway ranks 7th out of 32 local authorities with 79 data zones appearing in the 20% most deprived, this means that 39% of data zones in Dumfries and Galloway are considered Access Deprived, equating to 5.7% of Scottish data zones. This is higher than all other peer authorities with the exception of Fife.

Longest drive times to access services are found in Wigtown, where residents must travel almost an hour (53mins) to reach their nearest primary school by public transport. The longest travel times are up to 53.8mins in Stranraer and the Rhins by public transport to primary school. Public transport drive times are similarly lengthy by postcode areas where drive times are up to 54mins to a primary school in DG9

8.11 Financial Inclusion

The vast majority of respondents in Dumfries and Galloway have access to a bank or building society account (98%). This is above the Scottish average (94%). Dumfries and Galloway performs well in relation to financial inclusion and has the highest score of all its comparators when looking at the % of respondents who have access to a bank or building society account.

The Scottish Household Survey also provides information on levels of household savings, which gives us an indication of poverty. Eighty-three per cent (83%) of respondents from Dumfries and Galloway reported having some level of savings, which is above the Scottish average (89%).

8.12 Child Poverty

DWP/ HMRC statistics 'Children in Low Income Families: Local Area Statistics' March 2020 provides data on the number and percentage of children aged 0-15 years who are living in households with below 60% median income before housing costs. Dumfries and Galloway had 6,141 children (26.2%) living in households below 60% median income before housing costs. This figure has increased by 2.8% since 2015. Dumfries and Galloway has the fifth highest increase of all local authority areas in Scotland and has had the highest increase in child poverty since 2015 within its peer group.

Table 5.63 sets out Local Authority data gathered by the Local Child Poverty Action Report. It shows a variety of poverty estimates from 16% in Lochar through to 37% in Mid Galloway.

8.13 Change Since 2016

SIMD data shows that across most domains, with the exception of 'Access' and 'Housing', there has been an increase in the number of data zones in the 20% most deprived measure as well as a rise in the local share of deprived data zones.

However, it is worth noting that the SIMD is a measure of relative deprivation, so any changes do not necessarily mean that deprivation has increased in Dumfries in Galloway, but it may be that other local authorities have experienced improvements in rankings. Data on changes over time, should therefore, be treated with care.

Table 8.1 Local Share of Deprived Data Zones in Dumfries and Galloway 2016 and 2020

Year	Number of Data zones	Number of Data zones in the 20% Most Deprived	% of Data zones in 20% most deprived as Total Data zones in D&G
Overall Deprivation			
2020	201	19	9.45%
2016	201	17	8.46%
Income Domain			
2020	201	22	10.95%
2016	201	20	9.95%
Employment			
2020	201	21	10.50%
2016	201	19	9.45%
Education			
2020	201	19	9.45%
2016	201	18	8.95%
Health			
2020	201	19	9.45%
2016	201	18	8.95%
Access			
2020	201	79	39.30%
2016	201	79	39.30%
Housing			
2020	201	6	2.99%
2016	201	6	2.99%
Source: SIMD 2020			

8.14 Poverty and Protected Characteristics

The percentage of those in relative poverty over all age groups has remained fairly constant since 2015. Relative poverty among Children is higher than the general population at 24%. Around a half (45%) of employees aged 18-24 earned less than the living wage in 2019. This compares to much lower proportions (less than 20%) amongst the other, older age groups⁶². In 2016-2018, the average (median) household in Scotland had £233,400 in personal wealth. Average wealth was lowest for the youngest households. Wealth generally grows throughout people's life courses up until pension age when it decreases again.

There is a higher prevalence of poverty, food insecurity and material deprivation among disabled adults and children. There are lower rates of employment and economic activity among disabled people alongside evidence of a disability pay gap. Costs of living for disabled people vary considerably making them difficult to measure robustly but are generally higher than for non-disabled people. Children in families with a disabled member are more likely to be in both relative and severe poverty after housing costs, compared to children in families without a disabled member.

The highest rates of relative poverty are found among Asian or Asian British households at 39%, Mixed, Black or Black British/ Other households also high levels at 38% followed by White Other at 25%. White British households have considerably lower rates of relative poverty at 18%. People from minority ethnic groups were less likely to report they were managing well financially.

Muslims are more likely to be in relative poverty than any other religious or belief group with 49% of Muslims in relative poverty after housing costs.

The relative poverty rate after housing costs was higher for lone mothers (39%) than for other single working-age adults. The poverty rate for single working-age women without dependent children was 28%, and for single working-age men it was 34%. Households where the highest income householder was male were more likely to say they managed well. Pensioner couples were the wealthiest on average, lone parents the least wealthy. Differences between male and female single adult households with no children were fairly small⁶³. Over the past year, for full-time employees (excluding overtime) the gender pay gap increased from 5.6% in 2018 to 7.1% in 2019. Over the past 5 years, the gender pay gap for full-time employees decreased from 7.7% in 2015 to 7.1% in 2019.

⁶² Source: www.equalityevidence.scot

⁶³ www.equalityevidence.scot

Appendix 1 – Datazones

Data zone Look- ups

Data zones are the core and smallest geography from which most, publicly available, statistics are collated. They are therefore used as a key ‘building block’ for building up geographic areas of assessment. They are groups of [2011 Census output areas](#) which have populations of around 500 to 1,000 residents. There are 201 datazones in Dumfries and Galloway.

Below is listed all the datazones in Dumfries and Galloway and the Wards and postcodes they correspond to. The datazones in each region have been aggregated using the corresponding Wards. Look up tables are available at: <https://www.gov.scot/collections/scottish-index-of-multiple-deprivation-2020/#lookupfiles>

Table A1.1 Data Zones by Ward

Datzone	DZname	Ward
S01007481	Stranraer West - 01	Stranraer and the Rhins
S01007482	Stranraer West - 02	Stranraer and the Rhins
S01007483	Stranraer West - 03	Stranraer and the Rhins
S01007484	Stranraer West - 04	Stranraer and the Rhins
S01007485	Stranraer West - 05	Stranraer and the Rhins
S01007486	Stranraer West - 06	Stranraer and the Rhins
S01007487	Stranraer East - 01	Stranraer and the Rhins
S01007488	Stranraer East - 02	Stranraer and the Rhins
S01007489	Stranraer East - 03	Stranraer and the Rhins
S01007490	Stranraer South - 01	Stranraer and the Rhins
S01007491	Stranraer South - 02	Stranraer and the Rhins
S01007492	Stranraer South - 03	Stranraer and the Rhins
S01007493	Stranraer South - 04	Stranraer and the Rhins
S01007494	Rhins North - 01	Stranraer and the Rhins
S01007495	Rhins North - 02	Stranraer and the Rhins
S01007496	Rhins North - 03	Stranraer and the Rhins
S01007497	Rhins North - 04	Mid Galloway and Wigtown West
S01007498	Rhins North - 05	Stranraer and the Rhins
S01007499	Rhins South - 01	Stranraer and the Rhins
S01007500	Rhins South - 02	Stranraer and the Rhins
S01007501	Rhins South - 03	Stranraer and the Rhins
S01007502	Machars North - 01	Mid Galloway and Wigtown West
S01007503	Machars North - 02	Mid Galloway and Wigtown West
S01007504	Machars North - 03	Mid Galloway and Wigtown West
S01007505	Machars North - 04	Mid Galloway and Wigtown West
S01007506	Machars South - 01	Mid Galloway and Wigtown West
S01007507	Machars South - 02	Mid Galloway and Wigtown West
S01007508	Machars South - 03	Mid Galloway and Wigtown West
S01007509	Machars South - 04	Mid Galloway and Wigtown West
S01007510	Machars South - 05	Mid Galloway and Wigtown West

S01007511	Machars South - 06	Mid Galloway and Wigtown West
S01007512	Machars South - 07	Mid Galloway and Wigtown West
S01007513	Newton Stewart - 01	Mid Galloway and Wigtown West
S01007514	Newton Stewart - 02	Mid Galloway and Wigtown West
S01007515	Newton Stewart - 03	Mid Galloway and Wigtown West
S01007516	Newton Stewart - 04	Mid Galloway and Wigtown West
S01007517	Newton Stewart - 05	Mid Galloway and Wigtown West
S01007518	Newton Stewart - 06	Mid Galloway and Wigtown West
S01007519	Newton Stewart - 07	Mid Galloway and Wigtown West
S01007520	Newton Stewart - 08	Mid Galloway and Wigtown West
S01007521	Gatehouse - 01	Dee and Glenkens
S01007522	Gatehouse - 02	Dee and Glenkens
S01007523	Gatehouse - 03	Dee and Glenkens
S01007524	Gatehouse - 04	Dee and Glenkens
S01007525	Gatehouse - 05	Dee and Glenkens
S01007526	Kirkcudbright - 01	Dee and Glenkens
S01007527	Kirkcudbright - 02	Dee and Glenkens
S01007528	Kirkcudbright - 03	Dee and Glenkens
S01007529	Kirkcudbright - 04	Dee and Glenkens
S01007530	Kirkcudbright - 05	Dee and Glenkens
S01007531	Kirkcudbright - 06	Dee and Glenkens
S01007532	Kirkcudbright - 07	Dee and Glenkens
S01007533	Kirkcudbright - 08	Dee and Glenkens
S01007534	Castle Douglas - 01	Castle Douglas and Crocketford
S01007535	Castle Douglas - 02	Castle Douglas and Crocketford
S01007536	Castle Douglas - 03	Castle Douglas and Crocketford
S01007537	Castle Douglas - 04	Castle Douglas and Crocketford
S01007538	Castle Douglas - 05	Castle Douglas and Crocketford
S01007539	Dalbeattie - 01	Abbey
S01007540	Dalbeattie - 02	Abbey
S01007541	Dalbeattie - 03	Abbey
S01007542	Dalbeattie - 04	Abbey
S01007543	Dalbeattie - 05	Abbey
S01007544	Dalbeattie Rural - 01	Abbey
S01007545	Dalbeattie Rural - 02	Castle Douglas and Crocketford
S01007546	Dalbeattie Rural - 03	Castle Douglas and Crocketford
S01007547	Glenkens - 01	Castle Douglas and Crocketford
S01007548	Glenkens - 02	Castle Douglas and Crocketford
S01007549	Glenkens - 03	Castle Douglas and Crocketford
S01007550	Glenkens - 04	Dee and Glenkens
S01007551	Glenkens - 05	Dee and Glenkens

S01007552	Upper Nithsdale - 01	Mid and Upper Nithsdale
S01007553	Upper Nithsdale - 02	Mid and Upper Nithsdale
S01007554	Upper Nithsdale - 03	Mid and Upper Nithsdale
S01007555	Upper Nithsdale - 04	Mid and Upper Nithsdale
S01007556	Upper Nithsdale - 05	Mid and Upper Nithsdale
S01007557	Upper Nithsdale - 06	Mid and Upper Nithsdale
S01007558	Upper Nithsdale - 07	Mid and Upper Nithsdale
S01007559	Thornhill - 01	Mid and Upper Nithsdale
S01007560	Thornhill - 02	Mid and Upper Nithsdale
S01007561	Thornhill - 03	Mid and Upper Nithsdale
S01007562	Thornhill - 04	Mid and Upper Nithsdale
S01007563	Thornhill - 05	Mid and Upper Nithsdale
S01007564	Mid Nithsdale - 01	Mid and Upper Nithsdale
S01007565	Mid Nithsdale - 02	Mid and Upper Nithsdale
S01007566	Mid Nithsdale - 03	Annandale North
S01007567	Mid Nithsdale - 04	Lochar
S01007568	Mid Nithsdale - 05	Lochar
S01007569	Mid Nithsdale - 06	Lochar
S01007570	Shawhead - 01	North West Dumfries
S01007571	Shawhead - 02	Castle Douglas and Crocketford
S01007572	Shawhead - 03	North West Dumfries
S01007573	Shawhead - 04	North West Dumfries
S01007574	Lochside and Lincluden - 01	North West Dumfries
S01007575	Lochside and Lincluden - 02	North West Dumfries
S01007576	Lochside and Lincluden - 03	North West Dumfries
S01007577	Lochside and Lincluden - 04	North West Dumfries
S01007578	Lochside and Lincluden - 05	North West Dumfries
S01007579	Lochside and Lincluden - 06	North West Dumfries
S01007580	Lochside and Lincluden - 07	North West Dumfries
S01007581	Lochside and Lincluden - 08	North West Dumfries
S01007582	Summerville - 01	North West Dumfries
S01007583	Summerville - 02	North West Dumfries
S01007584	Summerville - 03	North West Dumfries
S01007585	Summerville - 04	North West Dumfries
S01007586	Summerville - 05	North West Dumfries
S01007587	Summerville - 06	North West Dumfries
S01007588	Troqueer - 01	North West Dumfries
S01007589	Troqueer - 02	North West Dumfries
S01007590	Troqueer - 03	Abbey
S01007591	Troqueer - 04	Abbey
S01007592	Troqueer - 05	Abbey

S01007593	New Abbey - 01	Abbey
S01007594	New Abbey - 02	Abbey
S01007595	New Abbey - 03	Abbey
S01007596	New Abbey - 04	Abbey
S01007597	Kingholm - 01	Annandale South
S01007598	Kingholm - 02	Nith
S01007599	Kingholm - 03	Nith
S01007600	Kingholm - 04	Nith
S01007601	Calside - 01	Nith
S01007602	Calside - 02	Nith
S01007603	Calside - 03	Nith
S01007604	Calside - 04	Nith
S01007605	Georgetown - 01	Nith
S01007606	Georgetown - 02	Nith
S01007607	Georgetown - 03	Nith
S01007608	Georgetown - 04	Nith
S01007609	Dumfries Central - 01	Nith
S01007610	Dumfries Central - 02	Nith
S01007611	Dumfries Central - 03	Nith
S01007612	Dumfries Central - 04	Nith
S01007613	Nunholm - 01	Nith
S01007614	Nunholm - 02	Lochar
S01007615	Nunholm - 03	Lochar
S01007616	Nunholm - 04	Nith
S01007617	Locharbriggs - 01	Lochar
S01007618	Locharbriggs - 02	Lochar
S01007619	Locharbriggs - 03	Lochar
S01007620	Locharbriggs - 04	Lochar
S01007621	Locharbriggs - 05	Lochar
S01007622	Heathhall - 01	Lochar
S01007623	Heathhall - 02	Lochar
S01007624	Heathhall - 03	Lochar
S01007625	Heathhall - 04	Lochar
S01007626	Heathhall - 05	Lochar
S01007627	Collin - 01	Lochar
S01007628	Collin - 02	Nith
S01007629	Collin - 03	Lochar
S01007630	Collin - 04	Annandale South
S01007631	Lochmaben - 01	Annandale North
S01007632	Lochmaben - 02	Annandale North
S01007633	Lochmaben - 03	Annandale North

S01007634	Lochmaben - 04	Annandale North
S01007635	Lockerbie - 01	Annandale North
S01007636	Lockerbie - 02	Annandale North
S01007637	Lockerbie - 03	Annandale North
S01007638	Lockerbie - 04	Annandale North
S01007639	Lockerbie - 05	Annandale North
S01007640	Lockerbie - 06	Annandale North
S01007641	Moffat - 01	Annandale North
S01007642	Moffat - 02	Annandale North
S01007643	Moffat - 03	Annandale North
S01007644	Moffat - 04	Annandale North
S01007645	Moffat - 05	Annandale North
S01007646	Langholm and Eskdale - 01	Annandale East and Eskdale
S01007647	Langholm and Eskdale - 02	Annandale East and Eskdale
S01007648	Langholm and Eskdale - 03	Annandale East and Eskdale
S01007649	Langholm and Eskdale - 04	Annandale East and Eskdale
S01007650	Langholm and Eskdale - 05	Annandale East and Eskdale
S01007651	Annandale East - 01	Annandale East and Eskdale
S01007652	Annandale East - 02	Annandale East and Eskdale
S01007653	Annandale East - 03	Annandale East and Eskdale
S01007654	Annandale East - 04	Annandale North
S01007655	Annandale East - 05	Annandale North
S01007656	Annandale West - 01	Annandale North
S01007657	Annandale West - 02	Annandale South
S01007658	Annandale West - 03	Annandale South
S01007659	Annandale West - 04	Annandale South
S01007660	Annan West - 01	Annandale South
S01007661	Annan West - 02	Annandale South
S01007662	Annan West - 03	Annandale South
S01007663	Annan West - 04	Annandale South
S01007664	Annan East - 01	Annandale South
S01007665	Annan East - 02	Annandale South
S01007666	Annan East - 03	Annandale South
S01007667	Annan East - 04	Annandale South
S01007668	Annan East - 05	Annandale South
S01007669	Annan East - 06	Annandale South
S01007670	Annan East - 07	Annandale South
S01007671	Annan East - 08	Annandale South
S01007672	Eastriggs - 01	Annandale South
S01007673	Eastriggs - 02	Annandale South
S01007674	Eastriggs - 03	Annandale South

S01007675	Eastriggs - 04	Annandale South
S01007676	Gretna - 01	Annandale East and Eskdale
S01007677	Gretna - 02	Annandale East and Eskdale
S01007678	Gretna - 03	Annandale East and Eskdale
S01007679	Gretna - 04	Annandale East and Eskdale
S01007680	Gretna - 05	Annandale East and Eskdale
S01007681	Gretna - 06	Annandale East and Eskdale

Table A1.2 Look Up – Wards to Regions

	Ward	Region
1	Stranraer and the Rhins	Wigtonshire
2	Mid Galloway and Wigtown West	Wigtonshire
3	Dee and Glenkens	Stewartry
4	Castle Douglas and Crocketford	Stewartry
5	Abbey	Stewartry
6	North West Dumfries	Nithsdale
7	Mid and Upper Nithsdale	Nithsdale
8	Lochar	Nithsdale
9	Nith	Nithsdale
10	Annandale South	Annandale and Eskdale
11	Annandale North	Annandale and Eskdale
12	Annandale East and Eskdale	Annandale and Eskdale

Table A1.3 Look Up – Datazones by Postcode

DZ	Postcode	DZ	Postcode	DZ	Postcode
S01007481	DG9	S01007549	DG7	S01007617	DG1
S01007482	DG9	S01007550	DG7	S01007618	DG1
S01007483	DG9	S01007551	DG7	S01007619	DG1
S01007484	DG9	S01007552	DG4	S01007620	DG1
S01007485	DG9	S01007553	DG4	S01007621	DG1
S01007486	DG9	S01007554	DG4	S01007622	DG1
S01007487	DG9	S01007555	DG4	S01007623	DG1
S01007488	DG9	S01007556	DG4	S01007624	DG1
S01007489	DG9	S01007557	DG4	S01007625	DG1
S01007490	DG9	S01007558	DG4	S01007626	DG1
S01007491	DG9	S01007559	DG3	S01007627	DG1
S01007492	DG9	S01007560	DG3	S01007628	DG1
S01007493	DG9	S01007561	DG3	S01007629	DG1
S01007494	DG9	S01007562	DG3	S01007630	DG1
S01007495	DG9	S01007563	DG3	S01007631	DG1
S01007496	DG9	S01007564	DG2	S01007632	DG11
S01007497	DG9	S01007565	DG2	S01007633	DG11
S01007498	DG9	S01007566	DG1	S01007634	DG11
S01007499	DG9	S01007567	DG1	S01007635	DG11
S01007500	DG9	S01007568	DG1	S01007636	DG11
S01007501	DG9	S01007569	DG1	S01007637	DG11
S01007502	DG8	S01007570	DG2	S01007638	DG11
S01007503	DG8	S01007571	DG2	S01007639	DG11
S01007504	DG8	S01007572	DG2	S01007640	DG11
S01007505	DG8	S01007573	DG2	S01007641	DG10
S01007506	DG8	S01007574	DG2	S01007642	DG10
S01007507	DG8	S01007575	DG2	S01007643	DG10
S01007508	DG8	S01007576	DG2	S01007644	DG10
S01007509	DG8	S01007577	DG2	S01007645	DG10
S01007510	DG8	S01007578	DG2	S01007646	DG13
S01007511	DG8	S01007579	DG2	S01007647	DG13
S01007512	DG8	S01007580	DG2	S01007648	DG13
S01007513	DG8	S01007581	DG2	S01007649	DG13
S01007514	DG8	S01007582	DG2	S01007650	DG14
S01007515	DG8	S01007583	DG2	S01007651	DG11
S01007516	DG8	S01007584	DG2	S01007652	DG11
S01007517	DG8	S01007585	DG2	S01007653	DG11
S01007518	DG8	S01007586	DG2	S01007654	DG11
S01007519	DG7	S01007587	DG2	S01007655	DG11
S01007520	DG7	S01007588	DG2	S01007656	DG11

S01007521	DG7	S01007589	DG2	S01007657	DG1
S01007522	DG7	S01007590	DG2	S01007658	DG12
S01007523	DG7	S01007591	DG2	S01007659	DG12
S01007524	DG6	S01007592	DG2	S01007660	DG12
S01007525	DG6	S01007593	DG1	S01007661	DG12
S01007526	DG6	S01007594	DG2	S01007662	DG12
S01007527	DG6	S01007595	DG2	S01007663	DG12
S01007528	DG6	S01007596	DG2	S01007664	DG12
S01007529	DG6	S01007597	DG1	S01007665	DG12
S01007530	DG6	S01007598	DG1	S01007666	DG12
S01007531	DG6	S01007599	DG1	S01007667	DG12
S01007532	DG7	S01007600	DG1	S01007668	DG12
S01007533	DG7	S01007601	DG1	S01007669	DG12
S01007534	DG7	S01007602	DG1	S01007670	DG12
S01007535	DG7	S01007603	DG1	S01007671	DG11
S01007536	DG7	S01007604	DG1	S01007672	DG12
S01007537	DG5	S01007605	DG1	S01007673	DG12
S01007538	DG5	S01007606	DG1	S01007674	DG12
S01007539	DG5	S01007607	DG1	S01007675	DG12
S01007540	DG5	S01007608	DG1	S01007676	DG11
S01007541	DG5	S01007609	DG1	S01007677	DG16
S01007542	DG5	S01007610	DG1	S01007678	DG16
S01007543	DG5	S01007611	DG1	S01007679	DG16
S01007544	DG2	S01007612	DG1	S01007680	DG16
S01007545	DG2	S01007613	DG1	S01007681	DG16
S01007546	DG2	S01007614	DG1	S01012355	DG14
S01007547	DG2	S01007615	DG1	S01012419	DG8
S01007548	DG7	S01007616	DG1		

If you would like help understanding this or need it in another format telephone 030 33 33 3000

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For more information, please contact the Council's Tackling Poverty and Inequalities Team on 030 33 33 3000 or Challenge.Poverty@dumgal.gov.uk

