Poverty and social exclusion in urban and rural areas of Scotland

Poverty and Social Exclusion UK Survey 2012 Working Paper

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The PSE-UK survey was led by Professor Dave Gordon from the University of Bristol and involved a large group of academics from there and from the Universities of Glasgow, Heriot-Watt, Queens Belfast and York as well as the Open University. We would like to acknowledge the many contributions of our colleagues to the development of the survey on which this report is based. We would also like to acknowledge their many influences on our thinking on these matters through numerous discussions over the course of the project. Opinions expressed remain those of the authors.
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Executive summary

The Poverty and Social Exclusion UK (PSE-UK) Survey is the largest and most comprehensive survey of its kind ever carried out in the UK. The UK study has three main objectives:

- To improve the measurement of poverty, deprivation, social exclusion and standard of living;
- To assess changes in poverty and social exclusion in the UK; and
- To conduct policy-relevant analyses of poverty and social exclusion.

The PSE-UK survey makes it possible to compare estimates of poverty using a range of different measures. It also assesses levels of social exclusion, measured across multiple domains or areas of people’s lives. It is the first to look across all these domains simultaneously and so make it possible to examine exclusion in a truly multi-dimensional way.

The PSE-UK survey covered the whole of the UK, with a significantly boosted sample for Scotland. Additional funding from Scottish Government enabled the survey to have more extensive coverage of rural Scotland, particularly remote areas. (There were, however, constraints on the sample size for accessible rural areas which mean that the results for those locations need to be treated with extra caution.) Rural poverty has had a higher profile in debates in Scotland than elsewhere in the UK, due in part to the more extreme levels of remoteness that characterise some communities here (Scottish Affairs Select Committee 2000). There have been persistent criticisms that the analysis of poverty and exclusion, and hence the understandings which drive policy, have not paid sufficient attention to the particular nature or configuration of problems present in rural locations (Shucksmith 2003).

The report presents an initial analysis of poverty and social exclusion in rural and urban areas of Scotland. It highlights similarities and differences, looking at broad rural/urban differences and at differences within the rural category between remote and accessible areas. It looks at poverty or material disadvantage but also presents a broader analysis across the range of social exclusion domains. The aim is to provide an overview of the data, partly in the hope that it will encourage further analysis. Some of the key findings are as follows.

Poverty

We compare rates of poverty in urban and rural locations using low income measures, deprivation measures and subjective poverty measures. It is clear that there is significant poverty in every kind of location, from large urban centres to remote rural places. On most measures, poverty is highest in the large urban areas and lowest in remote towns, but remote rural areas also tend to show higher poverty than remote towns.

Some people have expressed a concern that low income poverty measures may underestimate poverty in more rural areas by failing to take account of differences in the cost of living. We find no evidence of such a bias. On the contrary, low income measures appear to overstate rural poverty compared with deprivation or subjective poverty measures. This is because they capture only one aspect of access to resources (current cash incomes), omitting aspects such as savings or assets, including ownership of a stock of good quality household goods. People in urban areas report higher
levels of indebtedness and other markers of financial stress, and lower quality of goods, none of
which are reflected in income-based measures.

**Area deprivation measures**
The Scottish Index of Multiple Deprivation (SIMD) is a widely used measure which identifies small
areas (Datazones) with concentrations of disadvantaged households and related area problems. One
significant element in the SIMD is a measure of Income Deprivation, based on the proportion of
people claiming low income benefits. One criticism from a rural perspective is that the reliance on
benefits claiming may again lead to an undercounting of rural poverty; it is argued that people in
rural areas are less likely to claim when entitled. The PSE-UK survey does not support this idea.
Urban and rural locations with similar levels of Income Deprivation on the SIMD have similar rates of
poverty on our measures.

A second criticism of the SIMD is that the focus on small areas with concentrations of deprivation
leads to a bias against rural areas because poverty is more dispersed in these areas. This is less a
criticism of the design of the SIMD (which is doing what it was intended to do) and more a criticism
of how the measure can be misused. The PSE-UK survey certainly supports the idea that poverty is
more dispersed in remote or rural locations. The number of ‘deprived’ Datazones in a local authority
will therefore be a biased measure of relative levels of poverty. However, the proportion of people
in Income Deprivation in each authority can still be used to make comparisons between authorities
which should be free of bias.

**Employment and poverty**
It is often argued that rural areas suffer from a reliance on temporary and seasonal employment,
and a lack of stable, full-time job opportunities. The PSE-UK shows that those in remote rural areas
do rely more on part-time work, especially men. On the other hand, people in large urban areas
have lower employment rates and greater risks of having been unemployed in the last five years. For
those currently in work, poverty rates are higher in urban areas than rural, including remote rural.

The PSE-UK survey also measures quality of employment. This captures diverse aspects such as job
satisfaction, stress, control or flexibility for the employee, physical conditions and security. People in
remote rural areas are most likely to rate their job quality as high. Lower job quality is associated
with higher risks of being poor, particularly for those in remote rural areas.

**Family and social resources, and social participation**
People in poverty report feeling lower levels of social support; they feel less able to turn to family or
friends for help with practical or personal problems. They take part in fewer social activities and
have less frequent contact with friends (but no less contact with family). For the population as a
whole, these relationships are the same in urban and rural locations. For poor adults, however,
those in remote rural areas do appear to have particular problems with low levels of support. This
fits with the suggestion in the literature that poverty in rural areas may be more isolating in its
impact, due to the greater visibility of individuals within rural communities and a rural ideal of self-
reliance.

**Access to services and transport**
A key issue in the literature on rural exclusion is problems of access to services. The PSE-UK survey
provides strong evidence that access to services is worse in more rural or remote locations. It also
shows some important variations between the different services. Looking at the sixteen general services, there are several where access gets progressively worse as we move from urban to accessible rural to remote; examples would be dentists and opticians (but not doctors), as well as medium or large supermarkets. There are some others where access is better in more rural locations; e.g. public or village halls. Transport services, the basis for accessing many other services, were particularly poor in rural areas.

With services for older people, problems are generally less widespread overall as relatively few people reported problems of access wherever they lived. However, they were notably worse in remote rural areas than all others. With services for children and young people, problems of access are greater overall but urban-rural differences are quite modest.

**Housing and neighbourhood**
Problems of poor housing conditions or disrepair have been widely identified in the rural poverty literature. In the PSE-UK survey, however, respondents were as likely to identify disrepair in urban locations as in rural. Similarly there were no differences in the proportion of people who reported that their home was hard to heat. The survey did identify significantly worse problems with neighbourhood conditions in urban areas, notably problems associated with social disorder (noisy neighbours, disorderly conduct in the street or vandalism, for example). Dissatisfaction with the neighbourhood was greater in urban areas.

**Multi-dimensional exclusion**
One of the main aims of the PSE-UK survey was to provide evidence on how different dimensions of social exclusion overlap and hence to provide a typology of multi-dimensional exclusion. This paper provides a preliminary analysis but there is scope for different approaches to be developed. Each individual is given a score on five broad domains of exclusion: economic resources and housing; family and social resources; neighbourhood environment; political, civic and cultural participation; and health and well-being. These scores are used to cluster them into 14 groups.

Three groups cover the most advantaged half of the population and these are over-represented in remote areas; they cover 56 per cent of all adults but 66 per cent of those in remote areas. Seven groups cover the most excluded individuals, with varying combinations of problems. Some groups are over-represented in the large urban centres, and some in the other urban areas or accessible towns. Almost all of these groups are under-represented in remote areas. The seven groups make up 16 per cent of the urban population compared with 6 per cent of the remote population.

**The experience of poverty**
It has sometimes been argued that poverty is more stigmatising in rural locations, partly because individuals feel more scrutinised or less anonymous in smaller communities, and partly because people are said to associate rural areas with values such as a strong work ethic and self-reliance. In our survey, we asked whether people had ever felt shame as a result of being poor. The more deprived people were, the more likely they were to say they had experienced shame, but there were no differences between urban and rural locations. In this respect, poverty is as shaming in urban locations as rural ones.
1. Introduction

The Poverty and Social Exclusion UK (PSE-UK) Survey is the largest and most comprehensive survey of its kind ever carried out in the UK. The UK study has three main objectives:

- To improve the measurement of poverty, deprivation, social exclusion and standard of living;
- To assess changes in poverty and social exclusion in the UK; and
- To conduct policy-relevant analyses of poverty and social exclusion.

One key contribution of the PSE-UK study is that it updates the measure of poverty based on a deprivation scale. Earlier versions of this scale were developed in previous waves of the PSE study, building on Peter Townsend’s pioneering work (Townsend 1979). These scales have been hugely influential nationally and internationally. The PSE-UK makes it possible to compare these direct poverty measures with other kinds of poverty measure, notably low income measures, providing the most comprehensive evidence on the incidence of poverty in the UK today. The PSE-UK survey also provides a unique opportunity to look more broadly at disadvantage. A major review of research on social exclusion by Levitas et al (2007) led to the development of a framework covering multiple domains or areas of people’s lives. The PSE-UK survey is the first to look across all these domains and so make it possible to examine exclusion in a truly multi-dimensional way.

The PSE-UK survey covered the whole of the UK, with a significantly boosted sample for Scotland. Additional funding from Scottish Government enabled the survey to have more extensive coverage of rural Scotland, particularly remote areas. This provides the opportunity to compare how poverty and social exclusion vary between urban and rural locations within Scotland in more detail than has previously been possible. Rural poverty has had a higher profile in debates in Scotland than elsewhere in the UK, due in part to the more extreme levels of remoteness that characterise some communities here (Scottish Affairs Select Committee 2000). There have been persistent criticisms that the analysis of poverty and hence the understandings which drive policy have paid insufficient attention to rural locations and the particular configurations of problems present there (Shucksmith 2003).

The aim of this report is to use the PSE-UK data to provide an initial analysis of poverty and social exclusion in rural and urban areas of Scotland. It highlights similarities and differences, looking at broad rural/urban differences and at differences within the ‘rural’ category, between remote and accessible areas, for example. It looks at poverty or material disadvantage, but also presents a broader analysis across a wide range of social exclusion domains. With such a vast range of topics covered by the survey, it is not possible to do justice to all of them. Rather the aim is to provide an overview of the data, partly in the hope that it will encourage further analysis.

The structure of the report is as follows. In the second section, we outline how we identify rural and urban areas, and present some brief details on demographic differences between them as background to what follows. In the third section, we define the key terms of poverty and social exclusion, and discuss how they are measured in the PSE-UK survey. We draw on the literature in relation to a number of different aspects of rural (and urban) poverty and exclusion to identify a number of more detailed questions. The fourth section sets out the methods used in the survey. Results are reported in the fifth section.
2. Rural and urban

2.1: Defining rural and urban in Scotland

When exploring differences between rural and urban areas, we need to start by clarifying how we define these categories. Rural areas can be defined in a number of ways, using economic or functional criteria such as a high dependence on agriculture for employment, or using geographic features such as low population density or remoteness from population centres, or some combination of the two. Classifications can provide binary urban/rural categories or multiple groups along an urban-rural hierarchy, reflecting the spectrum of residential contexts from large cities through smaller towns to remote rural settlements. As McSorley (2009) notes, rural Scotland is not one homogeneous category.

In theory it is possible to use different categorisations to explore how these influence our understanding. In practice, we cannot attach multiple classifications to our survey data since this would jeopardise confidentiality. We have therefore opted to use the official urban-rural classification scheme for Scotland (Scottish Government 2012a). Different schemes have been adopted in the four nations of the UK using approaches which cannot be easily reconciled and which therefore make comparisons between them problematic. In Scotland, the classification is constructed using settlement size with ‘rural’ defined as a settlement with a population less than 3000 and ‘small towns’ defined as settlements between 3000 and 10,000. Both groups are further divided between those in ‘accessible’ locations, within 30 minutes’ drive of a town with a population of at least 10,000, and others in ‘remote’ locations (Scottish Government 2012a). At the finest scale, the urban-rural classification also distinguishes ‘remote’ from ‘very remote’ but some of these categories are so small in population terms (just one or two per cent of the Scottish total) that even the boosted sample of the PSE-UK survey cannot provide adequate coverage for them. In this paper, we use the six-fold classification, at times collapsing it to three categories urban, accessible and remote (Table 2.1). Nearly a fifth of the population live in areas considered rural, 12 per cent accessible rural and 7 per cent remote rural (Scottish Government 2012a). A further 9 per cent live in accessible small towns with 3 per cent in remote small towns. Over two thirds therefore live in ‘urban’ areas.

We classify individuals in our sample based on the Datazone in which they live. Datazones are small geographic areas with a population between 500 and 1000 designed for the presentation of ‘small area’ statistics. Every Datazone has been given an urban-rural classification by Scottish Government and this was attached to the data, along with the Datazone’s score on the Income Deprivation domain of the 2012 Scottish Index of Multiple Deprivation (SIMD) (Scottish Government 2012c). To protect confidentiality, a small amount of random error was added to both measures and rare combinations were combined. Details are provided in Bailey (2012).
Table 2.1: Scottish Government 6-fold urban-rural classification

<table>
<thead>
<tr>
<th>Category</th>
<th>Definition</th>
<th>Share of population</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Large Urban Areas</td>
<td>Settlements over 125,000 people</td>
<td>39%</td>
</tr>
<tr>
<td>2 Other Urban Areas</td>
<td>Settlements of 10,000 to 125,000 people</td>
<td>30%</td>
</tr>
<tr>
<td>3 Accessible Small Towns</td>
<td>Settlements between 3,000 and 10,000, and within a 30 minute drive of a settlement of 10,000+</td>
<td>9%</td>
</tr>
<tr>
<td>4 Accessible Rural</td>
<td>Areas with population less than 3,000, and within a 30 minute drive time of a settlement of 10,000+</td>
<td>12%</td>
</tr>
<tr>
<td>5 Remote Small Towns</td>
<td>Settlements between 3,000 and 10,000, with drive time over 30 minutes to a settlement of 10,000+</td>
<td>3%</td>
</tr>
<tr>
<td>6 Remote Rural</td>
<td>Areas with population less than 3,000, and with drive time over 30 minutes to a settlement of 10,000+</td>
<td>7%</td>
</tr>
</tbody>
</table>

Source: Scottish Government (2012a) – note that the order of categories has been changed from that used by Scottish Government.

2.2: Demographics of rural and urban areas

The rural population of Scotland has been increasing in absolute terms for several decades as well as increasing in relative terms i.e. growing faster than the Scottish average. This growth is driven by net in-migration. Between 2001 and 2010, the population of accessible rural areas increased by 12 per cent and of remote areas by 6 per cent compared with 2 per cent for the rest of Scotland (Scottish Government 2012b).

Rural areas have fewer young adults but more older working-age adults and older people (over 65). The biggest differences are for remote rural areas, where 21 per cent of people are over 65, compared with 16 per cent for large urban areas, other urban areas and small towns. Reflecting the age profile, remote rural areas have more pensioner households (39 per cent compared with 30 per cent for urban Scotland). The greater prevalence of older households can be explained by the influx of older retirees to the countryside but also the movement of younger adults to more urban locations (DEFRA 2013, Shucksmith 2000). There is a tendency for young adults to move away from rural areas as they move from school to further/higher education or employment, with many returning to rural areas once they have started raising a family; urban areas tend to have a higher birth rate than rural but lose population through net out-migration.

Accessible rural areas have a slightly different demographic with more families in these areas, perhaps because they offer some balance between proximity to major labour markets but also lower housing costs and hence more affordable space. Twenty-two per cent of households in accessible rural areas are family households compared with 16 per cent in remote rural areas and 19 per cent in the rest of Scotland (Scottish Government 2012b).
3. Literature review

Britain was the first urban society and remains one of the most urbanised today (OECD 2010) but, since the 1960s, population has consistently moved away from the larger urban centres and towards smaller towns and rural locations (Champion 2003). During the period of urbanisation, problems of poverty were clearly recognised as being present in rural and urban locations. In rural areas, the worsening economic conditions for the landless majority were a major factor driving out-migration (Richards 2008). At the same time, the pace of in-migration to the cities combined with low wages for most industrial workers caused immense hardship there. Urban areas in the west of Scotland were particularly notorious in this regard although the problems were by no means confined to that region (Smout 1987).

The switch from urbanisation to ‘counter-urbanisation’ (the movement of the population away from cities and towards rural areas) occurred around the 1960s in the UK and in Scotland (Champion 1989; Champion et al 1998). The major driver was economic restructuring and deindustrialisation, caused by the loss of colonial markets and growing competition in manufactured goods globally. Cities also suffered population losses through suburbanisation or the movement (particularly of more affluent groups) into ‘accessible’ rural locations, facilitated by improving transport connections and rising car ownership. By the 1980s, cities came to be seen as the location of the most significant problems of poverty and drew the most intensive social policy focus as a result (Robson 1988).

Since then, there has been a significant critique of a perceived urban bias in academic and policy debates over poverty. It is argued that the scale of rural problems has been marginalised and that policy has failed to respond to the particular nature of poverty and social exclusion in that context (Shucksmith 2003). The call to give more attention to rural problems as well as urban has been perhaps particularly strong in Scotland. Poverty in rural areas never went away, of course, but there is also a belief that rural problems have been exacerbated in recent years, partly due to increased population pressure and competition for housing from more affluent in-migrants coinciding with a labour market characterised by low wage employment. On the other hand, one by-product of the high proportion of older people in rural locations is likely to be falling rates of poverty in recent years: pensioners are the group for which poverty rates have fallen most significantly (DWP 2015a; Scottish Government 2015).

3.1: Poverty

Defining and measuring individual poverty

The PSE-UK survey builds on the influential work of Peter Townsend, who conceptualised poverty in relative rather than absolute terms:

"People are relatively deprived if they cannot obtain, at all or sufficiently, the conditions of life - that is, the diets, amenities, standards and services - which allow them to play the roles, participate in the relationships and follow the customary behaviour which is expected of
them by virtue of their membership of society. If they lack or are denied resources to obtain access to these conditions of life and so fulfil membership of society they may be said to be in poverty." (Townsend 1993: p36)

This understanding of poverty is now dominant in political and policy discourses. Different approaches are taken to measuring relative poverty, however, and four of these are present in the PSE-UK survey. More details on how each is measured in the PSE-UK are provided in the ‘Methods’ section below but in brief they are:

- **Low income poverty measures**: People are regarded as poor if their household income is below a certain level. Net or disposable incomes are equivalised (adjusted for household size and composition) and those with incomes below a certain threshold are regarded as poor. The standard threshold used in official analyses is 60 per cent of the median – the nearest the UK has to an official poverty line. Low income poverty may be assessed before or after housing costs have been taken into account.

- **Deprivation measures**: Individuals are regarded as poor if they lack a number of ‘necessities’ due to low income. Necessities are material items (food, clothing, etc.) or social activities which the majority of the population thinks everyone should have or be able to do, and no one should have to go without. Separate lists exist for adults and for children. To be regarded as deprived, people must lack items because they cannot afford them, not just because they do not want them. The threshold for distinguishing people who are poor is set through an analysis of the data – see the methods section for more details. This kind of measure has become increasingly influential, and forms part of the UK’s official child poverty target (DWP 2015a) as well as the European Commission’s headline poverty reduction target (EC 2010). A version of this measure was developed for the Scottish Government for inclusion in the Scottish Household Survey from 2014.

- **PSE poverty measure**: this is based on a combination of deprivation and low income. To be regarded as ‘PSE poor’ in the current survey, respondents must be deprived of three or more items and have an income below the median. People who are deprived but have unusually high incomes are regarded as having recently ‘risen’ out of poverty. People with low income but who were not deprived are regarded as ‘vulnerable’ to poverty. See Gordon (forthcoming) for details.

- **Subjective poverty measures**: individuals are asked whether they regard themselves as poor, or as having a low standard of living, or as having an income below what they regard as the poverty level. These measures are used least in policy debates because they are seen as providing the least persuasive evidence as they rest entirely on individuals’ subjective opinions. Nevertheless they are an important indicator of perceptions, they prove to be effective discriminators in practice and they are widely used to corroborate other kinds of measure.

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1 The current Conservative government announced plans to revise the child poverty measure on 1 July 2015 (DWP, 2015b).
2 There is a third group of people who are deprived but who have an income between the median and the threshold for the ‘risen’ group. These are treated as part of the ‘not poor’ group as far as the PSE measure is concerned.
There are lengthy debates about the relative strengths and weaknesses of different kinds of measure (McKendrick et al 2014). Low income measures come in for particular criticism. First, they are ‘indirect’ measures of poverty – they measure the resources which a household has, not the standard of living which it achieves. Many factors can mean there is a poor fit between incomes and living standards, not least that incomes are measured at one moment in time whereas living standards are affected by the long-term availability of resources. Second, significant differences in the cost of living across the country may also lead income measures to give a distorted picture of poverty; the same income goes further in a lower-cost region (Jin et al 2011). Third, cash incomes are only one kind of resource. Savings may be another source as can assets such as home ownership or the ownership of household goods. Other resources may flow through financial support from family or friends. Fourth, in periods of economic downturn (such as 2008-11), relative poverty may appear to improve because the median benchmark falls, even though absolute poverty may worsen. This is a criticism which the Government has made much of (DWP, 2015b). For all these reasons and more, income may be a poor guide to risks of poverty for any individual.

From a rural perspective, one particular criticism of low income poverty measures is that they may be biased because they do not pick up the effect of any higher costs of living in those locations. The Scottish Government’s ‘Special Study on Living in Poverty in Rural Areas’ highlights several items on which people in rural communities spend more than their urban counterparts including fuel, food and housing (McSorley 2009). The ONS Regional Trends series (Pateman 2011) found that, across Britain, the average weekly spend on a range of goods and services was higher for rural than urban areas. Transport was the category with the largest expenditure difference with rural dwellers paying almost £20 more per week on transport than their urban counterparts. High fuel costs for transport are also reported in Scotland (Scottish Government 2012b). There were only three out of 13 categories where urban expenditure outstripped rural; communication, clothing and footwear, and housing – the last of these contradicting McSorley’s (2009) finding.

One limitation of this evidence which is based on expenditure data is that it reflects incomes and hence consumption levels as well as costs. To overcome these limitations, the Scottish Government (2009) looked at rural pricing information to identify the relative costs of a number of goods and services. It found that, although food and fuel costs were higher in rural areas, overall costs were 2 per cent lower in rural areas than urban. The contrast in housing costs is particularly stark with rural areas paying over 10 per cent less than those in urban areas for this very substantial budget item.

Food is one of the categories where those in rural areas pay more. Cummins et al (2010) examined the cost and availability of fresh fruit and vegetables in deprived communities in a variety of settings across Scotland. Their findings in relation to rural areas were mixed with neither neighbourhood deprivation nor store type affecting the price of the items. However store size did impact on price with larger stores offering lower prices and better availability of fresh produce. These findings have different implications depending on where in the urban-rural spectrum people reside, with more of an impact on remote rural areas than accessible ones. Given that remote rural areas are more dependent on smaller local shops, this would tend to increase food costs for these areas.

A recent study for Highlands and Islands Enterprise supports that. It looked at the costs of a minimum living standard in remote rural Scotland. It looks both at views of people in remote rural communities about what constitutes a minimum acceptable living standard and at the costs of
achieving that living standard. On views about the minimum, it finds very little difference with the rest of the country. On costs, it reports costs of living between 10 and 40 per cent higher, with variations both for different household types and between mainland and island communities (Hirsch et al 2013). Key contributory factors include the higher costs of travel for work and shopping, and higher household fuel costs. It is worth noting that the study assumes residence in social housing and therefore ignores any possible offsetting effects of cheaper private housing costs, as noted in the Scottish Government (2009) report.

Overall the evidence on whether people in rural areas face higher costs is mixed, although it is stronger in relation to remote rural locations, especially island locations. The PSE provides an opportunity to look at whether low income measures give a biased picture of rural poverty, through a comparison with consumption-based deprivation measures. The latter assess standards of living achieved and should therefore reflect variations in the costs of living. If claims about higher costs of rural living are correct, low income measures should undercount poverty in rural or remote locations when compared with deprivation measures. Where differences in the cost of living arise through housing, some of this may also be apparent by comparing low income measures before and after housing costs.

RQ1: Do direct poverty measures show a higher relative risk of poverty for rural areas (compared with urban) than indirect (low income) measures? Does the AHC measure show a higher relative risk of poverty than the BHC measure?

Area deprivation measures
In addition to measuring poverty at the individual or household level, there has been a long history of Governments devising measures which identify small areas with high concentrations of ‘area deprivation’. Area deprivation is often rather ill-defined but comprises some combination of people and place factors: a concentration of individuals who are poor or suffer forms of disadvantage associated with poverty (exclusion from the labour market, low educational attainment, or poor health, for example) and a poor environment (physically in terms of housing or built environment as well as socially in terms of crime or anti-social behaviour, for example). These measures thus identify locations with a concentration of closely-related problems. They were developed in response to problems emerging in urban neighbourhoods in the 1960s and these problems continue to be predominantly urban (Atkinson and Moon 1994; Scottish Government 2012c).

The current area deprivation index, the Scottish Index of Multiple Deprivation (SIMD), is constructed by rating areas on seven separate domains (each with multiple measures) and combining these scores into a single overall measure. Full technical details are provided in Scottish Government (2012c). The seven domains are:

- Income depravation
- Employment derivation
- Education, skills and training
- Health
- Housing
- Crime
- Geographic access to services
There are several justifications for policy makers choosing to focus on areas with this collection of problems, not the least of which is that concentrations of disadvantage may exacerbate problems for low income households – the idea that “it is worse to be poor in a poor area”. There is an extensive research literature on such ‘neighbourhood effects’ which, while by no means conclusive, provides substantial evidence that such effects damage individual welfare and have a negative impact on society as a whole (van Ham et al 2013). Another justification is that the coincidence of these individual and area problems creates challenges for mainstream public services which require new kinds of service and hence additional resources to address them (Scottish Executive 2002).

From a rural perspective, however, area deprivation measures have been widely criticised for leading to an urban bias. In one sense, this criticism can be misplaced. The measures do what they were intended to do in identifying locations with concentrations of a particular combination of disadvantage – these just happen to be urban. On the other hand, the criticisms may carry some legitimacy.

One problem is that these measures of area deprivation are sometimes used more generally to make claims about the distribution of poor or deprived households and hence the relative needs of local authorities, including rural as well as urban locations. When misapplied in these ways, they may lead to poverty in rural locations being ‘hidden’ or overlooked because it is more widely dispersed (Payne et al 1996; Rural Development Commission 1999; Haynes et al 2000). Milbourne’s (2004) study of the local geographies of rural poverty in Wiltshire shows that scattered pockets of deprivation can be found even in what would ostensibly be considered a more affluent parish. On the other hand, some elements of the SIMD, notably income and employment deprivation scores, are simple measures of the numbers or proportions of people deprived in each location and could legitimately be used to compare across urban and rural locations.

A second problem is that specific elements which go into indices such as the SIMD may have an in-built ‘urban’ bias. A common complaint in the past has been the inclusion of car ownership as a proxy for income. While average levels of car ownership in an area do have a strong relationship with average incomes, the relationship is different in rural areas where car ownership is more of a necessity and therefore prioritised by lower income households ahead of other kinds of expenditure. This particular criticism is no longer relevant; car ownership rates have not been a constituent part of official area deprivation measures for more than ten years (Bailey et al 2003). Concerns have been expressed, however, that potential bias persists in the SIMD’s Income Domain. This domain is composed of six indicators, all measuring the proportion of people in household in receipt of low income benefits. Lower up-take of benefits in rural areas is mentioned a number of times in the literature (Naji & Griffiths 1999, Shucksmith et al 1994, 1996). Reasons cited for this low up-take are said to be a lack of information about benefit entitlements and an ethos of ‘self-reliance’ among rural communities which leads to a rejection of state welfare support. Regardless of the reasons for it, a lower claiming rate in rural areas could lead to an underestimate of rural deprivation on the SIMD.

Bramley et al (2000) examined benefit up-take in relation to the geography of poverty in Scotland. They did find that benefit up-take varied but that this was not related to the urban or rural character of the area so much as the level of affluence. In a more recent study, Bramley & Watkins (2013) compared estimates of different definitions of poverty across small areas of Scotland. They found
that the SIMD low income domain score was pretty well related to some key poverty measures, although the ‘relative low income before housing costs’ (BHC) measure was less well-related to other poverty measures, mainly because of the situation of retired households with low housing costs and relatively generous pensions and welfare entitlements.

The PSE-UK survey allows us to explore both issues. The SIMD Income Deprivation score for the Datazone has been attached to each individual case. We can therefore compare whether the proportion of people deprived on the individual measure is higher in deprived rural Datazones than in similarly deprived urban ones. We can also examine whether deprived people in rural areas are less likely to be concentrated into the most deprived neighbourhoods.

RQ2 Does the benefits-based Income Deprivation measure in the SIMD provide a fair measure of poverty levels in rural as well as urban areas, or is it skewed in comparison to direct poverty measures?

RQ3 Is poverty more dispersed in rural locations?

3.2: Social exclusion

Domains of social exclusion

The term social exclusion has more recent origins than the term poverty. It has no standard definition and can mean quite different things to different people. Some critics of the concept of social exclusion have argued that, in practice, there is little in the concept not already captured by Townsend’s conception of relative poverty and that the difference is therefore better seen as one of emphasis. Within the UK, however, social exclusion has tended to be used to identify a broader and more varied or multi-dimensional set of problems than the term poverty is usually understood to be referring to.

Levitas et al (2007) conducted a major review of the use of the term for the UK Government. This led them to a working definition as follows:

"Social exclusion is a complex and multi-dimensional process. It involves the lack or denial of resources, rights, goods and services, and the inability to participate in the normal relationships and activities, available to the majority of people in a society, whether in economic, social, cultural or political arenas. It affects both the quality of life of individuals and the equity and cohesion of society as a whole." (Levitas et al 2007: p9 – emphasis added)
From their extensive review of previous studies, Levitas et al (2007) recommend operationalising exclusion by identifying a number of domains under the three broader headings of resources, participation and quality of life (the Bristol Social Exclusion Matrix or B-SEM)\(^3\).

**Resources**
- A1: material/economic resources
- A2: public/private services
- A3: social resources
- A4: cultural resources

**Participation**
- B1: economic participation
- B2: social participation
- B3: cultural, education, skills
- B4: political/civic participation

**Quality of life**
- C1: health and well-being
- C2: living environment (housing and neighbourhood)
- C3: crime, harm and criminalisation
- C4: working environment (in employment only)

The PSE-UK sets out to provide measures for each of these domains so that, for the first time in the UK, it is possible to look across all of them simultaneously and to understand the relationships between them. Given the limitations of a household survey and the number of domains, however, coverage of some domains is more complete than others. Working environment was only covered for those in paid work, due to the absence of a conceptual framework for assessing work environment for those who undertake only unpaid work such as domestic labour (Bailey and Livingston 2011). All the domains have more than one measure associated with them but, for reasons of space, we do not report results for all of them.

Initial analysis of the data suggested that the domains can be collapsed into a smaller number of groups which are closely related in practice, even if they are conceptually distinct. Different groupings are possible but there is some stability in how the different domains combine. The following five groupings emerged in many of our exploratory analyses:

2. Political, Civic and Cultural Participation (B4/B3/A4)
3. Family and Social Resources (A3)
4. Neighbourhood Environment (C2 (part))
5. Health and Well-Being (C1)

One important domain, public and private services (A2), did not emerge as being related to any of the others in these analyses. In some ways, that highlights a weakness with the analytical technique (factor analysis) which focuses on common or dominant structures and which can therefore mask secondary structures where the distributions follow other patterns. It may also be evidence that

\(^3\)The original B-SEM has ten domains but a slightly extended version is used here.
policy has been successful in breaking, or at least greatly reducing the strength of, the relationship between poverty or exclusion and access to many public services (Bramley et al, forthcoming). Access to services is obviously a central theme in the rural literature, however, and it is important to cover it here.

The different domains or groups are not all covered to the same extent in debates about rural poverty or social exclusion. We structure the rest of the literature review and the analysis around the four headings which occur particularly regularly although these cut across the groupings just noted to some extent:

- Economic resources and participation in employment
- Family and social resources, and social participation
- Access to services and transport
- Living environment: housing and neighbourhoods

We review here briefly some of the rural-urban debates in relation to each of these four domain groupings. In the analysis, we also report briefly some figures in relation to two other areas (political, civic and cultural participation; and health and well-being) as well as providing an initial look at multi-dimensional social exclusion.

**Economic resources and participation in employment**

This area is concerned with economic resources – most notably, cash incomes from employment, benefits, pensions, savings or other sources – and with the material living standards which they support. The latter are shaped by cost of living, as discussed above.

Closely related to resources, there is a concern with access to employment which can also be viewed as an aspect of economic participation. A number of studies suggest that people in rural areas face greater barriers to securing well-paid employment, due in part to the low density and hence poorer physical access to employment opportunities but also due to the nature of employment opportunities arising from the rural economy. Although rural employment rates tend to be higher than those of urban areas, many jobs are low-paid and they are more likely to be seasonal, where related to agriculture or tourism, for example. Small and medium-sized businesses make up a larger proportion of the total (Scottish Government 2012b).

Phimister et al (2000) used British Household Panel Survey (BHPS) data from 1991-1996 to compare low pay in urban and rural areas and found that, when controlling for other population characteristics, low pay is more persistent in rural areas. This issue is also apparent in Scotland where the more rural local authorities of Clackmannanshire and Dumfries and Galloway have the highest proportions of low-paid workers (Palmer et al 2008). Less populous rural areas may also suffer from a mismatch between individual skills and available positions which further reduces earnings. Hodge found that this occurred in two ways; the low-skilled agricultural workers attempting to move into other areas of employment are hampered by a lack of transferable skills or training while others who had significant qualifications lacked suitable job opportunities in the ‘thinner’ rural labour markets (Hodge et al 2002). A lack of transferable skills is not necessarily an exclusively rural issue as many urban dwellers found during the deindustrialisation of the 1980s.
Another barrier to success in the rural labour market is seen as being greater reliance on word-of-mouth and informal networks favoured by both employers and jobseekers, instead of more formal recruitment methods. Monk et al (1999) found this to be the case when studying ‘barriers and bridges’ to employment in accessible and remote rural areas in Suffolk and Lincolnshire. This can make securing employment particularly difficult for those new to an area as they lack access to the local ‘grape-vine’ (Pavis et al 2000, Hodge et al 2002). The same studies suggest that a long-term resident’s standing or reputation in the community could also impact on employment prospects – another example of the greater ‘visibility’ of individuals in rural areas.

The travel costs associated with employment in rural areas tend to be greater, further reducing the returns from paid work and deepening the ‘benefit trap’ (Hirsch et al 2013). Monk et al (1999) found that, for families in particular, the combination of childcare and transport payments could leave them in a worse position than staying on benefits. Shucksmith and Philip (2000) found that the lack of suitable public transport is a considerable barrier to employment in rural areas. This obstacle can have a disproportionate impact on young people with a number of studies (Hodge et al 2002, Pavis et al 2000, Storey and Brannen 2000) finding that lack of public transport necessitates car ownership for this group or makes them dependent on their parents for transport. This can lead to a cycle of ‘no car, no job – no job, no car’. Boardman (1997) states that this lack of choice when it comes to transport makes this type of ‘travel poverty’ unique to rural areas although others have argued that lack of suitable transport can impact on employment and social interaction for those in urban settings as well (Church et al 2000).

For women in remote areas, the costs of childcare, as well as the time and cost of travelling to it, can make part-time employment infeasible. However, Pavis et al (2000) also found that attitudes towards women’s role in rural areas could prove a barrier to employment. Women in remote areas were reported to be less enthusiastic about working outside the home while their children were young, or even as actively discouraged from seeking employment and urged to prioritise their childcare responsibilities during this period. This may not be a primarily rural issue with Smith’s (1997) study of women’s employment and social exclusion in Sheffield noting that women’s labour market participation involved challenging partners’ and others’ perceptions of the role of working women. The Scottish Executive’s Rural Poverty and Inclusion Working Group (RPIWG 2001) explored childcare providers’ reasons for not operating more widely in rural areas and found that providing a service to low-density, dispersed households was more expensive and keeping experienced staff in remote areas was a greater challenge.

RQ4 Does employment confer the same benefits in rural or remote areas as in urban or is it less effective at reducing poverty risks due to low pay rates, more seasonal work, or higher costs of working?

As discussed in Section 2, there is a high and growing elderly population in rural areas across the UK. In 2007, older people made up 23 per cent of the population in rural areas compared with 18 per cent in urban areas and over the next twenty years this is set to increase by 62 per cent in rural areas and 46 per cent in urban areas (Cabinet Office 2009). As noted above, one explanation for the increase in rural elderly population is retirees choosing to move to the country. These groups are less likely to experience low income compared with the local elderly population. Milbourne and Doheny’s (2012) survey of rural Wales found that nearly a third of older households resident in the
local area for less than five years had a weekly income of more than £400 compared with just 21 per cent of long-term older residents.

Philip and Gilbert (2007) used BHPS data to explore low income among older people in Britain and found that the average household income of people aged 65-74 in remote rural areas is less than for the same age group in urban areas or more accessible rural ones. For those 75 and over, however, those living in remote rural areas had a higher mean income than those in the same age band in accessible rural and urban areas. However the Gini coefficient for this age group showed greater income inequality for the remote rural group. Older people living in remote rural areas were also more likely to suffer from persistent low income. This could be seen as evidence of a polarised elderly rural population with more affluent older people living in greater numbers in accessible rural areas with the less affluent in the more remote localities.

One possible explanation for this prevalence of low income among the ‘indigenous’ elderly population could be their greater reliance on the state pension after a career working in low-paid positions with no pension contribution plans. Unfortunately the PSE survey data does not allow us to distinguish between long-term residents of rural areas and more recent migrants and therefore we are unable to explore this polarisation of the elderly rural population in our analysis.

*Family and social resources, and social participation*

Distinctive attributes of rural culture and rural communities are factors often mentioned in the literature as contributing to rural poverty and exclusion or shaping its impacts (RPIWG 2001, EKOS 2009). On the one hand, rural locations are often perceived to be places with greater stability, and stronger social connections and sense of community. On the other, rural communities are also described as having a particular culture of ‘self-reliance’ and as being characterized by a more stoic attitude in the face of adversity. Some argue that it may in part explain differences in rural areas such as a lower benefit up-take rate among the rural population in general (Cloke et al 1994, Shucksmith et al 1994, Commins 2004). Milbourne and Doheny (2012) made this argument specifically in relation to older rural populations. Rural communities are also seen as places where individuals are more visible and subject to greater community scrutiny and potential for censure, partly reflecting their more tight-knit communities. This might be an additional factor in decisions about benefit claiming.

Another reason for differences in take-up could be a relative lack of information about benefit entitlements. Henderson and Gibson (1997) found that many of the main sources of benefits advice in Scotland such as Citizens Advice Bureaux, local authorities and benefit agencies lacked strategies appropriate to delivering a service in a rural setting. If poverty is more dispersed in rural communities, this would make those in need more isolated without the solidarity of others in similar circumstances. The costs of travelling to claim benefits are another facet of rural poverty with young people particularly affected (Pavis et al 2000).

Rural location may make it more difficult to sustain family and friendship networks (Shucksmith and Philip 2000). These networks, particularly family, play an important role as a source of support, both emotional and practical (Bailey et al 2015). In part this is a function of distance and travel costs. It also reflects migration patterns. Elderly in-migrants may have fewer local ties, making them especially vulnerable as they age and become less mobile themselves. Indigenous elderly may find themselves isolated as younger adults move away for educational or employment opportunities.
RQ5  Do those in poverty in rural Scotland have stronger social networks? Do they feel that they have higher levels of social support through their networks of family and friends? Or do they report greater levels of isolation?

Access to services and transport
A particular issue in the rural literature is a concern about poor access to a range of services and the impacts which this can have on poverty and exclusion. It is widely reported that public transport in rural areas does not fit the purposes of many rural dwellers. A number of studies have highlighted the impact of poor public transport on the lives of young people, reducing employment opportunities and limiting social interaction (Hodge et al. 2002, Pavis et al. 2000, Storey and Brannen 2000). For working age adults, this lack of suitable public transport has made running a car a necessity and, for the low-paid, this can be a considerable drain on resources or indeed a barrier to securing employment as discussed above. Bailey et al. (2004) suggested that lack of appropriate transport impacted negatively on health in rural areas due to problems accessing services. Those requiring access to specialist care had to travel long distances using poor transport links. Accessing specialist health care also becomes costly as a result, with the long distances necessitating time-off from work or the expense of overnight accommodation.

Access to services is not just about geographic distance and travel, but also about service quantity, quality and affordability. Many factors affect these dimensions. For public services, they include the funding formulae which provide resources for different authorities and the extent to which these have adequately taken into account differential levels of need and costs of providing services. In urban areas, it is frequently argued that funding formulae fail to take proper account of the additional needs of more deprived areas, resulting in lower quality of service or reduced access (Bramley and Evans 2000; Bramley et al. 2012). However, for many services, including transport, the technical nature of service delivery (e.g. infrastructure, fixed costs, specialist staff) makes it prohibitively expensive to provide services in sparse rural areas to the same level as would be the norm in urban areas.

RQ6  How do perceptions of access to services vary between rural and urban areas? Which services are most problematic for those in rural or remote areas?

Living environment: housing and neighbourhoods
The impact of housing issues on deprivation in rural areas is discussed in much of the Scottish rural literature (RPIWG 2001; McSorley 2009; EKOS 2009). All of these reports outline issues with affordability, supply and quality. One contributory factor in some locations is population growth through increasing number of retirees moving to rural areas and the rise in second-home ownership. Milbourne and Doheny’s (2012) exploration of poverty among the elderly in rural Britain touches on the impact of this influx of retirees and the out-migration of young people. Planning restrictions in rural areas and land ownership patterns may also serve to limit the supply of new housing and the shortage of small housing units makes it more difficult for younger people enter the housing market (Satsanghi et al. 2010).

Social housing is not only more scarce in rural areas but also has lower turnover (Bramley and Smart 1995). This is widely seen as problematic. The lack of council housing has been attributed to a more
conservative politics in rural locations, with less interventionist local states (Shucksmith and Philip 2000). In 2007 only 14 per cent of those in rural areas were renting from a local authority or housing association compared with 28 per cent in urban areas. The proportion of private renters in rural areas was only slightly higher than that in urban areas, 9 per cent compared with 7 per cent in urban areas (Scottish Government 2007). This has an impact on young people’s transitions from living in the family home to forming independent households.

Another source of financial pressure relates to the more exposed nature of houses in rural areas which can mean they suffer weather damage more frequently than those in urban settings. The maintenance costs relating to rural housing can cause financial strain for rural residents, particularly older people reliant on the state pension alone for income.

Fuel poverty has a disproportionate impact on the rural population. According to the Scottish Government definition, a household is considered to be in fuel poverty if, in order to maintain a satisfactory level of heating, it needs to spend more than 10 per cent of its income on household fuel use (Scottish Government 2012d). The 2012 Scottish House Condition Survey (SHCST, 2012) estimates on this basis that 27 per cent of Scottish households are in fuel poverty but the figure for rural households is 40 per cent. This strong association between fuel poverty and rural areas is due in part to higher fuel costs: many rural homes in Scotland are not connected to the main gas supply and therefore use alternative, more expensive forms of fuel. Energy efficiency ratings for both remote and accessible rural housing are lower than for the rest of Scotland (Scottish Government 2012b). Fieldwork from the Scottish Executives ‘Experience of Rural Poverty in Scotland’ reported that many people in poverty in rural areas lived in homes that were not energy efficient (EKOS 2009).

One issue which does not feature so prominently in the rural literature is quality of neighbourhood environment. Poor urban neighbourhoods are seen as being the location of a range of physical and social problems, in addition to housing a concentration of poorer households. By implication, those who are poor in more rural locations are likely to enjoy a better living environment, with fewer neighbourhood problems such as crime, litter or graffiti (Scottish Government 2012b). Low crime and a better moral or social environment are two of the positive features identified by a large number of rural residents, according to one Scottish study (Shucksmith et al 1994).

On the other hand, Milbourne (2004) argues that the dispersed nature of rural poverty can be disadvantaging in a different way, as more affluent rural dwellers exert their influence over the residential spaces, pushing poorer households to the periphery. The PSE-UK survey includes a section exploring neighbourhood environment. Respondents indicate any problems they may have with their immediate living environment such as litter, vandalism or graffiti. This offers us the opportunity to examine whether urban areas do have poorer living environments than rural areas.

This information will allow us to address the following research questions:

RQ7 Are there greater problems with housing quality and disrepair in rural areas?

RQ8 Do those in rural areas have fewer problems with their neighbourhood environment (social and/or physical) than those in urban areas? Are urban residents more dissatisfied about their neighbourhood environment than rural residents?
Other dimensions of exclusion

Research has suggested that the population of rural areas is relatively healthy, with lower mortality rates (see Shucksmith and Philip 2000 for a review of work to that date). Although there is a general gradient of improving health from urban to rural, there is a suggestion that the most remote rural areas are not so advantaged. The gradient also varies by condition; respiratory conditions being worse in urban, but suicides worse in rural, for example. Explanations may be about physical environment (especially air quality, a benefit of rural living widely identified by residents – Shucksmith and Philip 2000) as well as social context.

In relation to civic and political participation, rural areas tend to be regarded as stronger in relation to volunteering, with more mutual aid and a greater tradition of self-organisation (Shucksmith and Philip 2000). In some ways, this can be seen as the counterpart to the view of rural areas as tending to have a less interventionist state. On the other hand, they have also been affected by rising female labour market participation, reducing one of the main pools for volunteer labour.

Experience of poverty

One final question on which the PSE-UK survey can shed some light concerns the experience of poverty. Walker et al (2013) examine the experience of poverty in multiple national contexts – more or less developed, as well as European, African and Asian. They argue that shame is a feature of poverty in all these different contexts and that it can have multiple negative impacts on the individual: “pretence, withdrawal, self-loathing, ‘othering’, despair, depression, thoughts of suicide and generally to reductions in personal efficacy” (p215).

It has sometimes been argued that poverty in rural areas may be particularly stigmatising or shaming. This is in part related to the smaller, more intimate communities in rural areas which makes those in poverty feel particularly exposed, but also to the way in poverty in rural areas runs into conflict with the idealised image of rural life or the ‘rural idyll’, associated with family, work ethic and good health (Fabes et al 1993, quoted in Shucksmith and Philip, 2000).

RQ9: Is poverty in rural areas experienced as more shaming than in urban?
4. Methods

4.1: The PSE-UK surveys
The PSE-UK methodology is based on two surveys: a short survey of public opinions on the ‘necessities of life’ (actually, three closely-related surveys); and a much longer survey of living standards and the various domains of social exclusion (actually, two closely-related surveys).

Omnibus surveys of attitudes to ‘necessities’
Data on attitudes were collected through three linked surveys covering Britain and Northern Ireland, conducted in 2011 and 2012. The 2012 British data were collected through a standalone survey conducted between May and August 2012 (NatCen 2013). There were 1447 completed interviews (51 per cent response rate). The Scottish part of this sample is relatively small (111 completed interviews). The 2012 Northern Irish data come from a module within the June 2012 Northern Irish Omnibus Survey (NISRA 2012) with 550 completed interviews (53 per cent response rate). A separate survey of attitudes in Scotland was conducted through a module within an omnibus survey between February and April 2011, using the same design as the 2012 British survey. There were 465 completed interviews (54 per cent response rate).

Survey of living standards and social exclusion
Data on living standards were collected through two closely-related surveys, one for Britain and one for Northern Ireland. They had identical content (apart from one additional module in the NI survey), giving UK-wide coverage. Both were conducted as follow-ups to the Family Resources Survey (FRS) 2010/11, approximately 12 to 18 months after the initial interview. The sample was drawn from those who had given permission to be re-contacted. As their characteristics were known, it was possible to ensure that the sample over-represented those with lower incomes or from an ethnic minority. The sample was also boosted in from Scotland and in Northern Ireland. Additional funding from the Scottish Government enabled more surveys to be conducted in rural areas of Scotland although the small size of the original sample within the FRS was a constraint in some locations, notably the accessible rural category.

Full or partial interviews were achieved with 2054 individuals in Scottish households (Table 4.1). Due to the additional Scottish Government funding, the sample significantly over-represented less urban areas, especially remote areas. The sample under-represents accessible rural areas, however, due to constraints in the design. As noted above, the PSE-UK survey was a follow-up to the FRS survey, and re-sampled from the people in the FRS who agreed to be re-contacted. Despite attempting contact with all of those who agreed to re-contact, the PSE-UK survey under-represents this group. Underlying numbers are so small that all figures relating to accessible rural areas must be treated with additional caution.
Table 4.1: Sample numbers (full or partial interview with adult) and population

<table>
<thead>
<tr>
<th>Classification</th>
<th>Unweighted sample</th>
<th>Population</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>N</td>
<td>%</td>
</tr>
<tr>
<td><strong>3-fold</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Urban</td>
<td>1085</td>
<td>53%</td>
</tr>
<tr>
<td>Accessible</td>
<td>343</td>
<td>17%</td>
</tr>
<tr>
<td>Remote</td>
<td>626</td>
<td>30%</td>
</tr>
<tr>
<td><strong>6-fold</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Large urban area</td>
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<td>27%</td>
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<tr>
<td>Other urban area</td>
<td>536</td>
<td>26%</td>
</tr>
<tr>
<td>Accessible small town</td>
<td>270</td>
<td>13%</td>
</tr>
<tr>
<td>Accessible rural</td>
<td>73</td>
<td>4%</td>
</tr>
<tr>
<td>Remote small town</td>
<td>366</td>
<td>18%</td>
</tr>
<tr>
<td>Remote rural</td>
<td>260</td>
<td>13%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>2054</td>
<td>100%</td>
</tr>
</tbody>
</table>

Note: See Table 2.1 above for source of population distribution figures.

4.2: Poverty measures

As noted above, the PSE-UK survey contains several measures of poverty. The low income poverty measure is based on income data collected through the FRS which was updated in the later survey. The FRS spends considerable time collecting detailed data on individual and household incomes. The PSE-UK survey updates this information overall, by asking whether and by how much incomes have changed since the FRS survey for each individual and the household as a whole.

The deprivation measures of poverty are core to the PSE-UK method. The omnibus surveys provide data on public opinions about which items should be considered necessities. They present respondents with a large set of 76 material items and social activities which were potential necessities: 46 relevant to the household or to adults and 30 relevant to children. The list was compiled following a literature review, consultations with experts and qualitative research with a cross-section of the public. Respondents are asked to say whether they view each as a necessity or not, through a sort-card exercise. Where 50 per cent or more of the sample considered the item a necessity, it was included as part of the list of deprivation indicators that formed the index. Analysis of the results from the first survey shows that people in Scotland have near-identical views to those in the rest of the UK about what constitutes the necessities of life (Gannon and Bailey 2014). We therefore work from the common standard set for the whole of the UK to measure deprivation in Scotland.
The survey of attitudes was not designed to enable us to explore differences within Scotland such as those between urban or rural areas. Recent work on minimum income standards in remote rural Scotland suggests that, in general, views about minimum requirements in those areas are very similar to views in rural England and in the rest of Britain more generally (Hirsch et al 2013).

One of the long-list of potential necessities items was a car but this did not receive majority support and is not therefore included in the set of necessities. For the UK as a whole, only 46 per cent viewed it as a necessity. The proportion in Scotland was even lower. The omission of a car is useful in the context of this analysis, since the higher levels of car ownership in rural areas do not distort the measure.

The living standards survey captures data on who lacks each item or does not do each activity, and whether this is due to affordability. In order to produce a robust index, the items and activities selected by the public at the first stage were subjected to checks for validity, reliability and additivity. This process identified six items which did not contribute to an effective index and these were omitted from the analysis (Gordon forthcoming). The remaining items form adult and child deprivation scales with 22 items in each case.

Questions on whole household items (e.g. contents insurance) were answered by one adult. Questions on individual adult items were answered by all adults in the household separately. Questions on the children’s consumption were answered by one adult from the household on behalf of all children. Analysis of the relationship between income and deprivation was used to identify the poverty threshold on each scale – the point on the income scale which maximised the difference between the two groups. As income decreases, the number of deprivations increases but, according to the theory underpinning this work, not in a linear fashion; there is a threshold after which the number of deprivations escalates more rapidly (Gordon 2006). For adults, a respondent was considered deprived if they lacked three or more of the 22 items (Gordon forthcoming). Children were regarded as deprived if they lacked two or more of the 24 items although a second break point also appears to exist at five or more items (Main and Bradshaw 2013).

Subjective poverty measures are also collected through the PSE-UK living standards survey. The question about whether household income is below the poverty level is answered only by the household respondent. The questions on living standards and perceived poverty were answered by all adults.

4.3: Social exclusion measures
The living standards survey also includes a wide variety of questions on the separate social exclusion domains. Given the large number of questions, details are provided in the relevant analytical sections below.
5. Results

5.1: Poverty in rural and urban contexts
We start by comparing poverty rates across the urban-rural hierarchy using seven poverty measures: low income (two measures), deprivation (one measure), combined deprivation and low income (one measure) and subjective (three measures). Table 5.1 shows results for the three broad urban-rural categories as well as the six more detailed ones across six different measures, with Figures 5.1 to 5.4 illustrating some of the key differences. It should be stressed that, due to the small sample size, estimates for ‘accessible rural’ areas must be treated with extra caution.

There is significant poverty in all the different kinds of location whichever measure we use but poverty tends to be lowest in remote towns and highest in large urban areas. The poverty rate for remote towns is around three-fifths of that in large urban areas, and the difference is significant on all seven measures. There is however a big contrast between remote towns and remote rural areas, with the latter showing markedly higher poverty rates. Indeed, on the low income measures, poverty in remote rural locations appears higher than in large urban areas (although differences are not statistically significant). These differences all persist if we control for differences in demographic composition (in terms of gender, age and household type).

The first research question (RQ1) is concerned with whether low income poverty measures lead to rural poverty being under-counted or ‘hidden’ because they fail to take account of variations in the cost of living. If this were the case, we would expect that rural areas would show a worse poverty relative to urban on direct (deprivation) measures than on indirect (low income) measures. We might also expect that they would look worse compared with urban on subjective measures. The comparison of income and deprivation measures does not show this – if anything, the opposite is true (Figures 5.1 and 5.2). Where low income measures show relatively little difference across the urban-rural hierarchy, deprivation measures suggest that it is urban areas that have significantly greater poverty. Looking at the subjective poverty rates (Figures 5.3 and 5.4), these show a similar picture to the deprivation measures with greater poverty in more urban locations. These finding do not support the idea that low income poverty measures ‘mask’ rural poverty by failing to account for higher costs of living.

It might be argued that rural deprivation is being masked to some extent by cultural or attitudinal differences, i.e. the idea that people in rural areas are more likely to say they do not want an item, rather than saying that the lack is due to financial constraint. We explored this in some detail but found the proportion of people saying they do not want items is no higher in rural areas than urban. It is clear that older people are more likely to say they do not want an item but, even here, there are no differences between urban and rural locations. We also checked this by looking at poverty risks between urban and rural areas controlling for differences in age (using logistic regression models – results not shown) but again this does not change the picture.

The more plausible explanation is that the difference between low income and deprivation measures arises because cash incomes are a very incomplete measure of a household’s resources. Other resources include savings (or, negatively, debts) as well as resources in the form of gifts in cash or in kind from family or friends, or assets in the form of owner occupied housing or simply the ownership of (better quality) household goods. It is possible that households in rural areas have
access to more of these alternative kinds of resource. In 5.3 below, we look at levels of indebtedness and wider measures of financial stress, and at the quality of goods which households own. This provides some evidence that resources in a broader sense are more constrained in urban areas, i.e. that low income measures under-estimate urban poverty, rather than under-estimating rural poverty. We also look at social connections and resources in 5.4 below, but find little difference there.

Figure 5.1: Low income poverty and deprivation rates by urban-rural location
Figure 5.2: Low income poverty and deprivation rates by urban-rural location - detailed
Figure 5.3: Subjective poverty by urban-rural location

Figure 5.4: Subjective poverty by urban-rural location - detailed
Table 5.1: Low income poverty, material deprivation and subjective poverty measures by urban-rural hierarchy

<table>
<thead>
<tr>
<th>Measure</th>
<th>URBAN</th>
<th>Large urban area</th>
<th>Other urban area</th>
<th>ACCESSIBLE small town</th>
<th>Accessible rural</th>
<th>REMOTE small town</th>
<th>Remote rural</th>
<th>SCOTLAND</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low income (BHC)</td>
<td>16%</td>
<td>16%</td>
<td>15%</td>
<td>15%</td>
<td>15%</td>
<td>14%</td>
<td>10%</td>
<td>19%</td>
</tr>
<tr>
<td>Low income (AHC)</td>
<td>19%</td>
<td>21%</td>
<td>17%</td>
<td>19%</td>
<td>18%</td>
<td>17%</td>
<td>11%</td>
<td>25%</td>
</tr>
<tr>
<td>Adult depvn (3+)</td>
<td>30%</td>
<td>32%</td>
<td>28%</td>
<td>27%</td>
<td>29%</td>
<td>23%</td>
<td>19%</td>
<td>24%</td>
</tr>
<tr>
<td>PSE poor</td>
<td>30%</td>
<td>32%</td>
<td>28%</td>
<td>27%</td>
<td>29%</td>
<td>23%</td>
<td>19%</td>
<td>24%</td>
</tr>
<tr>
<td>Perceived poor¹</td>
<td>32%</td>
<td>32%</td>
<td>31%</td>
<td>23%</td>
<td>24%</td>
<td>22%</td>
<td>19%</td>
<td>29%</td>
</tr>
<tr>
<td>Income below pov level²</td>
<td>24%</td>
<td>29%</td>
<td>19%</td>
<td>22%</td>
<td>24%</td>
<td>17%</td>
<td>16%</td>
<td>19%</td>
</tr>
<tr>
<td>Std of living below ave²</td>
<td>14%</td>
<td>16%</td>
<td>12%</td>
<td>12%</td>
<td>12%</td>
<td>10%</td>
<td>9%</td>
<td>9%</td>
</tr>
<tr>
<td>N</td>
<td>1081</td>
<td>547</td>
<td>533</td>
<td>343</td>
<td>270</td>
<td>73</td>
<td>624</td>
<td>366</td>
</tr>
</tbody>
</table>

1 ‘All of the time’ and ‘Sometimes’ categories combined and contrasted with ‘Never’
2 ‘Well below’ and ‘Below’ categories combined
5.2: Bias in area deprivation indices

We can use the PSE-UK survey to look at whether the SIMD’s income domain appears to mask rural poverty through its reliance on a low income measure derived from benefit uptake (RQ2). To begin with, we explore how the sample is distributed between more or less deprived neighbourhoods in urban and rural locations (Table 5.2). We collapse deprivation deciles to quintiles and the urban-rural classification to three categories to reduce problems with small cell numbers; even then, there are very few respondents in the most deprived quintile of Datazones in remote locations. The urban locations have a much larger proportion of the sample in neighbourhoods in the more deprived categories as expected.

Table 5.2: Neighbourhood deprivation by urban-rural location

<table>
<thead>
<tr>
<th>SIMD Income Depvn (quintiles)</th>
<th>Urban</th>
<th>Accessible</th>
<th>Remote</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Least</td>
<td>257</td>
<td>67</td>
<td>71</td>
<td>395</td>
</tr>
<tr>
<td>2</td>
<td>150</td>
<td>45</td>
<td>253</td>
<td>448</td>
</tr>
<tr>
<td>3</td>
<td>134</td>
<td>76</td>
<td>207</td>
<td>417</td>
</tr>
<tr>
<td>4</td>
<td>278</td>
<td>118</td>
<td>84</td>
<td>480</td>
</tr>
<tr>
<td>Most</td>
<td>266</td>
<td>36</td>
<td>10</td>
<td>312</td>
</tr>
<tr>
<td>Total</td>
<td>1085</td>
<td>342</td>
<td>625</td>
<td>2052</td>
</tr>
</tbody>
</table>

We then look at the poverty rate for each kind of area, as measured by low incomes AHC and by adult deprivation (Figures 5.5 and 5.6). If there was a significant bias in the SIMD income domain in rural areas (i.e. an undercounting of poverty due to reliance on benefits data), we would expect the rural neighbourhoods at any given level of deprivation on the SIMD to have a higher poverty rate on our measures than urban neighbourhoods in the same deprivation band. Looking at the adult deprivation measures (Figure 5.6), there is no evidence of this – the poverty rates are very similar in urban, accessible and remote locations in the same SIMD quintile. With the low income AHC measure (Figure 5.5), there is some suggestion that poverty rates may be slightly higher in accessible and remote neighbourhoods with a lower deprivation score than in correspondingly deprived urban neighbourhoods. On the other hand, poverty rates for accessible and remote neighbourhoods in the
most deprived quintile appear lower. There is no evidence that poverty rates are systematically higher and none of these differences is statistically significant.

We can split the remote category between remote towns and remote rural and repeat the analysis, although numbers in the most deprived quintile are then very small. Results here (not shown) are inconsistent. On the adult deprivation measure, there is still no difference between the categories but on the low income measure, there does appear to be slightly higher poverty in remote rural areas for any given level of area deprivation although differences are not significant.

Figure 5.5: Low income poverty by neighbourhood deprivation and urban-rural location

Note: Dashed line indicates value based on just 10 (unweighted) cases.

Figure 5.6: Adult deprivation by neighbourhood deprivation and urban-rural location

Note: Dashed line indicates value based on just 10 (unweighted) cases.
Finally we can explore whether poverty is more spatially concentrated in urban than in rural areas (RQ3). We do this using what are termed ‘Lorenz curves’. These show the cumulative proportion of people who are deprived against the cumulative proportion of population as a whole. Figure 5.7 shows the curves for each of the three broader urban-rural categories. When the population is more spatially segregated and poor households are more concentrated into fewer areas, the Lorenz curve is further away from the diagonal line which indicates complete lack of segregation. The standard summary measure of this is the Gini coefficient (effectively, the area between the curve and the diagonal): 0 represents no segregation and 1 represents complete concentration of the poor into the most deprived category of neighbourhood. Clearly deprivation is more concentrated in urban areas than in remote (Gini coefficients of 0.35 and 0.18 respectively). Accessible areas have a level of concentration much closer to the urban (Gini of 0.30).

*Figure 5.7: Cumulative distributions for adult deprivation by urban-rural locations*

![Cumulative distributions for adult deprivation by urban-rural locations](image)

Note: The Gini curve is more familiar when used to look at the distribution of income (a continuous variable) across households. For individuals, deprivation is a binary category, not a continuous measure but in this application, we are looking at the distribution of deprived adults across Datazones. The proportion of people in each Datazone who are deprived is a continuous measure.
5.3: Economic resources and participation in employment

Beyond incomes and poverty rates, the PSE-UK provides several other ways of looking at economic resources or material living standards. We can examine the quality of goods or services which people say they consume, and their possession of ‘luxury’ goods i.e. goods to which only a minority of households have access. Another approach is to look at indicators of financial stress and indebtedness.

- Quality of goods and services is measured through questions on seven different areas of consumption (clothing, holiday accommodation, entertainment, kitchen, furniture, home entertainment, and car). Responses are on a four-point scale. We take an average across all seven, re-scaling the score to run from zero to 100.
- ‘Luxuries’ are defined here as items which fewer than 40 per cent of the population owns. There are seven items covered by the PSE-UK (listed below in Table 5.3) and we count the number which each person has.
- On financial stress, one question looks at whether the household is constantly struggling with bills or actually behind. Others look at whether they have one or more arrears or debts problems, and at the number of different types of borrowing they have.

All the measures show very strong relationships with levels of poverty as measured by number of items lacked i.e. deprivation (Figures 5.8 and 5.9).
Figure 5.8: Ownership of ‘luxuries’ and quality of goods by adult deprivation

Figure 5.9: Financial stress and debts by adult deprivation
The evidence from questions on quality of goods and luxuries is consistent with that from the measures of poverty, with people in urban areas reporting lower quality of goods and fewer luxuries on average. The quality score shows a modest but significant urban-rural gradient (Table 5.3). The luxuries give a slightly more mixed picture, due in part to different patterns for particular items which reflect contextual factors as well as incomes (Figure 5.10). Ownership of a second car is much higher in remote towns and rural areas, but not in accessible areas. People in remote areas are also much more likely to have a second bathroom which might reflect the lower cost of housing and land in those locations. On the other hand, people in urban areas are much more likely to have a home security system reflecting greater risks of property crime.

Figure 5.10: Ownership of ‘luxuries’ by urban-rural locations
On financial stress and problems with arrears or debts (Figure 5.11), people in urban areas report more problems than those in accessible or remote areas. Returning to the earlier discussion about the difference between cash incomes and resources more broadly (section 5.1), this supports the idea that the overall resources available to rural households with a given income may be slightly greater than those in urban areas.

**Figure 5.11: Financial stress and debts by urban-rural location**
Table 5.3: Indicators of economic resources, material living standards and financial stress

| Quality score | 51.8 | 50.0 | 53.7 | 53.5 | 53.2 | 54.5 | 55.0 | 54.7 | 55.5 | 52.7 |
| Luxuries score | 1.7 | 1.6 | 1.8 | 1.4 | 1.4 | 1.3 | 1.9 | 1.9 | 1.8 | 1.7 |

Percent having:

- Second car: 29%, 22%, 35%, 30%, 32%, 21%, 46%, 45%, 46%, 33%
- Second bathroom: 26%, 23%, 29%, 20%, 20%, 20%, 38%, 36%, 42%, 28%
- Home security: 26%, 28%, 24%, 17%, 19%, 7%, 14%, 20%, 6%, 23%
- Second home: 6%, 7%, 5%, 3%, 3%, 5%, 10%, 10%, 10%, 7%
- Pay into pension: 35%, 32%, 39%, 32%, 30%, 39%, 38%, 37%, 41%, 35%
- Private health insurance: 15%, 12%, 19%, 11%, 12%, 8%, 16%, 20%, 11%, 15%
- Holiday abroad: 47%, 46%, 49%, 35%, 35%, 36%, 36%, 38%, 32%, 43%
- Bills a constant struggle/behind: 20%, 21%, 19%, 12%, 11%, 17%, 15%, 12%, 18%, 18%
- Arrears or debt problems: 19%, 21%, 18%, 15%, 15%, 16%, 15%, 15%, 15%, 18%
- Number of types of borrowing: 0.4, 0.4, 0.3, 0.2, 0.2, 0.1, 0.1, 0.1, 0.2, 0.3

Notes: 'Quality score' – average of ratings for seven types of item or areas of consumption, rescaled from 0-100 (clothing, holiday accommodation, types of entertainment, kitchen, furniture, home entertainment equipment and car). 'Luxuries score' – average number possessed from list of seven shown in table.
Table 5.4 provides a summary of information on both the quantity and the quality of paid work for respondents. Individual employment status provides a snapshot at the survey date. Household-level employment is captured by ‘household work intensity’ which provides a slightly longer-term perspective. It measures the extent to which all working age adults in the household (18 to retirement age, not in full-time education) worked full-time over the previous 12 months; for a working age couple, for example, ‘1’ indicates that both adults worked full-time for the whole of the 12 months, while ‘0.5’ could be the result of one person working full-time while the other did no paid work, or both working half-time hours for the whole period. This measure is very similar to that used by the European Union for one of its headline poverty reduction targets (EC 2010). The third measure of quantity of employment takes a longer-term approach, asking respondents what proportion of the last five years they had been unemployed.

Separately from employment quantity, the PSE-UK survey captures employment quality. This is measured on five different dimensions using 12 questions: job satisfaction (three questions); stress (two questions); control or flexibility for the employee (three questions); (good) physical conditions (three questions); security of employment (one questions). We use the average across the five dimensions to create quintiles which give a rounded measure of employment quality. Employment quality may be important in itself but it has also been suggested that poor quality employment may be damaging for health (see discussion in Bailey 2016).

At the individual level, employment rates are lowest in large urban areas (66 per cent) and highest in remote small towns (84 per cent). Remote rural areas are just above the average. However, these figures mask several differences between men and women, and in full- and part-time employment. Most notably, remote rural areas have a much higher proportion of people, particularly men, working part-time. The result is that household work intensity rates are slightly below average in these locations, although still higher than in urban areas where the major problem is the low employment rate for men in particular.

This supports some of the research cited above which suggests that people in more rural areas may struggle to find year-round full-time work. In other respects, however, people in more remote locations appear to enjoy greater stability of employment. The proportion of people who had been unemployed for some time in the last five years was lower in rural and remote areas; in remote rural areas, it was just 10 per cent, compared to 21 per cent in urban areas.

One further striking finding is about quality of employment (Figure 5.13). In this respect, people in remote rural areas appear to enjoy a particular advantage, with relatively high numbers assessing their quality of employment as high, and few assessing it as low. Those in urban areas were very close to the average for Scotland. The lowest quality of employment appears to be for those living in accessible small towns.
Figure 5.12: Employment rates by gender and urban-rural location

Note: ‘Accessible rural’ omitted due to small sample.

Figure 5.13: Employment quality by urban-rural location

Note: ‘Accessible rural’ omitted due to small sample.
### Table 5.4: Employment status, history and quality

<table>
<thead>
<tr>
<th></th>
<th>Urban</th>
<th>Large urban area</th>
<th>Other urban area</th>
<th>Accessible</th>
<th>Accessible small town</th>
<th>Accessible rural</th>
<th>Remote</th>
<th>Remote small town</th>
<th>Remote rural</th>
<th>Scotland</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Individual</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All</td>
<td>73%</td>
<td>66%</td>
<td>80%</td>
<td>70%</td>
<td>69%</td>
<td>74%</td>
<td>80%</td>
<td>84%</td>
<td>76%</td>
<td>74%</td>
</tr>
<tr>
<td>Men - FT</td>
<td>66%</td>
<td>56%</td>
<td>78%</td>
<td>70%</td>
<td>68%</td>
<td>79%</td>
<td>74%</td>
<td>78%</td>
<td>66%</td>
<td>68%</td>
</tr>
<tr>
<td>Men - PT</td>
<td>6%</td>
<td>5%</td>
<td>6%</td>
<td>3%</td>
<td>3%</td>
<td>3%</td>
<td>9%</td>
<td>5%</td>
<td>16%</td>
<td>6%</td>
</tr>
<tr>
<td>Women - FT</td>
<td>48%</td>
<td>51%</td>
<td>46%</td>
<td>43%</td>
<td>40%</td>
<td>53%</td>
<td>47%</td>
<td>53%</td>
<td>40%</td>
<td>48%</td>
</tr>
<tr>
<td>Women - PT</td>
<td>24%</td>
<td>20%</td>
<td>29%</td>
<td>24%</td>
<td>27%</td>
<td>14%</td>
<td>31%</td>
<td>32%</td>
<td>31%</td>
<td>26%</td>
</tr>
<tr>
<td><strong>Hhld work intensity (%)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>66%</td>
<td>59%</td>
<td>72%</td>
<td>64%</td>
<td>63%</td>
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<td>72%</td>
<td>76%</td>
<td>66%</td>
<td>67%</td>
</tr>
<tr>
<td><strong>Unemployment history:</strong></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Not unempld in last 5 yrs</td>
<td>79%</td>
<td>78%</td>
<td>80%</td>
<td>81%</td>
<td>80%</td>
<td>88%</td>
<td>87%</td>
<td>85%</td>
<td>90%</td>
<td>81%</td>
</tr>
<tr>
<td>Unempld &lt;12 mnths in last 5 yrs</td>
<td>10%</td>
<td>9%</td>
<td>11%</td>
<td>7%</td>
<td>8%</td>
<td>2%</td>
<td>5%</td>
<td>6%</td>
<td>3%</td>
<td>9%</td>
</tr>
<tr>
<td>Unempld 12+ mnths in last 5 yrs</td>
<td>11%</td>
<td>14%</td>
<td>9%</td>
<td>12%</td>
<td>12%</td>
<td>10%</td>
<td>8%</td>
<td>9%</td>
<td>7%</td>
<td>11%</td>
</tr>
<tr>
<td><strong>Employment quality</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>- highest quintile</td>
<td>20%</td>
<td>21%</td>
<td>19%</td>
<td>14%</td>
<td>15%</td>
<td>13%</td>
<td>23%</td>
<td>19%</td>
<td>30%</td>
<td>20%</td>
</tr>
<tr>
<td>- lowest quintile</td>
<td>20%</td>
<td>21%</td>
<td>18%</td>
<td>28%</td>
<td>30%</td>
<td>24%</td>
<td>18%</td>
<td>21%</td>
<td>14%</td>
<td>20%</td>
</tr>
</tbody>
</table>

Notes: Working age (18-64) only. Household work intensity only provided for those where interviews completed for all adults.
There has been widespread recognition of the rising problems of in-work poverty (Bailey 2016) and, in addition, there has been a concern that employment in rural areas may confer fewer benefits due to higher levels of temporary and seasonal work (RQ4). If anything, the PSE-UK survey suggests that the financial benefits of employment appear to be greater in rural areas (Table 5.5). For individuals in employment, those in more urban areas have the greater risks of still being in poverty although differences are not great (Figure 5.14) but household work intensity is more important than individual employment status. Households with high work intensity have very low poverty risks wherever they are located compared to those with low work intensity.

Figure 5.14: Poverty rates by individual and household employment status and urban-rural location

Note: Poverty based on the PSE combined deprivation and low income measure. ‘All working’ refers to all individuals in employment, full- or part-time.
There is a strong relationship between employment quality and material rewards, with much greater poverty risks for those in low quality employment (Figure 5.15). At the Scottish level, poverty rates for those in low quality employment are more than double for those in high quality employment. The gradient is apparent across the urban-rural spectrum but appears particularly strong in remote rural locations where more than half (54 per cent) of those in poor quality jobs are also in poverty.

Figure 5.15: Poverty rates by employment quality and urban-rural location

Note: Poverty based on the PSE combined deprivation and low income measure.
### Table 5.5: Poverty rates by employment status, work intensity and urban-rural location

<table>
<thead>
<tr>
<th></th>
<th>Urban</th>
<th>Large urban area</th>
<th>Other urban area</th>
<th>Accessible small town</th>
<th>Accessible rural</th>
<th>Remote small town</th>
<th>Remote rural</th>
<th>Scotland</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Working</td>
<td>16%</td>
<td>16%</td>
<td>15%</td>
<td>14%</td>
<td>14%</td>
<td>9%</td>
<td>8%</td>
<td>10%</td>
</tr>
<tr>
<td>Male FT</td>
<td>9%</td>
<td>5%</td>
<td>13%</td>
<td>16%</td>
<td>16%</td>
<td>8%</td>
<td>11%</td>
<td>4%</td>
</tr>
<tr>
<td>Female FT</td>
<td>17%</td>
<td>23%</td>
<td>11%</td>
<td>8%</td>
<td>6%</td>
<td>5%</td>
<td>3%</td>
<td>10%</td>
</tr>
<tr>
<td>Female PT</td>
<td>26%</td>
<td>27%</td>
<td>26%</td>
<td>23%</td>
<td>26%</td>
<td>11%</td>
<td>4%</td>
<td>21%</td>
</tr>
<tr>
<td>Hhld Work Intensity (PSE, banded)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>&lt; 0.4</td>
<td>75%</td>
<td>70%</td>
<td>87%</td>
<td>58%</td>
<td>56%</td>
<td>48%</td>
<td>39%</td>
<td>57%</td>
</tr>
<tr>
<td>0.4 to 0.8</td>
<td>22%</td>
<td>29%</td>
<td>17%</td>
<td>13%</td>
<td>15%</td>
<td>9%</td>
<td>9%</td>
<td>9%</td>
</tr>
<tr>
<td>&gt; 0.8</td>
<td>9%</td>
<td>12%</td>
<td>6%</td>
<td>15%</td>
<td>13%</td>
<td>9%</td>
<td>8%</td>
<td>11%</td>
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<tr>
<td>EmpI quality</td>
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<tr>
<td>High</td>
<td>13%</td>
<td>8%</td>
<td>18%</td>
<td>9%</td>
<td>10%</td>
<td>7%</td>
<td>12%</td>
<td>1%</td>
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<tr>
<td>2</td>
<td>11%</td>
<td>11%</td>
<td>11%</td>
<td>12%</td>
<td>7%</td>
<td>11%</td>
<td>12%</td>
<td>9%</td>
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<tr>
<td>3</td>
<td>13%</td>
<td>20%</td>
<td>6%</td>
<td>9%</td>
<td>12%</td>
<td>5%</td>
<td>3%</td>
<td>11%</td>
</tr>
<tr>
<td>4</td>
<td>16%</td>
<td>19%</td>
<td>15%</td>
<td>21%</td>
<td>18%</td>
<td>11%</td>
<td>10%</td>
<td>13%</td>
</tr>
<tr>
<td>Low</td>
<td>26%</td>
<td>24%</td>
<td>27%</td>
<td>15%</td>
<td>19%</td>
<td>7%</td>
<td>3%</td>
<td>16%</td>
</tr>
</tbody>
</table>

Notes: Poverty based on the PSE combined deprivation and low income measure. Working age (18-64) only. Household work intensity only for those where interviews completed for all adults. Poverty rates for male PT workers omitted due to small numbers.
5.4: Family and social resources, and social participation

In this section, we look at social resources and networks, and at social participation. As noted above, cash incomes are not the only sources of material or economic resources. Social resources refers to practical or financial resources (gifts, favours, etc.), but also emotional resources or support which may flow through personal social networks, including those of family and friendship. These networks may be partly located in or influenced by local communities but usually extend well beyond those, particularly in the case of higher income households. We also look at social participation in this section since it is theoretically linked. In practice, however, the measures we have constructed of participation in social activities have much more connection with economic resources than with social resources.

From the PSE survey, it is possible to derive three measures of social resources and networks: perceived levels of social support; contact with family; and contact with friends. Perceived support is derived from seven questions about the level of support which individuals feel would be available to them in various hypothetical situations. The questions cover both practical matters (e.g. a lift in an emergency or help with household tasks) and emotional matters (e.g. needing comfort or support in a personal crisis). In practice, responses to all the questions are very highly correlated (a finding common in other research – e.g. Thoits 1995). They are therefore combined into a single average score. Those with scores in the lowest fifth are regarded as having ‘low support’ for current purposes.

On social networks, respondents are asked about the number and frequency of contacts with family and with friends separately. All four questions have banded responses. We combine these additively to give measures of contact with family and contract with friends separately. The two appear quite distinct, with low correlation (around 0.2). People are regarded as having no or low contact where they see or speak to family or friends less than once a month (approximately 4 and 6 per cent respectively in Scotland).

As Levitas et al (2007) note, it is difficult to identify the extent of social participation as many important social contacts and activities occur within economic, cultural or political spheres. The focus here is on social activities outside those areas. There are 14 activities for which participation is recorded in the PSE-UK survey. One activity (going to cinema, theatre or music) is treated as cultural participation (and included in domain B3). Our measure for this index is therefore based on the remaining 13 items. We count the number of activities which people say they do. Five of the thirteen activities are used in the deprivation scale as ‘necessities’ with people counted as deprived if they don’t do an activity due to affordability. The same items are included here but we only count people who do a particular activity. The variables have two other response categories (don’t do, don’t want to do; and don’t do, other reasons) so there is considerable independence between these measures.

People in poverty are much more likely to feel they have lower support and more likely to have low contact with friends and low levels of social activities; the difference on the last was particularly striking (Figure 5.16). On the other hand, poor individuals did not have any lower levels of contact with family. Bailey et al (2015) show that it is family that is the primary source of support and of resources in the form of gifts, particularly for those on low incomes.
Turning to RQ5, we find relatively little variation across the urban-rural hierarchy in these measures (Table 5.6). Differences are relatively minor and often explained by compositional factors (notably differences in age composition). Looking across the broad categories, there is little variation in the proportions of people expressing low levels of support or low levels of contact with family – differences are modest and not significant (Figure 5.17). People in more remote areas have a little more contact with friends, but the difference disappears once we control for age and other factors. Similarly, people in remote areas are less likely to report low levels of social activity, i.e. they appear to have greater social activity as we measure it. Some of this is due to differences in demographics and in levels of poverty. Once we control for these, the difference declines and is not significant.

If we look at poor adults, there does appear to be some evidence of a greater problem in remote rural areas. More poor people in these locations report a low sense of support. They are also more likely to report low contact with family which, as noted above, is particularly important in terms of both sense support and receipt of financial or practical help.
Figure 5.17: Social support, contact and participation by urban-rural location

- Low sense of support
- No/low contact with family
- No/low contact with friends
- Low social activities
Table 5.6: Indicators of low social support, low social contact and low social participation by urban-rural location

<table>
<thead>
<tr>
<th></th>
<th>Urban</th>
<th>Large urban area</th>
<th>Other urban area</th>
<th>Accessible small town</th>
<th>Accessible rural</th>
<th>Remote small town</th>
<th>Remote rural</th>
<th>Scotland</th>
</tr>
</thead>
<tbody>
<tr>
<td>All adults</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Low sense of support</td>
<td>20%</td>
<td>20%</td>
<td>19%</td>
<td>17%</td>
<td>18%</td>
<td>16%</td>
<td>18%</td>
<td>15%</td>
</tr>
<tr>
<td>No/low contact with family</td>
<td>4%</td>
<td>3%</td>
<td>4%</td>
<td>4%</td>
<td>3%</td>
<td>6%</td>
<td>6%</td>
<td>6%</td>
</tr>
<tr>
<td>No/low contact with friends</td>
<td>7%</td>
<td>8%</td>
<td>6%</td>
<td>6%</td>
<td>5%</td>
<td>6%</td>
<td>4%</td>
<td>5%</td>
</tr>
<tr>
<td>Low social activities</td>
<td>18%</td>
<td>19%</td>
<td>18%</td>
<td>18%</td>
<td>18%</td>
<td>19%</td>
<td>13%</td>
<td>11%</td>
</tr>
<tr>
<td>Poor adults only</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>Low sense of support</td>
<td>32%</td>
<td>33%</td>
<td>32%</td>
<td>35%</td>
<td>34%</td>
<td>34%</td>
<td>26%</td>
<td>42%</td>
</tr>
<tr>
<td>No/low contact with family</td>
<td>4%</td>
<td>2%</td>
<td>6%</td>
<td>4%</td>
<td>4%</td>
<td>8%</td>
<td>7%</td>
<td>9%</td>
</tr>
<tr>
<td>No/low contact with friends</td>
<td>13%</td>
<td>18%</td>
<td>8%</td>
<td>12%</td>
<td>12%</td>
<td>9%</td>
<td>14%</td>
<td>4%</td>
</tr>
<tr>
<td>Low social activities</td>
<td>41%</td>
<td>40%</td>
<td>43%</td>
<td>44%</td>
<td>41%</td>
<td>37%</td>
<td>32%</td>
<td>42%</td>
</tr>
</tbody>
</table>

Notes: Accessible rural rates omitted for poor only due to small numbers.
5.5: Access to services and transport
The literature on rural poverty and exclusion places a special emphasis on the problems created by geographic barriers to accessing services (see RQ6). The PSE-UK takes a broader view of access. Respondents might find services unavailable or inadequate through a variety of reasons, including geographic access or problems due to lack of transport services, but also factors such as low supply relative to demand or poor quality of provision.

The PSE-UK survey records access to seventeen general services used by the whole population, public and private, and including transport services (bus and train). It also covers a further five services used predominantly by older people and six used by children and young people. People are asked if they: use the service and find it adequate; use it but find it inadequate; don’t use it because it is unavailable or inadequate; don’t use it, don’t want to use it; don’t use it because of affordability; or don’t use it for other reasons.

Several different measures of service access might be derived from these questions (see Bramley et al forthcoming for a fuller analysis). In Figures 5.18 and 5.19, we look at the proportions of people reporting three kinds of problem with access to services: unaffordability, inadequacy and unavailability. Affordability is much less of a problem than inadequate or unavailable services. In Scotland as a whole, half the population reports that two or more of the general services are inadequate or unavailable. Rates are significantly higher in non-urban areas, worsening steadily across the urban-rural hierarchy to affect 78 per cent in remote rural areas compared with 39 per cent in large urban areas. With services for older people, however, there is a slightly different pattern. Overall, the scale of problems appears rather less with just one-in-six older people reporting one or more of the five services inadequate or unavailable. And it is remote rural areas alone which appear problematic: 37 per cent report problems accessing one or more services there, double the rate in any other kind of area. For children and young people’s services, problems are slightly worse in non-urban areas but differences are not as great as with the other kinds of service.

We can look at individual services by examining the proportions of people facing any of the barriers to access (unavailable, inadequate or unaffordable – Figures 5.20 to 5.22). With the general services, there are significant variations in the urban-rural gradients. Seven services show significantly greater problems of access in rural areas. These include the two kinds of transport service which are, themselves, the basis for many people to access to other services. They also include health-related services (dentist, optician) as well as medium/large supermarkets which are important as sources of cheaper food. With some of the general services, however, exclusion is no worse in rural areas than urban. These include a community or village hall, post office, doctor or corner shop.

With services for older people, the problems of poor access are strikingly concentrated into remote rural areas in every case (Figure 5.21).

With services for children and young people, there is a more mixed picture again (Figure 5.22). There are greater problems of access in more rural and remote areas for youth clubs and after-school clubs but there are no differences for three other services. For the sixth – safe play facilities nearby – problems are clearly greater in more urban areas.
### Table 5.7: Service exclusion

<table>
<thead>
<tr>
<th>Service Category</th>
<th>Urban</th>
<th>Large urban area</th>
<th>Other urban area</th>
<th>Accessible</th>
<th>Accessible small town</th>
<th>Accessible rural</th>
<th>Remote</th>
<th>Remote small town</th>
<th>Remote rural</th>
<th>Scotland</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>General services</strong></td>
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<tr>
<td>2+ not used, unavail/inadeq</td>
<td>28%</td>
<td>27%</td>
<td>29%</td>
<td>52%</td>
<td>47%</td>
<td>72%</td>
<td>56%</td>
<td>49%</td>
<td>66%</td>
<td>36%</td>
</tr>
<tr>
<td>2+ used, inadequate</td>
<td>15%</td>
<td>11%</td>
<td>19%</td>
<td>25%</td>
<td>26%</td>
<td>18%</td>
<td>25%</td>
<td>22%</td>
<td>29%</td>
<td>18%</td>
</tr>
<tr>
<td>2+ unavail/inadequate</td>
<td>42%</td>
<td>39%</td>
<td>46%</td>
<td>68%</td>
<td>65%</td>
<td>78%</td>
<td>68%</td>
<td>59%</td>
<td>78%</td>
<td>50%</td>
</tr>
<tr>
<td>2+ unaffordable</td>
<td>2%</td>
<td>2%</td>
<td>2%</td>
<td>4%</td>
<td>4%</td>
<td>6%</td>
<td>2%</td>
<td>1%</td>
<td>3%</td>
<td>2%</td>
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<td><strong>Older people’s services</strong></td>
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<tr>
<td>1+ not used, unavail/inadeq</td>
<td>11%</td>
<td>11%</td>
<td>11%</td>
<td>7%</td>
<td>7%</td>
<td>6%</td>
<td>22%</td>
<td>15%</td>
<td>31%</td>
<td>13%</td>
</tr>
<tr>
<td>1+ used, inadequate</td>
<td>3%</td>
<td>5%</td>
<td>2%</td>
<td>6%</td>
<td>5%</td>
<td>9%</td>
<td>4%</td>
<td>0%</td>
<td>9%</td>
<td>4%</td>
</tr>
<tr>
<td>1+ unavail/inadequate</td>
<td>14%</td>
<td>16%</td>
<td>12%</td>
<td>11%</td>
<td>10%</td>
<td>15%</td>
<td>25%</td>
<td>15%</td>
<td>37%</td>
<td>16%</td>
</tr>
<tr>
<td>1+ unaffordable</td>
<td>3%</td>
<td>5%</td>
<td>1%</td>
<td>7%</td>
<td>6%</td>
<td>10%</td>
<td>1%</td>
<td>0%</td>
<td>2%</td>
<td>3%</td>
</tr>
<tr>
<td><strong>Children/young people’s services</strong></td>
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<td></td>
</tr>
<tr>
<td>1+ not used, unavail/inadeq</td>
<td>30%</td>
<td>32%</td>
<td>27%</td>
<td>28%</td>
<td>27%</td>
<td>37%</td>
<td>42%</td>
<td>39%</td>
<td>44%</td>
<td>32%</td>
</tr>
<tr>
<td>1+ used, inadequate</td>
<td>24%</td>
<td>25%</td>
<td>23%</td>
<td>32%</td>
<td>28%</td>
<td>53%</td>
<td>21%</td>
<td>15%</td>
<td>27%</td>
<td>24%</td>
</tr>
<tr>
<td>1+ unavail/inadequate</td>
<td>45%</td>
<td>49%</td>
<td>41%</td>
<td>49%</td>
<td>46%</td>
<td>64%</td>
<td>53%</td>
<td>48%</td>
<td>57%</td>
<td>47%</td>
</tr>
<tr>
<td>1+ unaffordable</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
<td>1%</td>
<td>0%</td>
<td>3%</td>
<td>5%</td>
<td>1%</td>
<td>2%</td>
</tr>
</tbody>
</table>
Figure 5.20: Poor access to general services by urban-rural location

Figure 5.21: Poor access to services for older people by urban-rural location
Figure 5.22: Poor access to services for children and young people by urban-rural location
5.6: Living environment: housing and neighbourhoods

The living environment domain covers various aspects of the home and surrounding neighbourhood. On the home, we look at:

- satisfaction with housing;
- the state of repair (from various questions on specific disrepair problems as well as a general disrepair questions); and
- whether the home was hard to heat (from various questions about cutting back on energy use as well as a question on whether home was too cold last winter).

On the neighbourhood, we examine:

- overall satisfaction with the area;
- social problems (noisy neighbours, people disorderly in the street, insults or harassment, vandalism);
- congestion problems of noise, pollution or traffic problems; and
- other environmental problems of lighting, parking or litter problems.

Poor adults were much more likely to report problems with the dwelling and the neighbourhood (Figure 5.23). In particular, they were more likely to have problems with heating and with social problems in the neighbourhood.

Figure 5.23: Housing and neighbourhood ratings – all adults and poor only
Although the literature on rural poverty frequently identifies poor housing conditions as a key feature (see RQ7), the PSE-UK survey found housing disrepair appeared to be no worse in rural or remote locations (Table 5.8 and Figure 5.24). Problems with dwelling dissatisfaction and with disrepair were slightly lower in remote locations, somewhat surprisingly. On problems with heating the home, however, there was less difference with remote areas reporting similar levels of problems to urban. Problems were greater in remote rural areas where access to cheaper fuel options is most restricted. If we look only at poorer households, the picture changes very little.

With the neighbourhood aspects, there is clearly a greater prevalence of problems in urban areas, particularly social problems (Figure 5.24).
Table 5.8: Housing and neighbourhood ratings by urban-rural category

<table>
<thead>
<tr>
<th></th>
<th>Urban</th>
<th>Large urban area</th>
<th>Other urban area</th>
<th>Accessible</th>
<th>Accessible small town</th>
<th>Accessible rural</th>
<th>Remote</th>
<th>Remote small town</th>
<th>Remote rural</th>
<th>Scotland</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low satisfaction with housing</td>
<td>6%</td>
<td>6%</td>
<td>6%</td>
<td>6%</td>
<td>6%</td>
<td>3%</td>
<td>2%</td>
<td>2%</td>
<td>2%</td>
<td>5%</td>
</tr>
<tr>
<td>Home in poor repair</td>
<td>6%</td>
<td>6%</td>
<td>6%</td>
<td>6%</td>
<td>7%</td>
<td>5%</td>
<td>2%</td>
<td>3%</td>
<td>1%</td>
<td>5%</td>
</tr>
<tr>
<td>Home hard to heat</td>
<td>30%</td>
<td>33%</td>
<td>27%</td>
<td>25%</td>
<td>27%</td>
<td>19%</td>
<td>28%</td>
<td>25%</td>
<td>31%</td>
<td>29%</td>
</tr>
<tr>
<td>Dissatisfaction with local area</td>
<td>10%</td>
<td>9%</td>
<td>11%</td>
<td>6%</td>
<td>7%</td>
<td>1%</td>
<td>3%</td>
<td>2%</td>
<td>4%</td>
<td>7%</td>
</tr>
<tr>
<td>Social problems in area</td>
<td>29%</td>
<td>32%</td>
<td>27%</td>
<td>25%</td>
<td>23%</td>
<td>35%</td>
<td>14%</td>
<td>15%</td>
<td>13%</td>
<td>26%</td>
</tr>
<tr>
<td>Noise/pollution/traffic problems in area</td>
<td>19%</td>
<td>23%</td>
<td>16%</td>
<td>13%</td>
<td>13%</td>
<td>13%</td>
<td>13%</td>
<td>16%</td>
<td>10%</td>
<td>18%</td>
</tr>
<tr>
<td>Lighting/parking/litter problems in area</td>
<td>62%</td>
<td>64%</td>
<td>60%</td>
<td>58%</td>
<td>54%</td>
<td>75%</td>
<td>50%</td>
<td>49%</td>
<td>51%</td>
<td>59%</td>
</tr>
<tr>
<td>Poor adults</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Low satisfaction with housing</td>
<td>13%</td>
<td>11%</td>
<td>14%</td>
<td>7%</td>
<td>8%</td>
<td></td>
<td>3%</td>
<td>2%</td>
<td>5%</td>
<td>10%</td>
</tr>
<tr>
<td>Home in poor repair</td>
<td>16%</td>
<td>13%</td>
<td>20%</td>
<td>14%</td>
<td>17%</td>
<td></td>
<td>3%</td>
<td>1%</td>
<td>5%</td>
<td>13%</td>
</tr>
<tr>
<td>Home hard to heat</td>
<td>58%</td>
<td>58%</td>
<td>58%</td>
<td>47%</td>
<td>46%</td>
<td></td>
<td>54%</td>
<td>56%</td>
<td>53%</td>
<td>56%</td>
</tr>
<tr>
<td>Dissatisfaction with local area</td>
<td>15%</td>
<td>11%</td>
<td>20%</td>
<td>13%</td>
<td>16%</td>
<td></td>
<td>4%</td>
<td>3%</td>
<td>5%</td>
<td>13%</td>
</tr>
<tr>
<td>Social problems in area</td>
<td>47%</td>
<td>44%</td>
<td>50%</td>
<td>42%</td>
<td>40%</td>
<td></td>
<td>20%</td>
<td>21%</td>
<td>20%</td>
<td>41%</td>
</tr>
<tr>
<td>Noise/pollution/traffic problems in area</td>
<td>26%</td>
<td>27%</td>
<td>25%</td>
<td>17%</td>
<td>17%</td>
<td></td>
<td>15%</td>
<td>19%</td>
<td>10%</td>
<td>23%</td>
</tr>
<tr>
<td>Lighting/parking/litter problems in area</td>
<td>67%</td>
<td>68%</td>
<td>65%</td>
<td>73%</td>
<td>69%</td>
<td></td>
<td>50%</td>
<td>43%</td>
<td>58%</td>
<td>65%</td>
</tr>
</tbody>
</table>

Notes: Accessible rural rates omitted for poor only due to small numbers.
5.7: Political, civic and cultural participation

For completeness, we have reported briefly the survey results under two further domains. The first of these is political, civic and cultural participation. There are several measures for these domains which can be derived from the PSE-UK survey.

- Civic participation is measured in terms of the number of memberships in thirteen different kinds of organisation, including sports and leisure clubs, pressure groups, political parties or religious organisations. Low civic participation is defined as membership of no organisations; in Scotland, 42 per cent of the population.
- Political participation is derived from responses to nine questions on different types of political action taken in the last three years, such as signing online petitions or voting in the most recent general election. Low political participation is defined as no actions taken; in Scotland, 28 per cent of the population.
- The survey asks whether people are involved in volunteering or charitable activity and, if so, for how many hours a week. For this analysis, we distinguish those do any volunteering from the rest – 16 per cent of the total. (This is the one ‘positive’ indicator in this section.)
- Political efficacy is measured using three questions on whether an individual feels they can influence decisions made about their local area, can have a say, or can get involved in political issues that affect them. Low efficacy is based on an arbitrary threshold which captures 17 per cent of the population.
- Participation in cultural activities is based on responses to four questions about the use of services or facilities in the last 12 months: libraries; museums or galleries; evening classes; or village or community halls. A fifth question from the social activities list asks whether the respondent goes to the cinema, theatre or live music at least once a month. Low cultural activity refers to people who do none of these things – 19 per cent of the population.
- One measure of cultural resources is also included here, based on levels of educational attainment: 17 per cent have low or no qualifications (low defined as qualifications below O level or equivalent).

Poor adults have lower levels of civic, political and cultural participation on all of our measures although differences are not that great in absolute terms (Figure 5.25).
Figure 5.25: Political, civic and cultural participation by poverty

![Chart showing participation rates by poverty status]
Looking across the urban-rural hierarchy (Figure 5.26), residents in remote areas do not appear to be systematically any more or less excluded in a political, civic or cultural sense than their counterparts in urban or accessible areas. Levels of political, civic and cultural participation do not vary significantly across the urban-rural hierarchy. Sense of political efficacy is lowest in accessible areas, levels of qualifications are lowest in remote areas (particularly remote rural areas), and volunteering is lowest in urban areas. All these differences persist when we control for basic socio-demographic factors. Residents in remote rural areas have particularly low civic participation and higher levels of people with low/no qualifications. The higher levels of volunteering in rural areas have been found in other studies (Scottish Government 2012b). They might be taken to exemplify the community spirit mentioned in the literature around rural culture but might equally be reflective of problems in accessing statutory services or other kinds of facility.

Figure 5.26: Political, civic and cultural participation by urban-rural category
Table 5.9: Political, civic and cultural participation and education by urban-rural categories

<table>
<thead>
<tr>
<th></th>
<th>Urban</th>
<th>Large urban area</th>
<th>Other urban area</th>
<th>Accessible</th>
<th>Accessible small town</th>
<th>Accessible rural</th>
<th>Remote</th>
<th>Remote small town</th>
<th>Remote rural</th>
<th>Scotland</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>All adults</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Low civic participation</td>
<td>42%</td>
<td>40%</td>
<td>45%</td>
<td>40%</td>
<td>38%</td>
<td>48%</td>
<td>45%</td>
<td>41%</td>
<td>50%</td>
<td>42%</td>
</tr>
<tr>
<td>Low political participation</td>
<td>28%</td>
<td>25%</td>
<td>31%</td>
<td>28%</td>
<td>29%</td>
<td>27%</td>
<td>28%</td>
<td>29%</td>
<td>27%</td>
<td>28%</td>
</tr>
<tr>
<td>Volunteering</td>
<td>13%</td>
<td>16%</td>
<td>11%</td>
<td>19%</td>
<td>18%</td>
<td>20%</td>
<td>21%</td>
<td>20%</td>
<td>22%</td>
<td>16%</td>
</tr>
<tr>
<td>Low political efficacy</td>
<td>17%</td>
<td>16%</td>
<td>18%</td>
<td>22%</td>
<td>23%</td>
<td>22%</td>
<td>17%</td>
<td>16%</td>
<td>19%</td>
<td>17%</td>
</tr>
<tr>
<td>Low cultural activities</td>
<td>19%</td>
<td>17%</td>
<td>22%</td>
<td>23%</td>
<td>23%</td>
<td>22%</td>
<td>17%</td>
<td>16%</td>
<td>19%</td>
<td>19%</td>
</tr>
<tr>
<td>Low/no qualifications</td>
<td>16%</td>
<td>16%</td>
<td>17%</td>
<td>19%</td>
<td>19%</td>
<td>17%</td>
<td>21%</td>
<td>15%</td>
<td>29%</td>
<td>17%</td>
</tr>
<tr>
<td><strong>Poor adults</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Low civic participation</td>
<td>59%</td>
<td>54%</td>
<td>65%</td>
<td>55%</td>
<td>56%</td>
<td></td>
<td>64%</td>
<td>49%</td>
<td>58%</td>
<td></td>
</tr>
<tr>
<td>Low political participation</td>
<td>38%</td>
<td>37%</td>
<td>40%</td>
<td>36%</td>
<td>35%</td>
<td></td>
<td>35%</td>
<td>37%</td>
<td>35%</td>
<td>38%</td>
</tr>
<tr>
<td>Volunteering</td>
<td>8%</td>
<td>7%</td>
<td>10%</td>
<td>18%</td>
<td>18%</td>
<td></td>
<td>17%</td>
<td>16%</td>
<td>19%</td>
<td>11%</td>
</tr>
<tr>
<td>Low political efficacy</td>
<td>22%</td>
<td>20%</td>
<td>23%</td>
<td>29%</td>
<td>29%</td>
<td></td>
<td>28%</td>
<td>18%</td>
<td>23%</td>
<td></td>
</tr>
<tr>
<td>Low cultural activities</td>
<td>30%</td>
<td>24%</td>
<td>36%</td>
<td>28%</td>
<td>32%</td>
<td></td>
<td>21%</td>
<td>12%</td>
<td>32%</td>
<td>27%</td>
</tr>
<tr>
<td>Low/no qualifications</td>
<td>20%</td>
<td>15%</td>
<td>27%</td>
<td>16%</td>
<td>15%</td>
<td></td>
<td>27%</td>
<td>23%</td>
<td>34%</td>
<td>21%</td>
</tr>
</tbody>
</table>

Notes: Accessible rural rates omitted for poor only due to small numbers.
5.8: Health and well-being
There are several measures relating to subjective well-being and health in the PSE survey. Our selected indicators are a mix of positive and negative:

- Three measures capture different aspects of subjective well-being: general satisfaction with day-to-day activities, with feeling part of a community and with life overall. Responses are graded zero to ten. A high response here is taken as nine or ten (15 to 32 per cent of the population, depending on the question).
- The General Health Questionnaire (GHQ12) captures overall mental state through 12 questions on topics such as sense of being valued, of coping and of being happy. A higher score represents a worse mental state, with 30 or above taken to indicate a poor mental state here (16 per cent).
- One question asks about general health which can cover physical or mental health. There are five response categories, the highest of which (‘very good’) is used here (33 per cent).
- Finally, a number of separate questions are combined to identify whether the individual is limited in daily tasks or social activities by any health problem or disability (27 per cent).

Poor adults have worse outcomes on all the measures (Figure 5.27). Differences are most striking in relation to subjective well-being and mental state, and less strong in relation to general health and limiting health or disability. The last two are much more strongly influenced by ageing (Figure 5.28).

*Figure 5.27: Measure of health and well-being – all adults and poor only*
Overall, there is a clear urban-rural gradient for subjective well-being and mental state measures, with people in urban areas more likely to report poorer levels of subjective well-being and a worse mental state (in the last case, only remote areas show a clearly better outcome). The differences persist virtually unchanged when we control for a variety of individual factors (sex, age, household type, income and deprivation). By contrast, there do not appear to be systematic differences across the urban rural categories for the two measures which are more strongly related to ageing – general health and limiting health/disability. This is the case whether we control for age, etc. or not.

There is striking evidence of a less tangible but nevertheless important rural advantage. Several theories could be suggested about the origins of this, related to physical or social characteristics of these locations, such as access to greenspace or noise levels. Shucksmith and Philip (2000: p15) summarise two earlier studies as finding evidence of “a form of psychic income” for some residents at least which may compensate for or offset the effects of lack of income, opportunities or facilities.
Figure 5.29: Measure of health and well-being by urban-rural classification (3 category)

Figure 5.30: Measure of health and well-being by urban-rural classification (6 category)
### Table 5.10: Health and well-being by urban-rural categories

<table>
<thead>
<tr>
<th></th>
<th>Urban</th>
<th>Large urban area</th>
<th>Other urban area</th>
<th>Accessible small town</th>
<th>Accessible rural</th>
<th>Remote small town</th>
<th>Remote rural</th>
<th>Remote Scotland</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>All adults</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>High satsfctn with day-to-day activities</td>
<td>16%</td>
<td>13%</td>
<td>18%</td>
<td>21%</td>
<td>20%</td>
<td>25%</td>
<td>27%</td>
<td>24%</td>
</tr>
<tr>
<td>High satsfctn with feeling part of community</td>
<td>12%</td>
<td>11%</td>
<td>13%</td>
<td>19%</td>
<td>16%</td>
<td>28%</td>
<td>26%</td>
<td>18%</td>
</tr>
<tr>
<td>High satsfctn with life overall</td>
<td>29%</td>
<td>24%</td>
<td>34%</td>
<td>39%</td>
<td>39%</td>
<td>38%</td>
<td>42%</td>
<td>40%</td>
</tr>
<tr>
<td>Poor mental state</td>
<td>18%</td>
<td>20%</td>
<td>16%</td>
<td>18%</td>
<td>18%</td>
<td>14%</td>
<td>9%</td>
<td>10%</td>
</tr>
<tr>
<td>General health v good</td>
<td>33%</td>
<td>32%</td>
<td>34%</td>
<td>29%</td>
<td>30%</td>
<td>26%</td>
<td>37%</td>
<td>33%</td>
</tr>
<tr>
<td>Limiting health/disability</td>
<td>28%</td>
<td>30%</td>
<td>26%</td>
<td>28%</td>
<td>28%</td>
<td>30%</td>
<td>25%</td>
<td>25%</td>
</tr>
<tr>
<td><strong>Poor adults only</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>High satsfctn with day-to-day activities</td>
<td>7%</td>
<td>6%</td>
<td>8%</td>
<td>6%</td>
<td>5%</td>
<td>11%</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td>High satsfctn with feeling part of community</td>
<td>5%</td>
<td>6%</td>
<td>3%</td>
<td>9%</td>
<td>5%</td>
<td>29%</td>
<td>19%</td>
<td>14%</td>
</tr>
<tr>
<td>High satsfctn with life overall</td>
<td>11%</td>
<td>10%</td>
<td>11%</td>
<td>19%</td>
<td>19%</td>
<td>19%</td>
<td>24%</td>
<td>26%</td>
</tr>
<tr>
<td>Poor mental state</td>
<td>38%</td>
<td>39%</td>
<td>36%</td>
<td>35%</td>
<td>32%</td>
<td>48%</td>
<td>22%</td>
<td>22%</td>
</tr>
<tr>
<td>General health v good</td>
<td>23%</td>
<td>28%</td>
<td>16%</td>
<td>26%</td>
<td>24%</td>
<td>34%</td>
<td>25%</td>
<td>28%</td>
</tr>
<tr>
<td>Limiting health/disability</td>
<td>39%</td>
<td>39%</td>
<td>38%</td>
<td>38%</td>
<td>33%</td>
<td>61%</td>
<td>34%</td>
<td>30%</td>
</tr>
</tbody>
</table>
5.9: Patterns of multi-dimensional exclusion

It is possible to combine the information on all the different domains of social exclusion in a single summary form. One of the core aims of the PSE-UK was to make this kind of analysis possible for the first time. Nevertheless, it is a complex task where there are many different potential approaches. What we present here is a fairly preliminary exploration but by no means the final word.

One very crude way of doing this is to give each individual an overall ‘social exclusion score’ but summing up scores on different domains. There are many problems with such an approach, not least is that this assumes that exclusion only comes in one form (where people have ‘more’ or ‘less’ of it) whereas the emphasis in the literature and in this analysis has been on the multi-dimensional nature of exclusion (where there are different forms of exclusion). One of the explicit criticisms in the rural literature is that research and policy have tended to be dominated by perspectives based on urban experiences or urban forms of poverty which have served to obscure the level and nature of rural problems.

Another approach which has been used, for example, in a study of exclusion in Australia (Saunders 2011), is to reduce each individual’s responses to a series of binary classifications for each domain, i.e. each person is said to be ‘excluded’ or not on each domain by selecting some threshold level based on answers to one or more questions. The limitation of that kind of approach is that a great deal of information is lost in the process. Fine distinctions between those just above or just below any threshold are lost. Furthermore the choice of the threshold is essentially arbitrary.

Here, we adopt a slightly different approach, with some advantages over the previous two, but still with several limitations. We first give individuals a score on each of five domain groupings which emerge from the factor analysis discussed in Section 3 above. Housing measures have been included with economic resources since the two correlate highly, leaving neighbourhood environment on its own. The five groupings are:

- Economic resources and housing
- Family and social resources
- Neighbourhood environment
- Political, civic and cultural participation
- Health and well-being.

In itself, this step makes a number of assumptions in the selection of indicators, the scoring for each, the factor solution used, the relative weight given to each variable in the combined score, and so on. Although we do not provide full details here given the preliminary nature of the analysis, each domain score is essentially based on the aggregation of the variables discussed in the relevant sections above. There is no intention to claim that this is the only way to try to capture the multi-dimensional nature of exclusion but it is the result of a fairly lengthy, systematic exploration of the data with the aim of providing some understanding of how different forms of disadvantage relate to each other.

One of the notable features of the factor analysis results is that ‘access to services and transport’ did not emerge has playing a useful role in distinguishing between people with different forms of
exclusion. This was true whether we constructed the types using data for the whole of the UK or just for Scotland. In other words, problems of access are similar for people in each of the different groups – there is no group where access problems (as defined here) emerge as one of their defining characteristics. This may seem somewhat surprising, particularly given the evident problems with geographical access faced by many people in remote settlements in particular. It is possible that a more fine-grained analysis would identify that kind of access problem as an important dimension in one or more groups, suggesting distinctly rural forms of exclusion. However, as conceptualised here, problems of access to services are not systematically related to the other dimensions of exclusion.

Using these five combined scores, each individual is allocated to a group with people who have a similar combination of characteristics (using cluster analysis). We create 14 groups, with labels which provide some description of differences. To give these groups an approximate ordering, we add up the scores across all the domains to identify more or less excluded groups. We do not attribute great weight to this summary score given the criticism of such a one-dimensional approach noted above but it is nevertheless useful for broad distinctions. Using this ordering, the 14 groups can be argued to fall into five broader groups, running from ‘advantaged’ to ‘multiply excluded’.

Table 5.11 shows the broad groups and groups, their share in the total adult population, and the odds ratios for urban, accessible and remote areas for each; these last show whether a particular group is over-represented compared with the Scottish average (orange shading) or under-represented (blue shading). Figures 5.31 to 5.33 provide a graphical summary of the distribution of the different types across the urban-rural hierarchy. Numbers in the most excluded groups are very small so we should be cautious about drawing conclusions about the relative distribution of these.

As with poverty, we can say that excluded groups are found in areas across the urban-rural spectrum although it is clear that more urban areas have fewer people in the advantaged groups, and more in the excluded and multiply excluded groups.

At the ‘upper’ end, three groups cover more than half the population. There are two groups which contain the most advantaged individuals. The main distinction between them comes from respondents’ perceptions of political, civic or cultural inclusion. One is over-represented in remote areas, and under-represented in urban ones, the other (most advantaged) is quite evenly distributed. A third group, labelled moderate, is relatively evenly distributed though under-represented in remote rural areas. The three groups make up 56 per cent of all adults but 66 per cent of those in remote areas.

Next there are four groups which make up a further 32 per cent of the adult population, relatively evenly distributed but slightly more common in urban areas, particularly large urban areas. One group (with particularly poor neighbourhood environments) is heavily skewed to urban areas. Another (with low political, civic and cultural participation and poor health and well-being) is over-represented in accessible areas. A third (particularly low economic resources but otherwise closer to average on other domains) appears over-represented in remote rural areas.

Finally there are seven groups which make up just 11 per cent of the adult population, and labelled either ‘excluded’ or ‘multiply excluded’. Together, these groups are strongly over-represented in the large urban areas and under-represented in remote areas – 16 per cent compared with 6 per cent. Two groups appear over-represented in ‘other’ urban areas, and two in accessible small towns but
large urban areas have over-representation for three of them. In remote small towns and remote rural areas, almost all the groups are under-represented.

**Table 5.11: Social exclusion groups**

<table>
<thead>
<tr>
<th>Broad group</th>
<th>Group</th>
<th>Urban</th>
<th>Accessible</th>
<th>Remote</th>
<th>All adults</th>
</tr>
</thead>
<tbody>
<tr>
<td>Multiply excluded</td>
<td>Multiple exclusion, esp. neighbourhood environment and economic resources</td>
<td>1.5</td>
<td>0.4</td>
<td>0.4</td>
<td>0%</td>
</tr>
<tr>
<td></td>
<td>Multiple exclusion, esp. health &amp; well-being</td>
<td>1.4</td>
<td>0.9</td>
<td>0.3</td>
<td>1%</td>
</tr>
<tr>
<td>Excluded</td>
<td>Excluded, esp. health &amp; well-being</td>
<td>1.2</td>
<td>0.8</td>
<td>0.7</td>
<td>2%</td>
</tr>
<tr>
<td></td>
<td>Excluded, esp. neighbourhood environment (and economic resources to lesser extent)</td>
<td>1.5</td>
<td>1.2</td>
<td>0.0</td>
<td>2%</td>
</tr>
<tr>
<td></td>
<td>Excluded, esp. economic resources</td>
<td>0.9</td>
<td>1.9</td>
<td>0.6</td>
<td>2%</td>
</tr>
<tr>
<td></td>
<td>Excluded, esp. neighbourhood environment and family &amp; social resources</td>
<td>1.6</td>
<td>0.8</td>
<td>0.2</td>
<td>2%</td>
</tr>
<tr>
<td></td>
<td>Excluded, esp. health &amp; well-being</td>
<td>1.1</td>
<td>0.9</td>
<td>0.9</td>
<td>4%</td>
</tr>
<tr>
<td>Low</td>
<td>Low, esp. economic resources; political, civic &amp; cultural participation; and health &amp; well-being</td>
<td>1.0</td>
<td>0.8</td>
<td>1.1</td>
<td>4%</td>
</tr>
<tr>
<td></td>
<td>Low, esp. neighbourhood environment</td>
<td>1.4</td>
<td>0.9</td>
<td>0.3</td>
<td>10%</td>
</tr>
<tr>
<td></td>
<td>Low, esp. political, civic &amp; cultural participation, and health &amp; well-being</td>
<td>0.8</td>
<td>1.3</td>
<td>1.1</td>
<td>10%</td>
</tr>
<tr>
<td></td>
<td>Low, esp. economic resources</td>
<td>1.0</td>
<td>0.9</td>
<td>1.0</td>
<td>9%</td>
</tr>
<tr>
<td>Moderate</td>
<td>Moderate, with lower family &amp; social resources</td>
<td>1.2</td>
<td>0.8</td>
<td>0.8</td>
<td>11%</td>
</tr>
<tr>
<td>Advantaged</td>
<td>Advantaged, with lower political, civic &amp; cultural participation</td>
<td>0.8</td>
<td>1.0</td>
<td>1.3</td>
<td>28%</td>
</tr>
<tr>
<td></td>
<td>Advantaged, esp. political, civic &amp; cultural participation</td>
<td>0.9</td>
<td>1.0</td>
<td>1.1</td>
<td>16%</td>
</tr>
</tbody>
</table>
Figure 5.31: Broad exclusion groups by urban-rural category

Figure 5.32: Detailed exclusion groups by urban-rural category
5.10: The experience of poverty

Two novel questions in the PSE-UK survey ask respondents about the experience of being poor: whether they have ever felt embarrassed because of their poverty (feeling shame) and whether they have ever been made to feel small because of their poverty (feeling shamed by someone else). For Scotland as a whole, 22 per cent say yes to the first, and 14 per cent to the second. One in four people say yes to one or the other, and we use this single measure to capture shame. Ever having experience shame is strongly related to current risks of poverty. At high levels of deprivation (lacking eight or more necessities), the great majority of people report having experienced shame (78 per cent).

There is no evidence here to support the claim that poverty is particularly shaming in more rural contexts. The relationship between deprivation and shame is the same whether people live in urban or rural areas (Figure 5.34). If we further divide the data between the six urban-rural categories, there are still no obvious differences across areas, even contrasting remote rural with large urban (results are not shown because uncertainties grow due to the small number of cases in each category).

There are some limitations with the data, notably the fact that the shame question is about ever having experienced shame due to poverty, and we do not know whether the person was living in the same kind of location at the time they were poor. Nevertheless, we are not aware of any other study which has provided a systematic comparison of urban and rural locations on this question.
Figure 5.34: Shame by deprivation by urban-rural category
6. Conclusions

Overall the picture which emerges from this study is one of similarity and continuity across the urban-rural spectrum rather than sharp difference. Poverty and social exclusion are found in every part of Scotland. While concentrations of poverty are somewhat greater in the large urban areas, there are still significant levels in accessible and remote areas. Similarly, multi-dimensional exclusion is present everywhere though again more common in large urban areas.

At the same time, the PSE-UK survey supports the view that large urban areas have higher concentrations of poverty and material disadvantage. Poverty is highest in the large urban areas on almost every one of the measures used. Other measures of material living standards based on quality of goods or financial stress and indebtedness further confirm the picture. While poverty tends to fall as we move down the urban-rural hierarchy, there does appear to be markedly higher levels in remote rural areas than in remote small towns and, on one or two measures, the levels are as great as in large urban areas.

The prevalence of various forms of exclusion varies between urban and rural areas, usually in ways which the existing literature has identified. More rural and remote areas emerge as having greater problems with access to many of the general services, as expected, but there also appears to be a particular problem with services for older people in remote rural areas. There are problems with higher levels of part-time working in remote rural areas, for men in particular, and this lowers household work intensity (though it is still higher here than in urban areas). There are also lower levels of qualifications in these locations. Less anticipated, perhaps, people in more remote rural areas report slightly lower levels of social support, which may be connected also with lower levels of contact with family.

On the other hand, the analysis highlights several positives for remote and rural areas which have perhaps had less recognition. These would include better neighbourhood environments as well as higher levels of subjective well-being and better mental health. Job quality appears to be rated comparatively well in remote rural areas and there is less evidence of unemployment longer term. In-work poverty is lower in remote areas than urban ones.

When we construct a multi-dimensional typology of exclusion, we find almost all of the 14 types are present in urban and rural areas, although there is a clear gradient with the more excluded groups over-represented in urban areas compared with remote locations. Even with the complex, multi-dimensional measurements, we do not find distinct forms of exclusion in urban and rural locations. Again, remote rural areas appear more disadvantaged than remote towns but this is largely due to higher proportions in the groups which are just below average (‘low’ on the scale above). Both the two remote categories have relatively few of the most excluded groups.
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July 2016 – corrected error in lower half of Table 5.10 which had previously just repeated the upper half.