



A strategy for preventing, mitigating and undoing poverty in Moray

2018 – 2021

FOREWORD

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EXECUTIVE SUMMARY

Moray is a great place to live with relatively low unemployment, an enviable natural environment, low levels of crime and good public services. On average Moray's population experiences a good standard of living, skills and wellbeing.

However, Moray also has:

- a low wage economy and a reliance on a small number of industries, reducing economic diversity
- noticeable variation in attainment at school
- young people who leave for higher education and don't return
- less favourable outcomes in some smaller communities in Moray
- challenges in making all services accessible due to its rurality
- public sector financial constraints

Moray Community Planning Partnership (MCP) is the multi-agency strategic partnership that brings together public agencies, the third sector and community representatives to work together to improve the lives of the people of Moray.

This MCP strategy sets out its agreed approach to tackling poverty and meeting the statutory duties set out in the Child Poverty (Scotland) Act 2017 through the *Local Outcomes Improvement Plan* (LOIP).

The strategy draws on work by the Joseph Rowntree Foundation and the Scottish Government to set out an 'ideal' vision of the future – what Moray would be like if poverty was prevented. Local research is then presented in contrast to this, allowing the strategic "gaps" between vision and reality to be identified. This allows for the development of a framework by which a practical action plan will be developed and implemented across Moray.

The framework consists of identified priority population groups (e.g. lone parents), cross-referenced against a set of priority actions (e.g. affordable childcare), and acknowledges the role of a range of existing strategic groups for leading change.

The framework will be used to co-produce the practical action plan, with progress reporting through MCP officers group, and informing the statutory child poverty annual reporting to Scottish Government.

Chapter 1 INTRODUCTION

Poverty is when a person's resources are well below their minimum needs, including the need to take part in society
– The Joseph Rowntree Foundation

Moray Community Planning Partnership (MCP)

Moray Community Planning Partnership (MCP) is the multi-agency strategic partnership that brings together public agencies, the third sector and community representatives to work together to improve the lives of the people of Moray.

Moray

For many people, Moray is a great place to live with relatively low unemployment, an enviable natural environment, low levels of crime and good public services. On average Moray's population experiences a good standard of living, skills and wellbeing.

However, Moray also has:

- a low wage economy and a reliance on a small number of industries, reducing economic diversity
- noticeable variation in attainment at school
- young people who leave for higher education and don't return
- less favourable outcomes in some smaller communities in Moray
- challenges in making all services accessible due to its rurality
- public sector financial constraints

MCP therefore recognises the existence of inequality, deprivation and poverty in Moray and agreed the strategic importance of addressing these through the *Local Outcomes Improvement Plan* (LOIP).

Poverty

Poverty is defined against the reasonable expectation that everyone should be able to meet their basic needs, which includes the need to be able to participate as a citizen and member of society. The Joseph Rowntree Foundation (JRF) identifies six forms of poverty:

1. child poverty
2. working age poverty
3. later life poverty
4. poverty in those living with additional challenge

Chapter 1 INTRODUCTION

5. poverty associated with rising costs (including food and fuel poverty)
6. geographical poverty

People can move in and out of poverty over time, or they can remain in persistent poverty over time. Between 2011 and 2015, almost one in ten people in Scotland were in poverty for three or more of the last four years.¹ Living with financial poverty can create a poverty of hope, a poverty of expectation, and a poverty of aspiration.

JRF has further defined **destitution** as lacking two or more of shelter, food, heating, lighting, clothing and footwear, or basic toiletries during the past month due to an inability to afford them. In 2015, over 1.25 million people in the UK were destitute and a quarter of these were children.²

Not everyone is equally at risk of experiencing poverty. Some groups of people are more protected against poverty than others. Children have no choice over the wealth of the family they are born in to. Poverty is therefore unfair. Poverty is bad for children, bad for health, bad for educational attainment, bad for crime, bad for safety, bad for civic participation, bad for public services and bad for economic growth.

In short, poverty costs us all in the long-term.

Strategic context

The Child Poverty (Scotland) Act 2017³ places statutory duties on Local Authorities and Health Boards to reduce child poverty across Scotland. The Act sets out interim and final targets to be achieved by 2023 and 2030 respectively:

- less than 18% / 10% of children will be living in relative poverty;
- less than 14% / 5% of children will be living in absolute poverty;
- less than 8% / 5% of children will be living with combined low income and material deprivation; and
- less than 8% / 5% of children will be living in families living in persistent poverty

¹ Scottish Government, *Persistent Poverty in Scotland 2010-2015*

² Joseph Rowntree Foundation, *Destitution in the UK - 2016*

³ <http://www.legislation.gov.uk/asp/2017/6/enacted>

Chapter 1 INTRODUCTION

Definitions of these terms are set out in the Act (see appendix 1). The MCPP poverty strategy is fully aligned with the statutory duties placed on The Moray Council and NHS Grampian.

Taking a strategic approach to tackling poverty in Moray

This document sets out the strategic approach MCPP will take to prevent, mitigate and undo poverty in Moray. It has been developed by the *Fairer Moray Forum* with and on behalf of MCPP.

Chapter two sets out an ‘ideal’ vision of the future – what Moray would be like if poverty was prevented.

Chapter three sets out the current situation in Moray.

Chapter four draws out the “gaps” between chapters two and three, identifies the key strategic areas requiring attention, and how the actions in the Scottish child poverty delivery plan⁴ align to these.

Chapter five sets out a clear framework by which a practical action plan will be developed and implemented across Moray.

Chapter six sets out how success will be measured.

⁴ <https://www.gov.scot/Publications/2018/03/4093>

Chapter 2 A FUTURE MORAY FREE FROM POVERTY

An affluent Moray for all

Between them, the Scottish child poverty delivery plan and the JRF report *We Can Solve Poverty* present a series of solutions to the six types of poverty.^{5,6} By summarising these, a picture of a fairer, more affluent Moray can be envisioned.

A Moray without child poverty

In a Moray without child poverty, all parents would have access to employment that provided a living wage; a social security system that provided sufficient income in the event of sickness, disability or redundancy; and an economy which ensured life's essentials were affordable.

There would be easy access to high-quality, flexible and affordable childcare regardless of income, supporting parents to remain in work and providing children with valuable pre-school development. Effective parenting would be supported, and mental wellbeing would be prioritised, particularly in the event of parental separation.

In schools, every pupil would be supported to succeed regardless of their household income or the average household income in their school's catchment area. All young people would leave school with the support, advice, skills and confidence to move successfully into education, training or the labour market and towards independence.

A Moray without working age poverty

In a Moray without working age poverty, all working age adults would be supported to gain the skills and capabilities to find a suitable job, and to progress once in work. All employment would offer fair work, in terms of a Living Wage, greater job security and opportunities for progression. All working-age people would be able to afford to save and contribute to a pension fund. The social security system would incentivise work and increasing hours, while supporting people in and out of work to escape poverty.

⁵ <https://www.gov.scot/Publications/2018/03/4093>

⁶ www.jrf.org.uk/report/we-can-solve-poverty-uk

Chapter 2 A FUTURE MORAY FREE FROM POVERTY

A Moray without later life poverty

In a Moray without later life poverty, all older adults would have savings and/or pension fund. All older people would be taking up all the financial supports for which they were eligible. Older disabled people would have access to social security payments which reflected the additional costs of disability and care needs.

A Moray without 'additional challenge' poverty

In a Moray without poverty, extra efforts would be made to identify and support those living with additional challenges. Holistic support services would be available to reach and support families with a lone parent, with a disabled adult or child, with a child under one year old, with a younger mother, or with a minority ethnic background; looked after children and young people leaving care; people experiencing homelessness; and people living with mental health difficulties. They would be providing the necessary supports to help people maximise their potential, and secure housing, employment, training and income.

A Moray without cost-associated poverty

In a Moray without cost-associated poverty, infrastructure businesses would not apply a poverty premium to those with lower incomes. Those businesses would in fact offer the best deals to those with lower incomes. There would be enough genuinely affordable housing, and energy efficiency programmes would have reduced energy bills.

A Moray without geographical poverty

In a Moray without geographical poverty, communities would be supported to create and implement locally-led solutions and build pressure for larger change.

National, regional and local leaders would be setting a clear vision and co-ordinating efforts across sectors.

'Anchors' – the large employers and spenders in a place – would be using their purchasing power and networks to connect to local businesses and neighbourhoods. They would invest in fair work practices, sharing their business success with their workforce through providing job security, training and good working conditions, enabling a balanced economy to flourish.

Chapter 3 POVERTY IN MORAY TODAY

Moray today

This chapter sets out the available data on poverty in Moray today, against the vision set out in chapter two. It confronts us with the reality of life in Moray today and begins to help us see where we can work together to make life better for everyone. Public and third sector staff working in all services, at all levels, each have an invaluable role to play.

Child poverty exists in Moray today

Recent estimates identify 3,049 children living in relative poverty in Moray.⁷

This represents one child in six (17%). This is lower than the interim target of 18% in the child poverty act, but higher than the ultimate target of 10%.

Women earn less than men in Moray – and are more likely to be lone parents

Women working fulltime earn £430 per week, compared to men working fulltime who ear £540 per week.⁸

Nearly one in three (29%) women work part-time in Moray, compared to one in thirty-three men (3%).

Women's lower wages and fewer working hours increase the risk of poverty for women, and nine out of ten (90%) lone parents in Scotland are women.⁹

School attainment is not equal

Pupils living in poorer communities in Moray generally do less well at school than those in the more affluent areas.¹⁰

Unemployment is low in Moray...

Four out of five adults (78%) work in Moray.¹¹

⁷ *End Child Poverty*, <http://www.endchildpoverty.org.uk/poverty-in-your-area-2016/> – November 2016

⁸ ONS, *Annual Survey of Hours and Earnings* – 2007-2016

⁹ Scottish Government, *Equality characteristics of people in poverty in Scotland* - 2015/16

¹⁰ *SIMD* - 2016

¹¹ *NOMIS* - 2017

Chapter 3 POVERTY IN MORAY TODAY

Fewer than one thousand adults are claiming out-of-work benefits in Moray (less than 2% of the working age population).

One in twenty adults are claiming Employment Support Allowance and Incapacity Benefit (5% of the working age population).

...but not all employment provides a living wage

One in four employees (25%) in Moray earn less than the 'real living wage'.^{12,13}

People earn less in Moray than the national average. The average full-time wage in Moray in 2016 was £498 per week, compared with £548 for Scotland.¹⁴ Average wages are influenced by seasonal employment in sectors such as manufacturing and tourism, where earning can vary significantly across the year. Seasonal employment also limits job security and associated benefits, which makes it more difficult to save and contribute to a pension.

There is a higher rate of part-time employment than nationally (38% versus 33%).¹⁵

Most families receiving tax credits are in work.¹⁶

Not everyone has qualifications

Over one in four adults in Moray have no qualifications. There is geographical variation, ranging from around one in ten (11%) with no qualifications in Kinloss to over one in three (37%) in Keith and Dufftown.¹⁷

Moray's population is ageing

One in five adults are of retirement age.¹⁸

One in seven retirees are in receipt of pension credits.¹⁹

¹² <http://scottishlivingwage.org/> - £8.75 per hour as at November 2017

¹³ [ONS - ASHE](#)

¹⁴ *NOMIS* – July 2016-June 2017

¹⁵ *ONS* - 2016

¹⁶ HM Revenues and Customs, *Personal Tax Credits: Finalised Award Statistics* – August 2015 figures, published November 2017

¹⁷ NHS Health Scotland, *Lone parents in Scotland* - November 2016

¹⁸ Research Information Officer; *Growth Bid – Moray – Supplementary Information* – Aug 2017

¹⁹ Department for Work and Pensions - May 2017

Chapter 3 POVERTY IN MORAY TODAY

An aging population and a low wage economy increase the need for a preventive approach for the future.

People facing additional challenges require more help

Looked after children do less well at school.²⁰ Fewer than one in six achieve level five literacy and numeracy at secondary school. Fewer looked after children go on to further education, training or employment after school.

Disability is a known obstacle to employment, with less than half of adults with a disability are in employment.²¹ Disability is associated with poverty.²²

The most affordable housing in Moray is council housing, on average under half the cost of private rentals.²³ Around three hundred households present as unintentionally homeless each year in Moray.²⁴ The council housing waiting list is over three thousand and rising.²⁵

Poverty and poor mental health are related. Suicide rates are higher in more deprived populations.²⁶ Suicide is more common in Moray than nationally.²⁷

One in five households have no access to a car.²⁸

Food and fuel are prohibitively expensive for some households

Increasing numbers of people are seeking help from Moray food bank. Over two thousand people sought help last year.²⁹

Nearly half of households in Moray are experiencing fuel poverty, with one in ten experiencing 'extreme fuel poverty'.³⁰

²⁰ Research Information Officer: *stats provided* – December 2017 and January 2018 (email)

²¹ *Annual Population Survey* - 2016

²² Scottish Government, *Equality characteristics of people in poverty in Scotland* - 2015/16, June 2017

²³ Scottish Housing Regulator, *Landlord Report Moray Council* - 2015/16

²⁴ Research Information Officer: *stats provided* – December 2017

²⁵ Moray Council, *Homelessness in Moray Annual Report* - 2016/17

²⁶ ScotPHO, *Suicide: Deprivation* - 07.09.17

²⁷ Moray Health Profile 2015 (five year average)

²⁸ *Census* - 2011

²⁹ <https://www.pressandjournal.co.uk/fp/news/moray/elgin/1356831/surge-in-demand-at-moray-food-bank/>

³⁰ Housing Strategy and Development Manager: *stats provided* – December 2017 (by email)

Chapter 3 POVERTY IN MORAY TODAY

Where people live matters

The experience of poverty is not equally distributed across Moray.

In some neighbourhoods the number of children living in poverty is less than one in twenty (<5%); in other neighbourhoods it is as high as one in five (20%).³¹

While over one thousand school pupils (P1 to S3) received means tested free school meals last year, some neighbourhoods have much higher proportions of children receiving free school meals than others.³²

³¹ *Community Planning Outcomes Profile Tool*

³² <http://www.gov.scot/Topics/Statistics/Browse/School-Education/SchoolMealsDatasets/schmeals2017>

Chapter 4 STRATEGIC PRIORITIES TO REALISE THE FUTURE

Key strategic themes

The analysis of Moray's status set out in chapter three was informed by the vision set out in chapter two. By comparing current and future states, the strategic themes for tackling poverty become clearer.

For Moray these are:

- geographical 'pockets' of relative poverty
- variation in school attainment by place and family background
- variation in qualifications and skills
- low wage employment
- ensuring full uptake of social security rights
- high costs of living (food, fuel, housing, transport)

These themes can be particularly pronounced for single parents, people living with disabilities, families who have three and more children, people of a minority ethnic background, families who have an infant under the age of one, younger mothers under the age of 25, people who are homeless, and people experiencing mental health difficulties.

These themes are consistent with the requirements to report on actions to address income from employment, income from social security, and the cost of living in annual child poverty reports to Scottish Government.

Links to the Local Outcome Improvement Plan (LOIP)

Existing and planned arrangements through MCPP, combined with actions announced in the Scottish Government child poverty delivery plan (*every child, every chance*), provide opportunities to strategically address the challenge of poverty in Moray.

- Locality plans will work with communities experiencing relative poverty to coproduce priorities and solutions
- Integrated Children's Services arrangements will strategically develop systems across public services that look for and identify

Chapter 4 STRATEGIC PRIORITIES TO REALISE THE FUTURE

those experiencing poverty, to allow the delivery of additional support to them

- The Moray Economic Partnership will address training, skills, qualifications and fair work
- Devolved social security responsibilities will ensure maximum uptake of people's rights
- Community Justice, Alcohol & Drug Partnership, adult protection, child protection and gender-based violence strategic planning groups will identify people at high risk of poverty, to allow the delivery of additional support to them
- *Every child, every chance* sets out new resources to address domestic energy efficiency, provide income maximisation and poverty premium avoidance advice, affordable credit, and an NHS 'healthier, wealthier children' programme targeting pregnant women and families with children at risk of or experiencing poverty
- Fairer Moray Forum includes stakeholders with front-line experience of working with people experiencing poverty and will ensure that all strategic plans are informed by realistic and practical actions.

Chapter 5 A STRATEGIC FRAMEWORK FOR TACKLING POVERTY IN MORAY

Developing an action plan

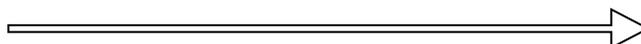
Fairer Moray Forum will lead the development of a whole-system action plan, based on the identified strategic priorities, reporting to MCPP. The plan will be developed by using a matrix to cross-reference priority actions against priority population groups.

Priority population groups



- Lone parents
- Nursery age children
- Primary school pupils
- Secondary school students
- Looked after children
- Care leavers
- Large families (3+ children)
- Minority ethnic families including gypsy travellers
- Pregnant women
- Families with infants under 1
- Families with disabled children
- Families with younger mothers (aged under 25)
- Adults with disabilities
- Children with mental health problems
- Adults with mental health problems
- People experiencing homelessness
- Adults without qualifications
- Retired adults

Priority actions



- free / affordable childcare provision
- free / affordable out of school childcare provision
- school holiday meals
- school uniforms
- parenting support
- mental health support
- school attainment
- support into employment
- skills and training support
- access to the real living wage
- ensuring social security uptake
- provision of financial advice
- internet access
- affordable credit
- affordable housing

Chapter 5 A STRATEGIC FRAMEWORK FOR TACKLING POVERTY IN MORAY

- energy efficient homes
- affordable energy
- affordable food
- affordable sanitary products
- affordable transport

Each cell of the matrix will identify:

- The relevance of the priority action to the priority population group
- How are eligible individuals and families identified and who coordinates the response to their needs
- What is currently available and where is it provided
- What is additionally required, where
- Which strategic plan(s) is best placed to progress the action(s)

For example, one cell in the matrix will cross-reference looked after children with school attainment:

	SCHOOL ATTAINMENT
LOOKED AFTER CHILDREN	Relevant: yes How are they identified: ... Who coordinates the response to their needs: ... Current actions: ... Additional actions required: ... Strategic home(s): ...

The completed matrix will allow differentiation between:

- actions already in place in existing strategic plans
- actions already in place, but not in an existing strategic plan
- actions that should be in place in an existing strategic plan, but aren't
- actions that should be in place, but not in an existing plan, but aren't

The MCPP poverty plan will then comprise two sections:

1. a set of new or existing actions to be taken forward through other existing strategic plans
2. a set of new or existing actions to be taken forward through the new poverty action plan

Chapter 6 MEASURING SUCCESS

Annual poverty reporting

The Moray Council and NHS Grampian have a statutory duty to provide a child poverty report to Scottish Government each year.³³ The proposed reporting date is 30 June each year, with the first report due by 30 June 2019. Scottish Government recognises that Community Planning Partnerships may be the relevant strategic body to coordinate and collate the relevant data and information.

Scottish Government also acknowledge that Child Poverty Reports will likely cross-reference with Children's Services Plans reports in respect of actions and outcome measures for child poverty.

Child poverty reports must differentiate between actions taken during the year that will:

- a) reduce poverty between now and 2030
- b) not reduce poverty before 2030 but has a potentially longer-term preventative outcome
- c) not reduce poverty before 2030 but will improve wellbeing of families experiencing poverty now

A set of robust, reliable and repeated measurements are required to monitor and evaluate the impact of the poverty plan over time. The child poverty delivery plan identifies a range of data sources that are helpful in assessing child poverty locally, but only data that is gathered repeatedly and consistently will allow progress to be tracked.

The main aim of the legislation is to reduce poverty, not just to mitigate against it. There is therefore an expectation that the priority actions are those that directly address the causes of poverty (income, cost of living) and their primary drivers (skills and qualifications; available, high-wage employment; affordable childcare and transport; access to affordable credit; internet access; savings and assets; benefit uptake) and secondary drivers (hours of work; housing costs; debt; benefit levels; benefit reach).

The child poverty delivery plan outlines plans for a Scottish poverty and inequality research unit. Clarification will be sought as to whether local authority prevalence data will be calculated centrally for children living in relative poverty, in absolute poverty, with combined low income and material deprivation; and in persistent poverty.

³³ <https://beta.gov.scot/publications/local-child-poverty-action-report-guidance/>

Chapter 6 MEASURING SUCCESS

The child poverty delivery plan also sets out data available at local authority level, which could be used by MCPP for evaluation purposes:

Take-up of benefits	Healthy Living Survey – Uptake of free school meals
Hourly pay	Annual Survey of Hours and Earnings – Employees paid less than the Living Wage
Hours worked per household	Annual Population Survey – Employment, unemployment and economic inactivity rates, reasons for inactivity, willingness to work, work pattern (part-time/full-time), underemployment, temporary contract
Skills and qualifications	Annual Population Survey –Qualifications and occupational skill level of working age adults School attainment and school leaver destinations
Availability of affordable accessible transport and childcare	Summary statistics for schools in Scotland - Uptake of funded early learning and childcare entitlement Availability and frequency of bus service , (by data zone) Mode of transport people use to get to work Scottish Household Survey – Satisfaction with public transport Scottish Household Survey – average monthly spend on car fuel*
Housing costs	Registers of Scotland House Price Statistics Affordable Housing Supply Programme statistics Scottish Household Survey – Average monthly spend on mortgage, average spend on rent, difficulties paying mortgage or rent in past 12 months*
Other costs of living	Scottish House Condition Survey – fuel poverty Scottish Household Survey – average spend on heating fuel, method of paying for fuel (e.g. pre-payment meter)*
Debt	Scottish Household Survey – not managing well financially, owing money on credit, charge or store cards*
Enablers	Scottish Household Survey – internet access, savings, use of high cost credit methods*

* Items marked with an asterisk show where local authority breakdowns are not currently published, but there are plans to make them available via the Scottish Government's Open Data website <http://statistics.gov.scot/>

A final set of outcome measures will be agreed and reported against to MCPP and Scottish Government.

APPENDIX 1 TARGET DEFINITIONS

Source: annex B of the annual child poverty reporting guidance.³⁴

1. Less than 10% of children are in relative poverty

Description of measure: Relative poverty measures the proportion of children living in households with incomes below 60% of the median (middle) UK income in the current year.

Rationale for the target: This measure of poverty recognises that individual and household needs are relative to societal standards of living and measures whether the incomes of the poorest households are keeping up with growth in average (middle) incomes in the current year.

Data source: The data used to measure this comes from the Family Resources Survey (FRS) and associated Households Below Average Income (HBAI) dataset. These provide the best source of household income data at a Scotland (and UK) level. <https://www.gov.uk/government/collections/family-resources-survey--2>

2. Less than 5% of children are in absolute poverty

Description of measure: The number of children living in households below 60% of the median UK income in 2010/11, adjusted for inflation.

Rationale for the target: Assessment of whether living standards at the bottom of the income distribution are rising or falling (keeping pace with inflation) irrespective of those elsewhere in the income distribution.

Data source: As for the relative poverty measure, the data used to measure this comes from the Family Resources Survey (FRS) and associated Households Below Average Income (HBAI) dataset. <https://www.gov.uk/government/collections/family-resources-survey--2>

3. Less than 5% of children are in combined low income and material deprivation

Description of measure: The number of children living in households with incomes below 70% of the median UK income AND going without certain basic goods and services (such as a warm winter coat, a holiday away from home, money to replace worn out furniture etc.)

Rationale for the target: Enables an assessment of a household's ability to use resources to buy essentials as well as of the income coming into the household.

Data source: The data used to measure this comes from the Family Resources Survey (FRS) and associated Households Below Average Income (HBAI) dataset. <https://www.gov.uk/government/collections/family-resources-survey--2>

³⁴ <https://beta.gov.scot/publications/local-child-poverty-action-report-guidance/>

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4. Less than 5% of children are in persistent poverty

Description of measure: The number of children who have lived in relative poverty in 3 or more of the last 4 years.

Rationale for the target: Living in poverty for a significant period of time is more damaging than brief periods spent with a low income.

Data source: The data used to measure this comes from Understanding Society which is a longitudinal survey meaning that it tracks the same individuals over time – necessary for measuring persistent poverty. <https://www.understandingsociety.ac.uk/>

Key Statistics	Moray	Scotland
Population ³⁵	95,780	5,404,700
Population: % under 16 (2017 mid-year estimate)	17%	17%
Population: % working age ³⁶	62%	64.4%
Population: % pension age	20.3%	14.3%
Population qualified to SVQ4 and above ³⁷	35.7%	43.9%
Population qualified to SVQ2 and above	74.4%	75.9%
Population with no qualifications	10.2%	8.7%
Businesses	3,195	174,730
Children and families		
Child living in poverty	17%	22%
Children in working households receiving child and / or working tax credit ³⁸	5,000	306,500
Children in out of work households receiving tax credits HMRC Dec 17	2,100 1,600	173,700 158,100
Lone parent	6%	7%
Number of P1- S3 school pupils eligible for free school meals ³⁹	1059 (9%)	(11%)
Working age people		
% economically active ⁴⁰	77.2%	77.6%
+% aged 16-64 who are self-employed	11.7%	8.2%
Estimated % of residents earning below the living wage ⁴¹	27.4%	18% 19.4%
Average (Median) hourly wage levels residents (FT)	£13.04	£14.01
Average gross weekly wage (FT)	£527.2	£562.7
Earnings by place of Residence		
% of employed working part-time ⁴²	40%	33.9%
Out of work		
% all out of work benefits ⁴³	2.2%	2.8%
ESA and incapacity benefits	5.5%	7.8%
Carers' allowance	1.4%	1.7%
Pensioners		
% pensioners receiving pension credit ⁴⁴	11%	16%

³⁵ 2017: Mid-year estimate National Records of Scotland

³⁶ 2017: NOMIS based on ONS mid-year population estimates

³⁷ Jan 2017- Dec 2017: NOMIS based on ONS annual population survey

³⁸ HMRC Dec 2017

³⁹ All P1 – P3 pupils receive FSM. This figure relates to those how receive means tested FSM.

⁴⁰ 2017: NOMIS

⁴¹ 2018: ASHE

⁴² 2017: NOMIS –ONS Business Register and Employment Survey

⁴³ December 2018: NOMIS

⁴⁴ May 2018: DWP (assumes pensioners are in age group 65 years old and above)