

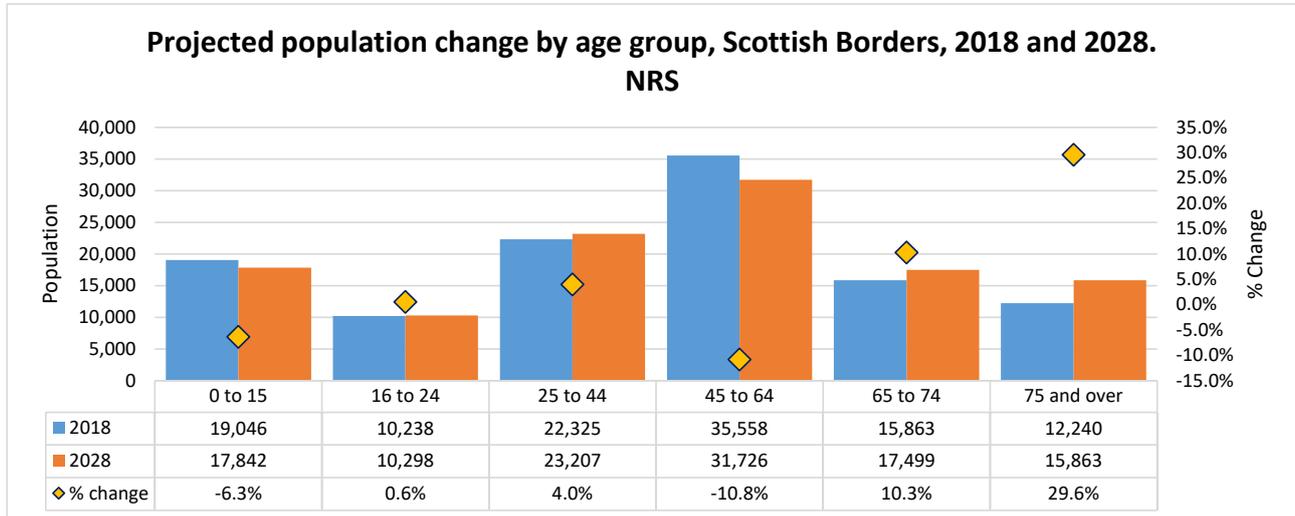
# Scottish Borders Picture of Poverty

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## Demographic Challenge

According to NRS<sup>1</sup> the population of the Scottish Borders is expected to increase by 1% (from 115,270 to 116,435), below the 1.8% for Scotland. However, the population changes within different age groups shows a different story; a 6.3% reduction in those aged 0 to 15 and a 10.8% reduction in those aged 45 to 64 compared to a 10.3% increase in those aged 65 to 74 and a 29.6% increase in those aged 75 and older, as seen in the graph below.



The change in population impacts on the dependency ratio for the Scottish Borders. The dependency ratio considers the non-working age (0-15 years and 65+) population compared to those of working age. A ratio of 70% (Scottish Borders for 2018) means that for every 1,000 people of working age there are 700 of non-working age. By 2043, it is estimated that will increase to 80% for the Scottish Borders compared to 60% for Scotland.

Skills Development Scotland (SDS) - <https://www.skillsdevelopmentscotland.co.uk/media/47100/rsa-infographic-scottish-borders.pdf>



<sup>1</sup> National Records of Scotland – Scottish Borders profile

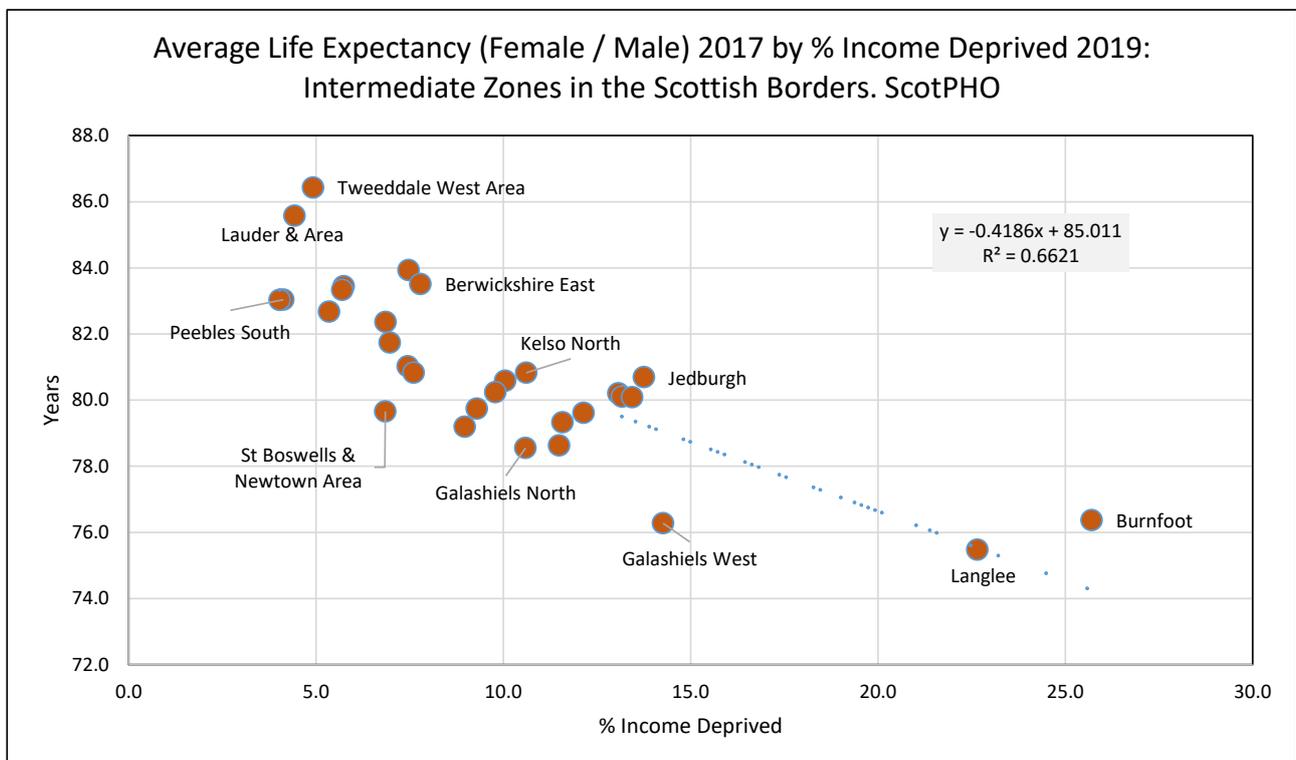
## Life Expectancy

While life expectancy is increasing overall, there are significant differences in the life expectancy and health of people across Scotland, depending on factors such as where they live, their age and gender, and their ethnic group. People living in less affluent areas of Scotland have a shorter life expectancy than those living in wealthier areas.

Life expectancy is a key indicator for reducing inequalities as poverty can reduce people's life expectancy. In the Scottish Borders, both the female (81.9 years) and male (79.2 years) life expectancy is similar to Scotland. Within the Scottish Borders, there is a 13.8-year gap for female life expectancy and a 10.6-year gap for male life expectancy, resulting in an 11.0-year gap for the combined life expectancy.

Area	Female Life Expectancy (Years) - 2018	Male Life Expectancy (Years) - 2018	Combined Life Expectancy (Average of Female and Male) 2018
Scotland	81.1	77.2	79.2
Scottish Borders	81.9	79.2	80.5
Scottish Borders Highest Life Expectancy (IZ)	90.3	83.6	86.4
Scottish Borders Lowest Life Expectancy (IZ)	76.4	73.0	75.5
Scottish Borders Gap in Life Expectancy	13.8	10.6	11.0

Within the Scottish Borders, similar to other areas, there is a clear relationship between an area's percentage of people that are income deprived and the average life expectancy (female / male); the higher the percentage income deprived the lower the life expectancy.



## Health Impact on Poverty

Poverty is a key influence on people's life experiences and health outcomes. Living in deprivation impacts both on how long people will live (life expectancy) and, importantly, how long people will live in good health (healthy life expectancy).

The health-related harms of relative poverty are complex. This strategy sets out how factors such as access to fuel, good housing, food and digital access are all impacted by poverty. The places we live, work and play, the connections we have with others and the extent to which we feel able to influence the decisions that affect us all have impact on our health and wellbeing. The [Marmot Report](#)<sup>2</sup> outlines that socio-economic factors (e.g., education, employment, and income) that contribute to our health more than individual health behaviours. However, ill-health and premature death disproportionately affects people living in poorer areas, e.g., the rate of mental ill-health and coronary heart disease are higher in more deprived areas in Scotland and people in those areas are more likely to be admitted to hospital with alcohol and/or drug problems compared to the least deprived areas.

In addition, it is straightforward to understand how living in poverty and its associated stresses and limits on people's lives in turn can lead to ill-health.

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<sup>2</sup> <http://www.instituteofhealthequity.org/resources-reports/fair-society-healthy-lives-the-marmot-review>

# Income and Employment

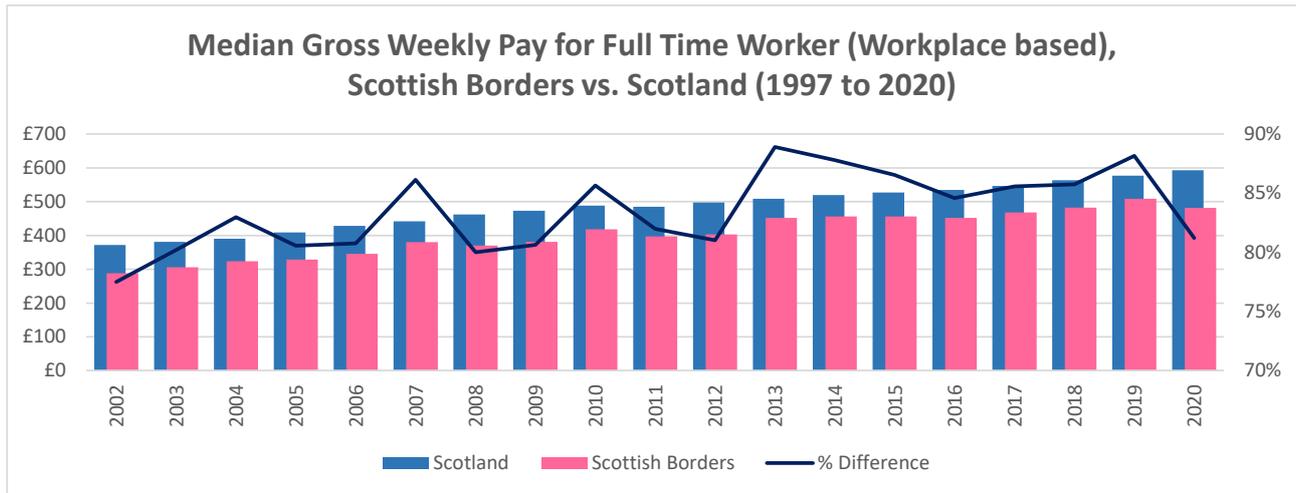
## Wages

The Annual Survey of Hours and Earnings produced by ONS and published on NOMIS<sup>3</sup> contains information on wages.

The median gross weekly pay (workplace based) for full time workers in the Scottish Borders has consistently been below the level for Scotland (83% between 2002 and 2020).

In 2020, the median gross weekly pay (workplace based) for full time workers in the Scottish Borders was £481, £111 below the £593 for Scotland or 81%.

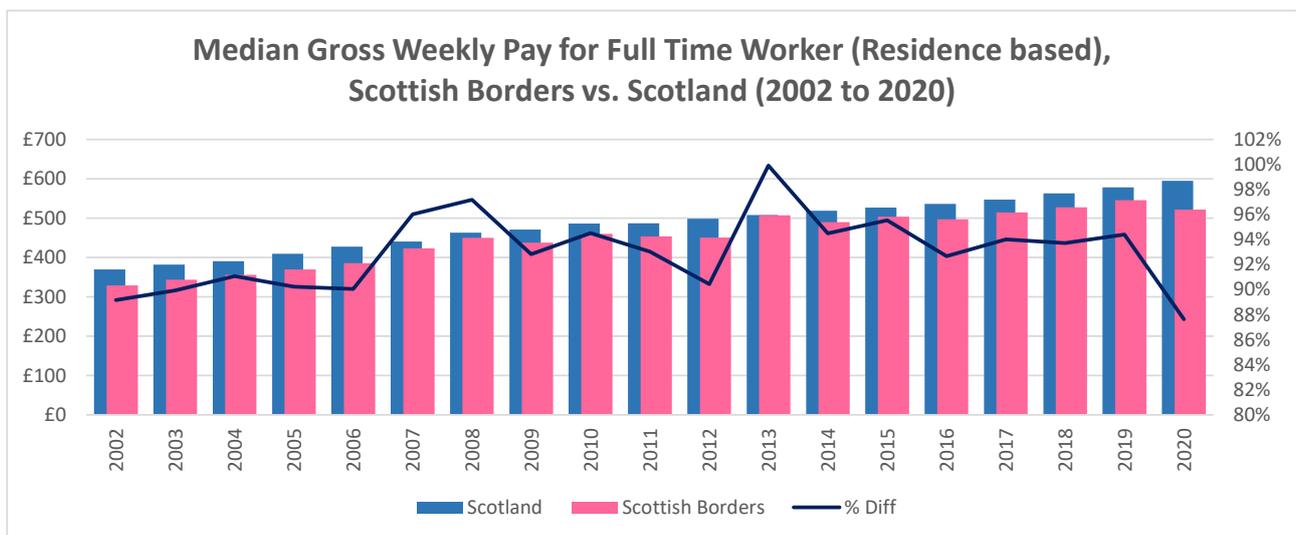
The graph below shows the workplace-based pay for both Scotland and the Scottish Borders from 2002 to 2020.



The same pattern can be seen in residence based weekly pay.

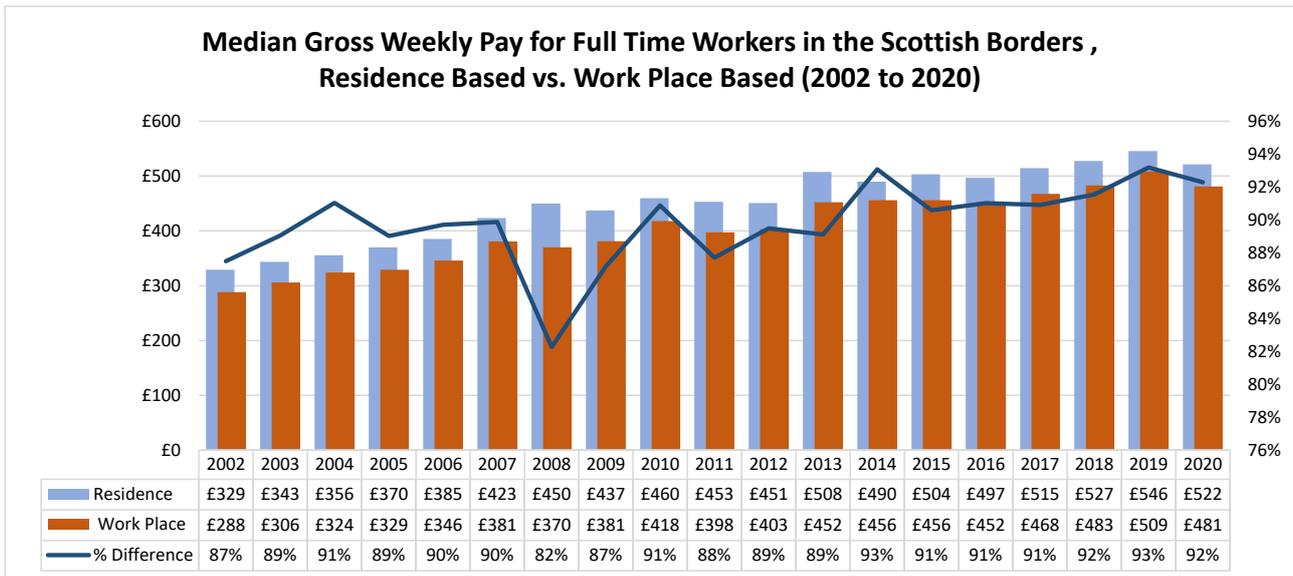
The median gross weekly pay (residence based) for full time workers in the Scottish Borders has consistently been below the level for Scotland (93% between 2002 and 2020).

In 2020, the median gross weekly pay (workplace based) for full time workers in the Scottish Borders was £522, £74 below the £595 for Scotland or 88%.



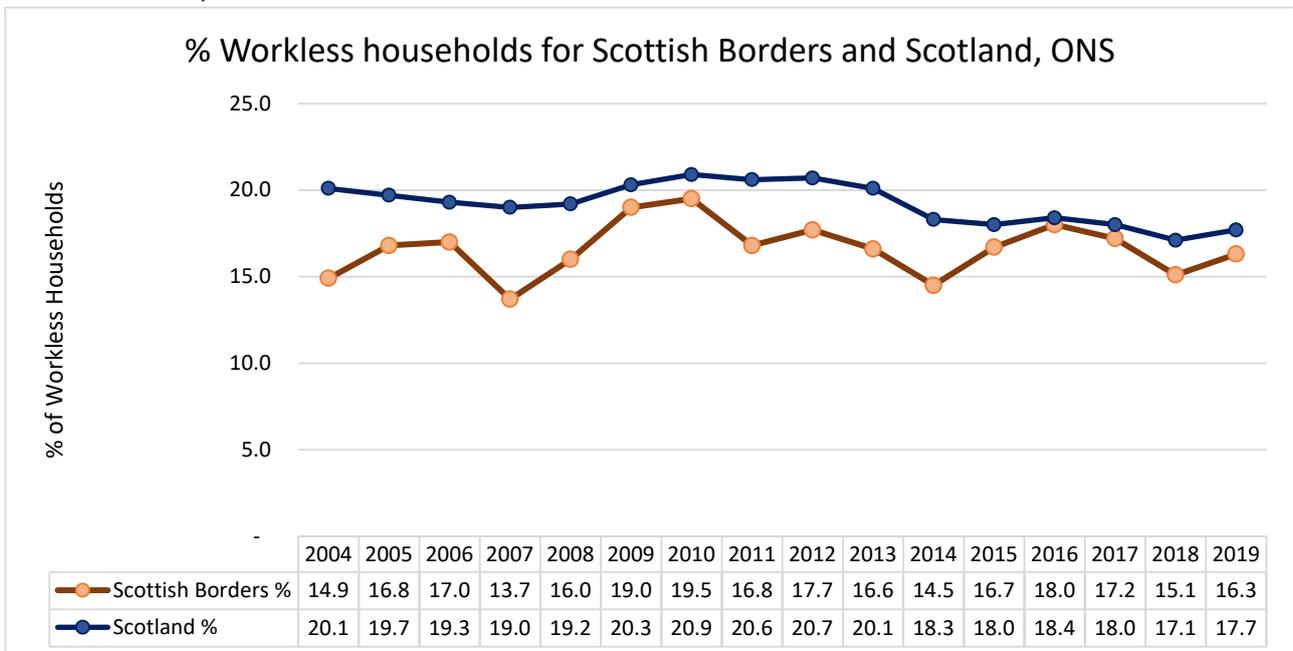
<sup>3</sup> <https://www.nomisweb.co.uk/>

Within the Scottish Borders the workplace-based wages have consistently been below those that are residence based. This shows there are a proportion of people who live in the Scottish Borders but earn their wages elsewhere. Whereas those who earn their wages in the Scottish Borders are more likely to also live in the Scottish Borders.



### Workless Households

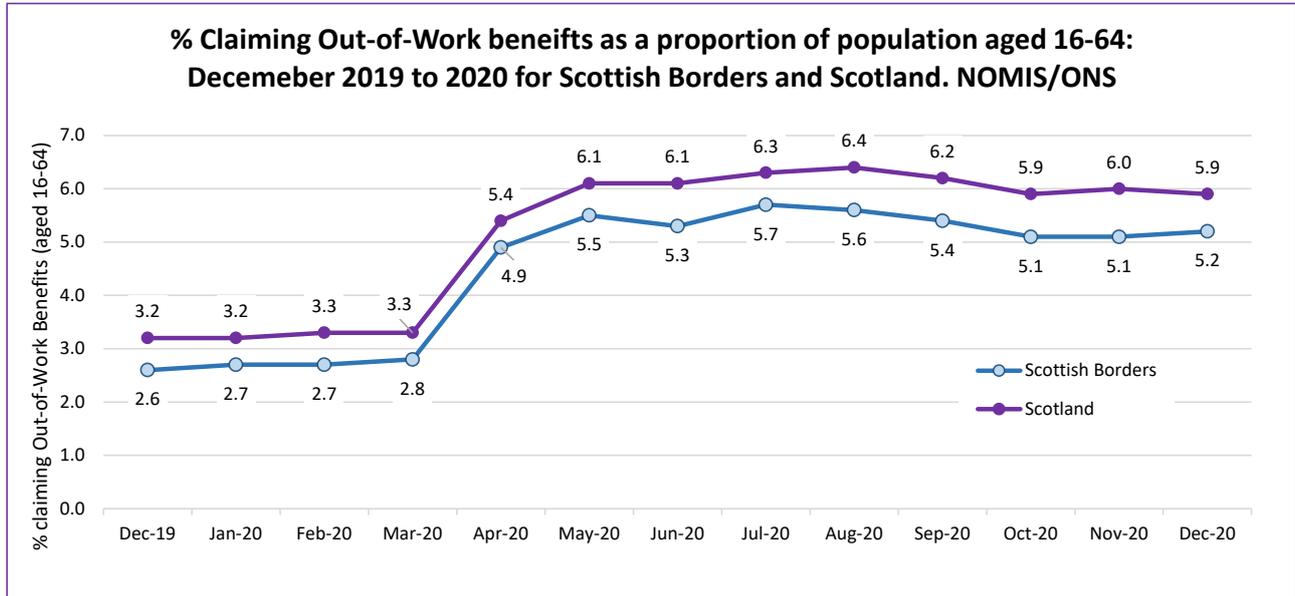
Prior to the Sars-Cov-2 pandemic (2019), **16.3%** of the households in the Scottish Borders were **workless**, slightly below the 17.7% for Scotland. Scottish Borders has consistently had a lower proportion of workless households compared to Scotland.



## Out-of-Work Benefits

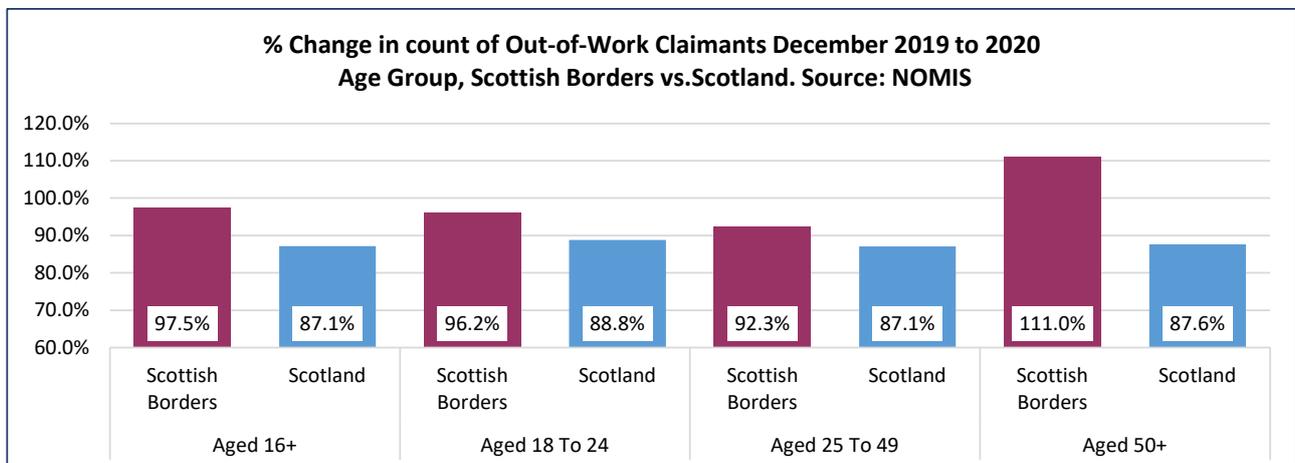
### Claimant Count in the Scottish Borders and Scotland<sup>4</sup>

Between December 2019 and December 2020, the number of people claiming **Out-of-Work** benefits aged 16 to 64 increased by **97.5% (1,730)** from 1,775 (2.6%) to 3,505 (5.2%) respectively.



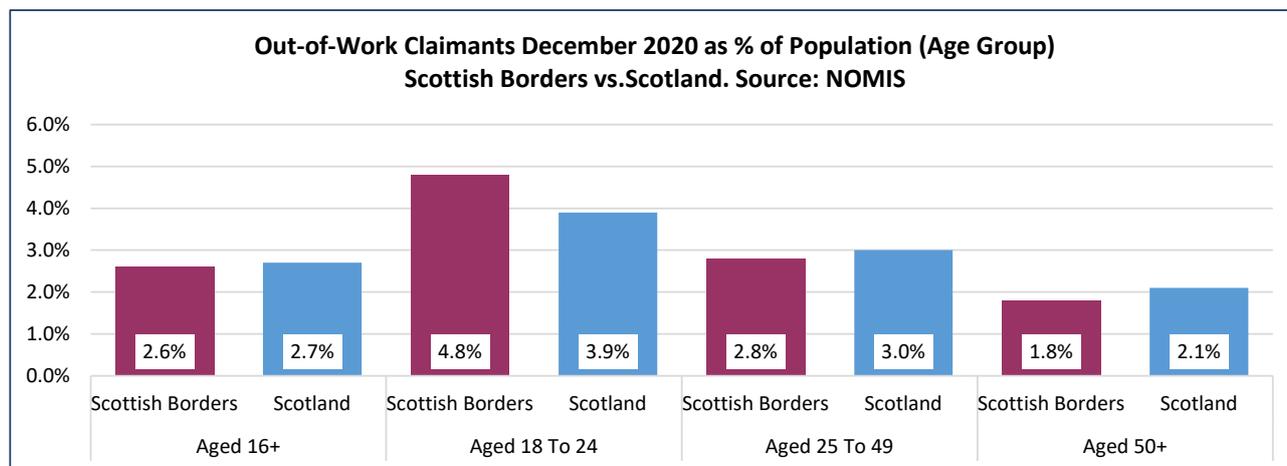
Area	Age Group	December 2019		December 2020		Change 2020 Less 2019		
		Claimaint Count	% of Pop	Claimaint Count	% of Pop	Claimant Count	% Change of Count	% of Pop
Scottish Borders	Aged 16+	1,775	2.6%	3,505	5.2%	1,730	97.5%	2.6%
	Aged 18 To 24	390	5.0%	765	9.8%	375	96.2%	4.8%
	Aged 25 To 49	915	3.0%	1,760	5.8%	845	92.3%	2.8%
	Aged 50+	455	1.7%	960	3.5%	505	111.0%	1.8%
Scotland	Aged 16+	110,705	3.2%	207,180	5.9%	96,475	87.1%	2.7%
	Aged 18 To 24	20,420	4.4%	38,550	8.3%	18,130	88.8%	3.9%
	Aged 25 To 49	62,075	3.5%	116,130	6.5%	54,055	87.1%	3.0%
	Aged 50+	27,405	2.4%	51,420	4.5%	24,015	87.6%	2.1%

Across all age groups the Scottish Borders had a higher **change in count of Out-of-Work claimants** compared to Scotland.



<sup>4</sup> [Nomis - Official Labour Market Statistics \(nomisweb.co.uk\)](https://www.nomisweb.co.uk)

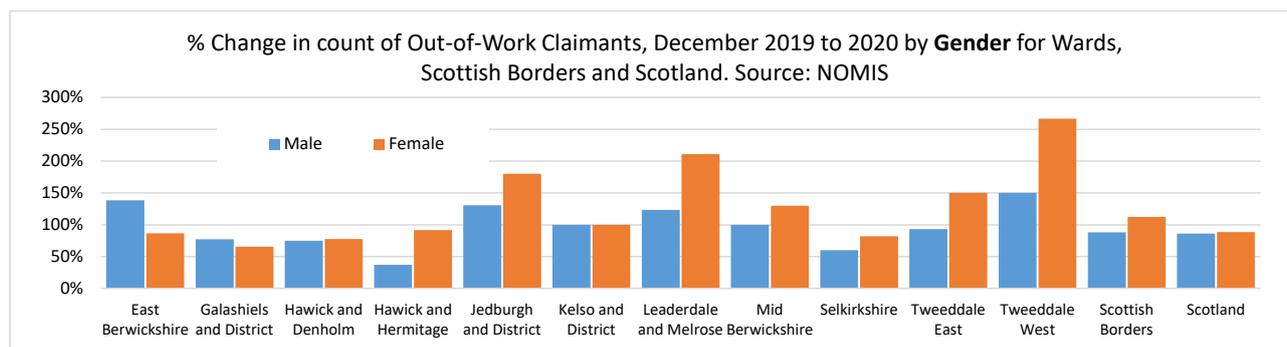
In December 2020, the Scottish Borders had a higher **proportion of population** aged 18-24 claiming Out-of-Work benefits compared to Scotland.



### Claimant Count in the Scottish Borders by Gender

Between December 2019 and December 2020 there was a **112%** increase in the number of women claiming Out-of-Work benefits in the Scottish Borders, higher than the increase for men in the Scottish Borders (88%) and for both men (86%) and women (88%) in Scotland. Two wards, Tweeddale West and Leaderdale and Melrose, had a greater than 200% increase in the number of female claimants, details are in the table and graph below.

Ward / Area	Dec 2019 Age 16+		Dec 2020 Age 16+		% Change 2020 Less 2019	
	Male	Female	Male	Female	Male	Female
East Berwickshire	65	75	155	140	138%	87%
Galashiels and District	220	145	390	240	77%	66%
Hawick and Denholm	140	90	245	160	75%	78%
Hawick and Hermitage	135	60	185	115	37%	92%
Jedburgh and District	65	50	150	140	131%	180%
Kelso and District	75	55	150	110	100%	100%
Leaderdale and Melrose	65	45	145	140	123%	211%
Mid Berwickshire	80	50	160	115	100%	130%
Selkirkshire	100	55	160	100	60%	82%
Tweeddale East	75	40	145	100	93%	150%
Tweeddale West	60	30	150	110	150%	267%
<b>Scottish Borders</b>	<b>1,085</b>	<b>690</b>	<b>2,040</b>	<b>1,465</b>	<b>88%</b>	<b>112%</b>
<b>Scotland</b>	<b>68,780</b>	<b>41,925</b>	<b>128,165</b>	<b>79,015</b>	<b>86%</b>	<b>88%</b>

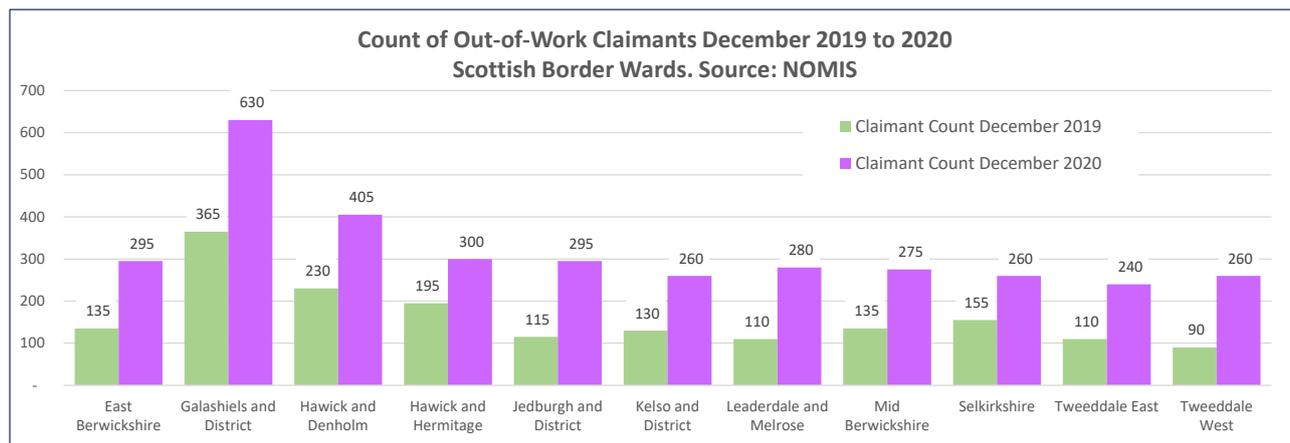


## Claimant Count in the Scottish Borders

The table below shows the claimant count by ward and percent of population.

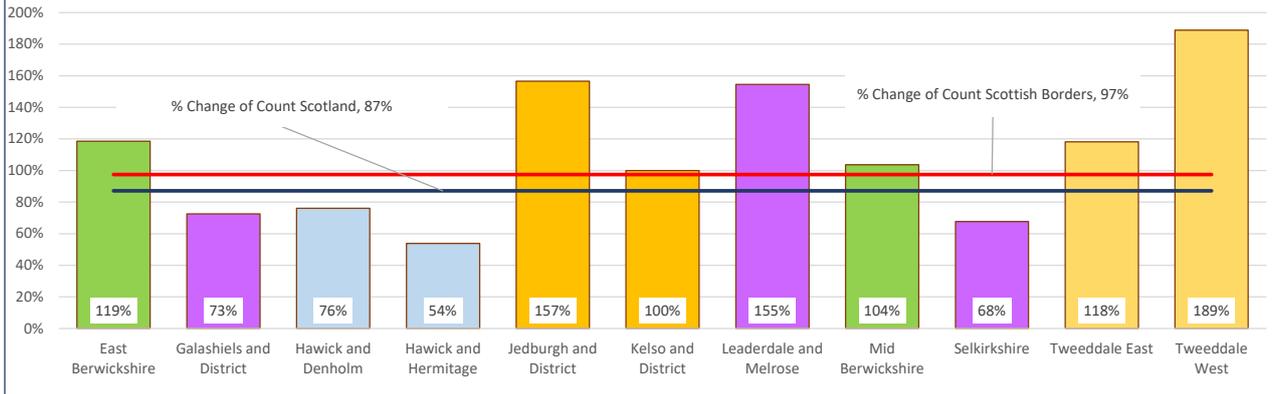
Ward / Area	Dec 2019 Age 16+		Dec 2020 Age 16+		Change 2020 Less 2019		
	Claimant Count	% of Pop	Claimant Count	% of Pop	Claimant Count	% Change of Count	% of Pop
East Berwickshire	135	2.3%	295	4.9%	160	119%	2.6%
Galashiels and District	365	3.7%	630	6.4%	265	73%	2.7%
Hawick and Denholm	230	4.2%	405	7.4%	175	76%	3.2%
Hawick and Hermitage	195	3.9%	300	5.9%	105	54%	2.0%
Jedburgh and District	115	2.2%	295	5.6%	180	157%	3.4%
Kelso and District	130	2.3%	260	4.6%	130	100%	2.3%
Leaderdale and Melrose	110	1.8%	280	4.4%	170	155%	2.6%
Mid Berwickshire	135	2.2%	275	4.5%	140	104%	2.3%
Selkirkshire	155	2.8%	260	4.6%	105	68%	1.8%
Tweeddale East	110	1.8%	240	3.8%	130	118%	2.0%
Tweeddale West	90	1.5%	260	4.2%	170	189%	2.7%
<b>Scottish Borders</b>	<b>1,775</b>	<b>2.6%</b>	<b>3,505</b>	<b>5.2%</b>	<b>1,730</b>	<b>97%</b>	<b>2.6%</b>
<b>Scotland</b>	<b>110,705</b>	<b>3.2%</b>	<b>207,180</b>	<b>5.9%</b>	<b>96,475</b>	<b>87%</b>	<b>2.7%</b>

The graph below shows the Out-of-Work claimant count for both December 2019 and 2020. It is important to note that Galashiels and District is a larger ward compared to the others.



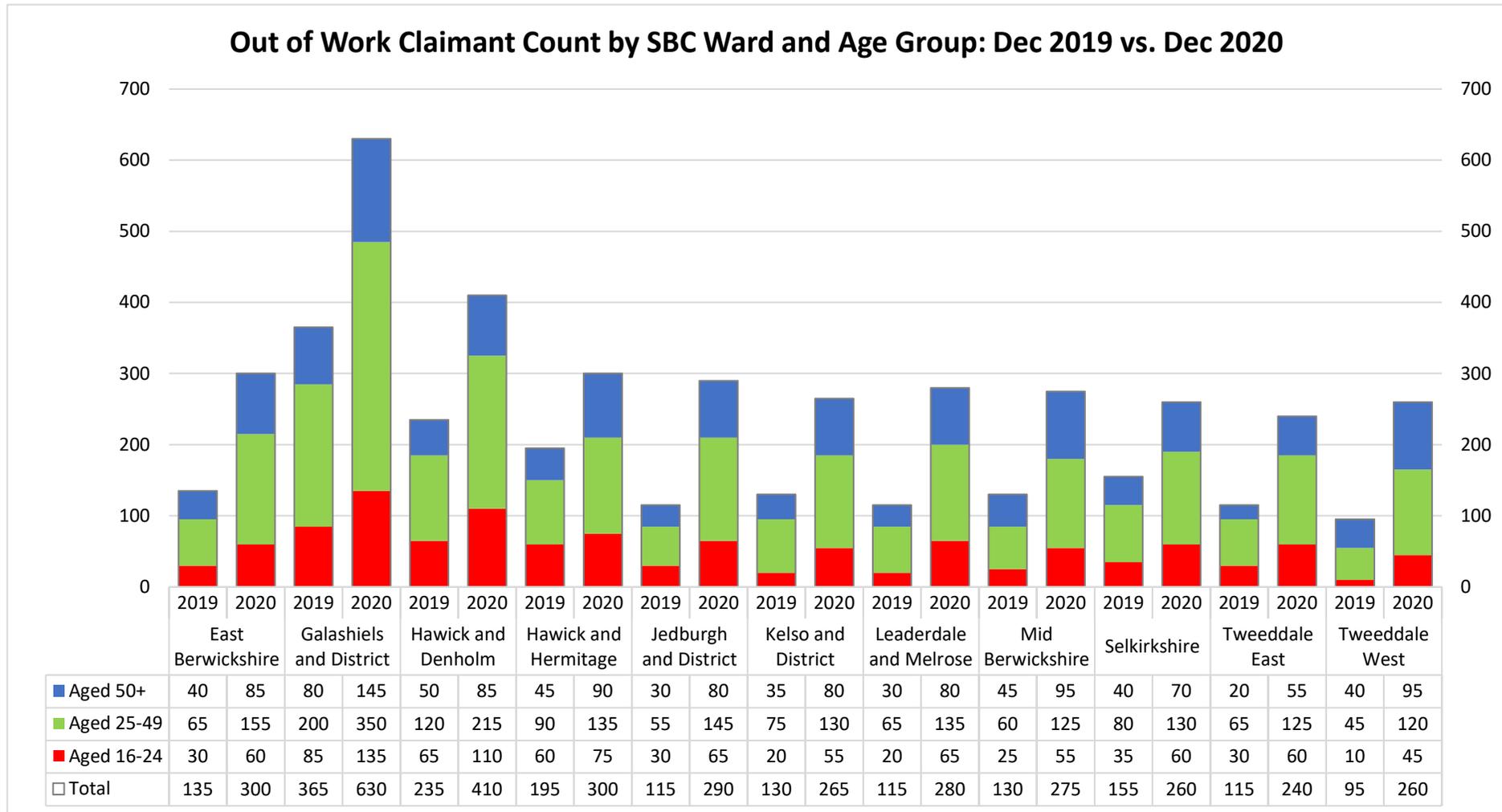
The graph below shows the percentage change in count of Out-of-Work Claimants between December 2019 and December 2020 for the 11 Scottish Borders wards compared to the % change for the Scottish Borders (97%) and Scotland (87%). Wards with the highest change are Tweeddale West, Jedburgh and District and Leaderdale and Melrose.

**% Change in count of Out-of-Work Claimants December 2019 to 2020**  
**Wards, Scottish Borders, and Scotland. Source: NOMIS**

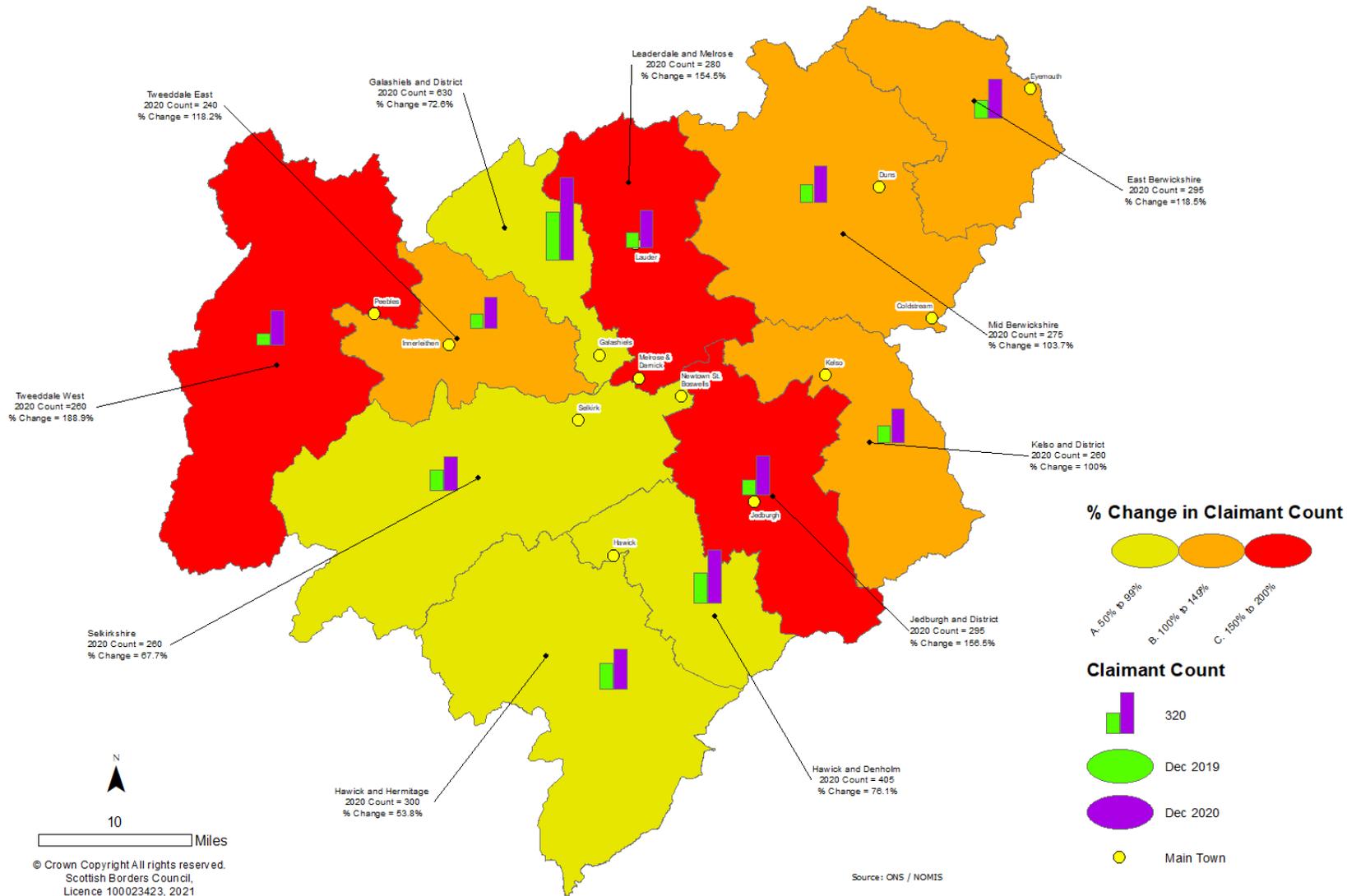


**Out of Work Claimant Count by SBC Wards and Age Group.**

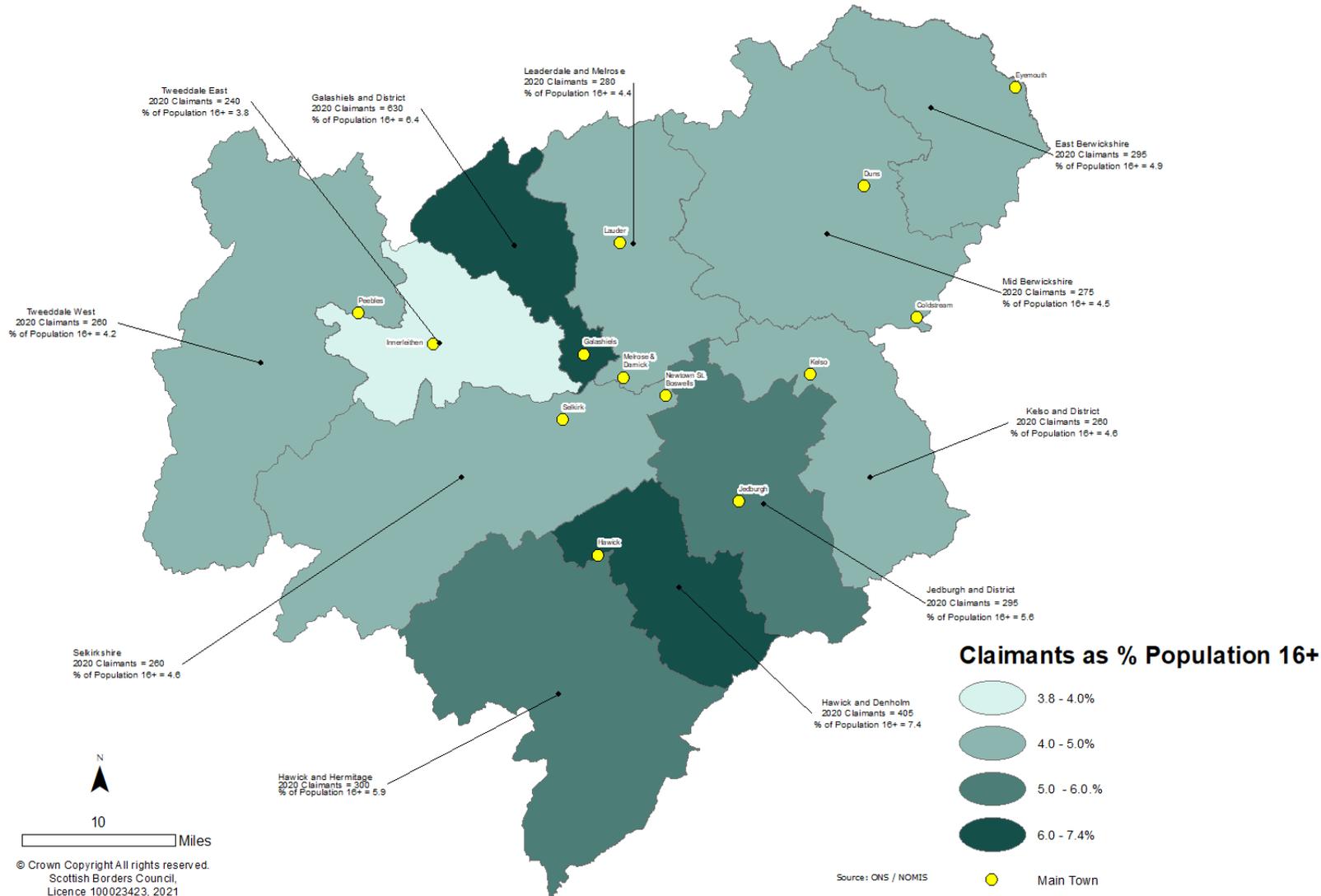
The graph / table below shows the count of claimants in each SBC Ward by age group. All wards had an increase in claimants for all age groups.



# Scottish Borders Wards - Out of Work Claimant Change Dec 2019 to Dec 2020



# Scottish Borders Wards - Out of Work Claimants % of Population Aged 16+



## Impact of Covid-19 on Employment and Businesses

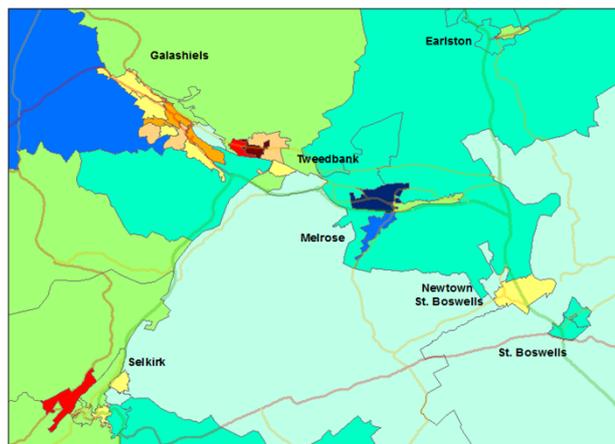
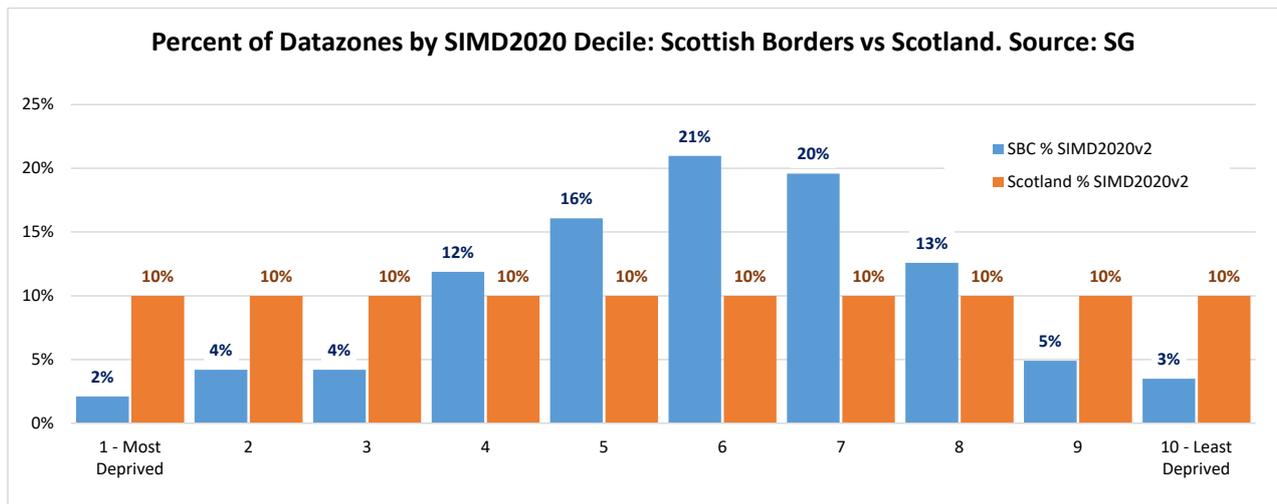
In the [Regional Skills Assessment for the Scottish Borders](#) (December 2020), Skills Development Scotland (SDS) reported:

- The number of **Universal Credit claimants** in the Scottish Borders **increased by 80%** (3,700) from 4,600 in March 2020 to 8,300 in November 2020.
- **3,300** jobs **furloughed** in the Scottish Borders (31 October 2020), accounting for 1.7% of Scotland's furloughed workforce.
- The SDS's Partnership Action for Continuing Employment (PACE) aims to help minimise the impact for people and businesses facing redundancy. Between April and October 2020 **PACE** has engaged with **420** individuals and **15** employers.

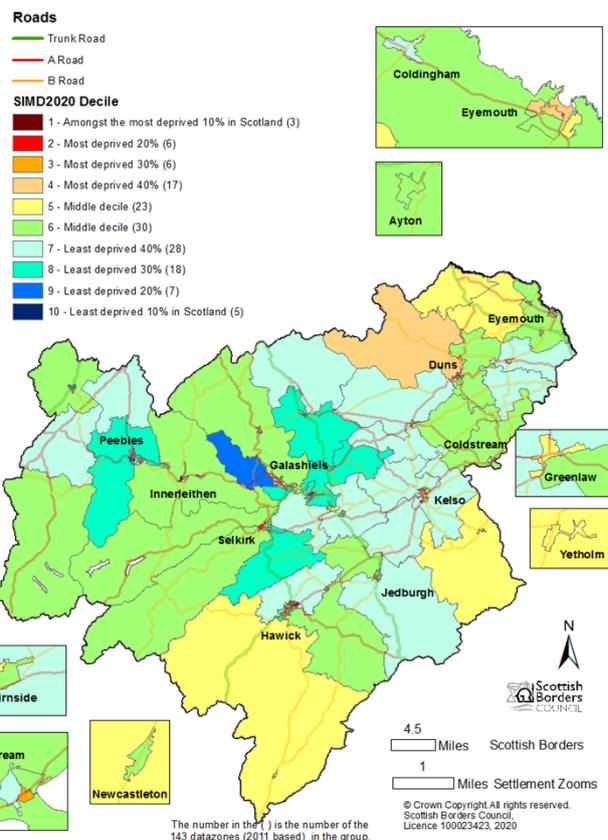
## Scottish Index of Multiple Deprivation (SIMD)

The Scottish Index of Multiple Deprivation (SIMD) is the official tool for finding the most deprived areas in Scotland<sup>5</sup>. The [SIMD2020](#) consists of over 30 indicators across 7 Domains: Employment, Income, Education, Health, Access, Crime and Housing.

The SIMD2020 shows that the 6% (9) of the 143 data zones in the Scottish Borders are part of the 20% most deprived of all of Scotland. A further 16% (24) of the data zones in the Scottish Borders are amongst the 21-40% most deprived in Scotland. The distribution of the 143 data zones in the Scottish Borders can be seen in the graph and map below.



### SIMD2020 for Scottish Borders Data Zones



<sup>5</sup> <https://www.gov.scot/collections/scottish-index-of-multiple-deprivation-2020/>

When specifically looking at the income and employment domain 9% of the Scottish Borders population is income deprived compared to 12% for Scotland. 8% for the Scottish Borders working age population is employment deprived compared to 9% for Scotland.

Within the domains of the SIMD the proportion of data zones that are in the 20% most deprived of Scotland varies.

	<p><b>9 (6%)</b> of the 143 data zones in the Scottish Borders are part of the 20% most deprived of all of Scotland</p>	 <p><b>Income</b></p>	<p><b>8 (6%)</b> of the 143 data zones in the Scottish Borders are in the 20% most income deprived data zones in Scotland.</p>
 <p><b>Employment</b></p>	<p><b>10 (7%)</b> data zones in the Scottish Borders are in the 20% most employment deprived.</p>	 <p><b>Education</b></p>	<p><b>8 (6%)</b> data zones in the Scottish Borders are in the 20% most education deprived.</p>
 <p><b>Health</b></p>	<p><b>9 (6%)</b> data zones in the Scottish Borders are in the 20% most health deprived.</p>	 <p><b>Access to Services</b></p>	<p><b>46 (32%)</b> data zones in the Scottish Borders are in the 20% most geographically access deprived.</p>
 <p><b>Crime</b></p>	<p><b>20 (14%)</b> data zones in the Scottish Borders are in the 20% most crime deprived.</p>	 <p><b>Housing</b></p>	<p><b>3 (2%)</b> data zones in the Scottish Borders are in the 20% most housing deprived.</p>

## Fuel Poverty

The source for Fuel Poverty information is the [Scottish House Condition Survey 2016-2018](#), which is part of the Scottish Household Survey.

The Fuel Poverty (Targets, Definition and Strategy (Scotland) Act 2019 establishes a new two-part definition whereby a household is considered fuel poor if:

- after housing costs have been deducted, more than 10% (20% for extreme fuel poverty) of their net income is required to pay for their reasonable fuel needs; and
- after further adjustments are made to deduct childcare costs and any benefits received for a disability or care need, their remaining income is insufficient to maintain an acceptable standard of living, defined as being at least 90% of the UK Minimum Income Standard (MIS).

To take account of the generally higher costs of living in Scotland's remote, rural and island communities, the legislation provides for uplifts to be applied to the MIS for households in these areas.

Around **29%** of all households in the Scottish Borders are fuel poor, equivalent to approximately 16,000 households. There seems to be a higher level of fuel poverty in the Scottish Borders compared to Scotland (25%), although it is not statistically different.

Households with higher levels of fuel poverty in the Scottish Borders are those that are Older (38%) and those in Social Housing (51%).

Around **15%** of all households in the Scottish Borders are in extreme fuel poverty, which is not significantly different to the 12% for Scotland.

## Child Poverty

The following table illustrates the % of children in the Scottish Borders living in poverty, below 60% median income after housing costs. The table includes other local authorities which are part of the same Local Government Benchmarking Framework family as a comparison. The Scottish Borders percentage point change from 2015 to 2019 is the second highest in the family.

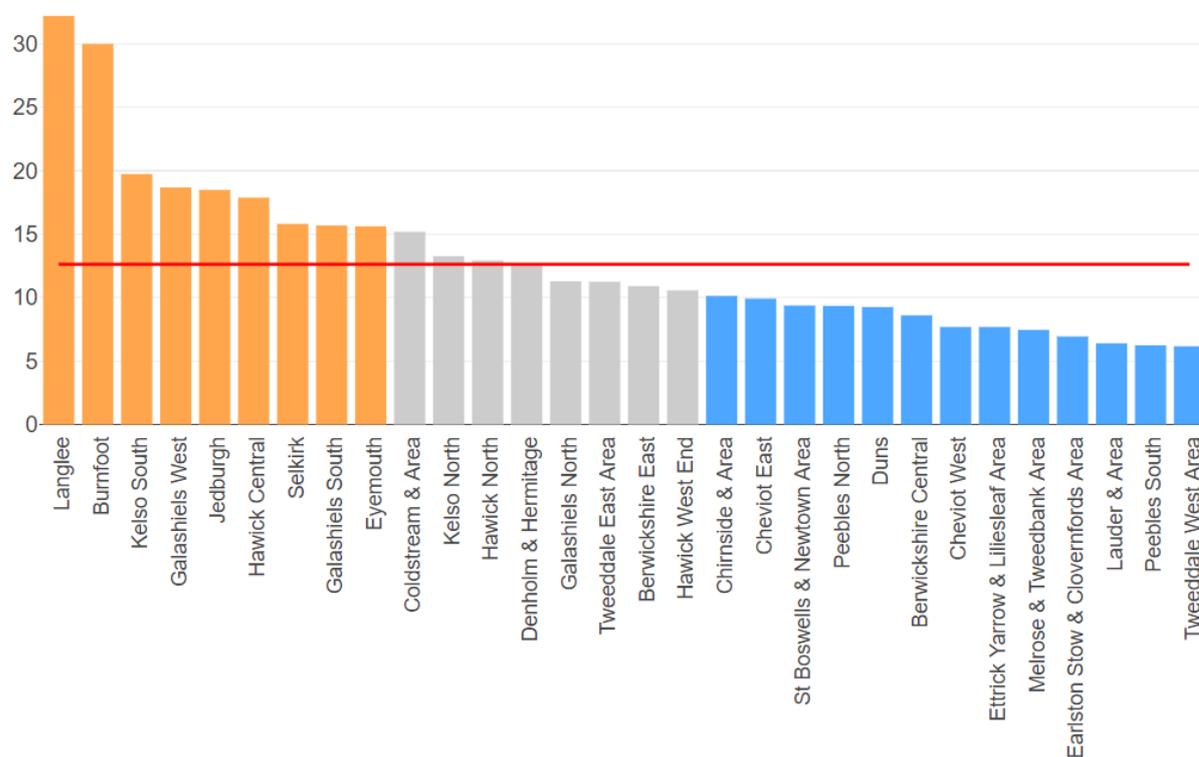
Local Authority	2014/15	2018/19	% point change (2015-19)
Scottish Borders	21.6%	23.9%	2.3%
Moray	21%	22.4%	1.5%
Stirling	20.5%	21.3%	0.8%
East Lothian	22.3%	23.3%	1.0%
Angus	21.6%	24.0%	2.4%
Highland	21.5%	23.0%	1.6%
Argyll and Bute	21.2%	23.4%	2.2%
Midlothian	22.8%	23.2%	0.4%

Source: [www.endchildpoverty.org.uk](http://www.endchildpoverty.org.uk)

### Children in low-income families

#### Children in low income families

Intermediate zones compared against Scottish Borders - 2016

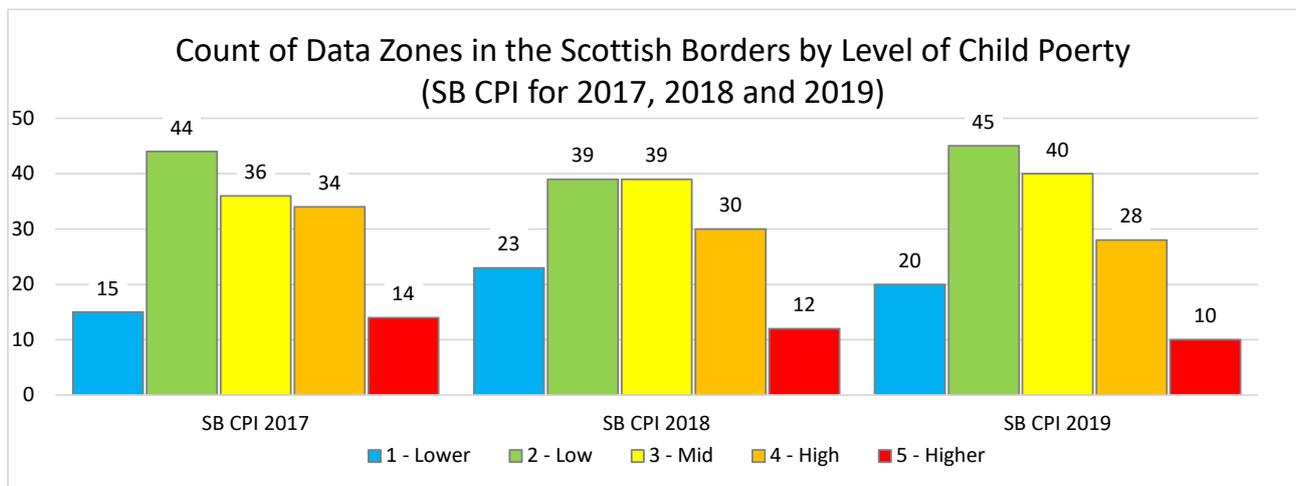


## The Scottish Borders Child Poverty Index

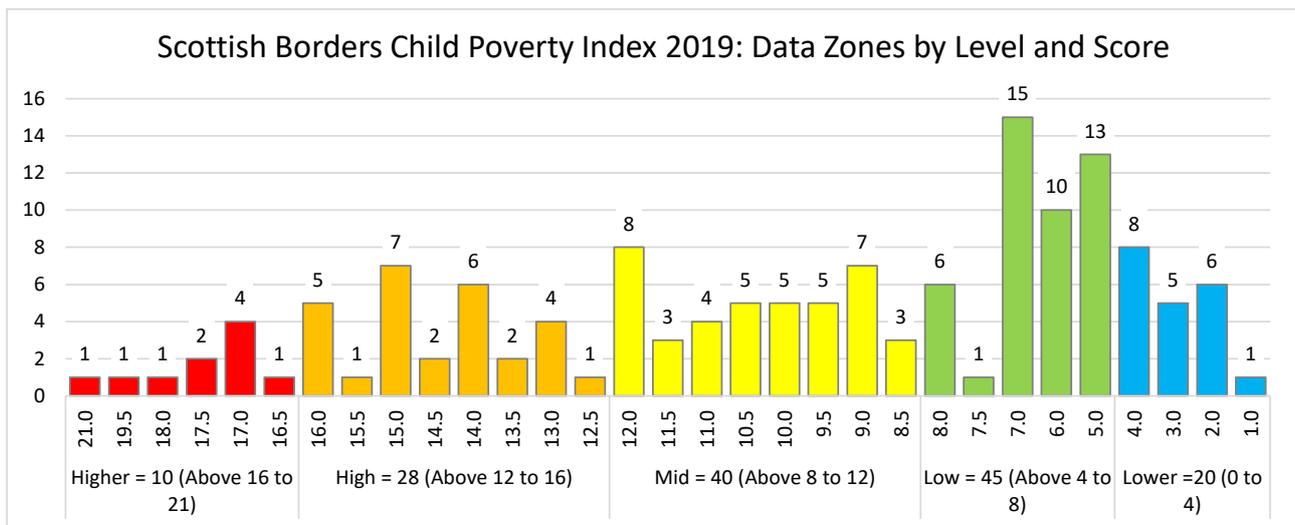
Poverty and low income remain an issue in an area with one of the lowest wages in Scotland, with many families “just getting by.” This has led to “poverty proofing” in all schools, supported by the development of the Scottish Borders Child Poverty Index (CPI), which provides schools and other partners with a more detailed understanding of child poverty as it affects communities locally.

These are experimental statistics using HMRC Children in low-income families, free school meals, clothing grants and educational maintenance allowance. The index shows that there are unexpected areas of child poverty. The Scottish Borders Child Poverty Index has 3 years of data and over time, the areas of high or higher levels of child poverty have reduced, however there are areas that consistently have high levels of child poverty.

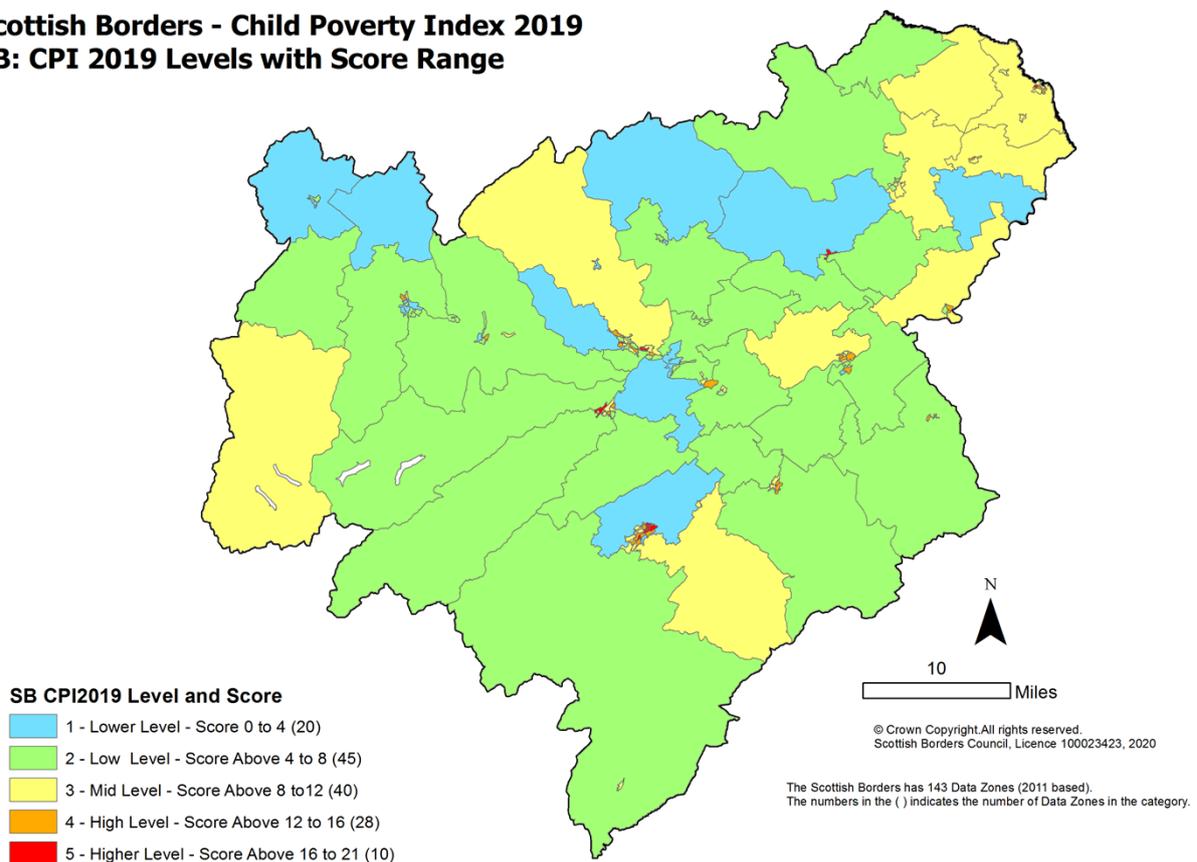
The graph below shows the distribution of data zones by level of child poverty for 2017, 2018 and 2019. The SB CPI 2019 had the fewest data zones in the ‘higher’ grouping of child poverty. Over the three years the number of data zones in the ‘high’ or ‘higher’ grouping as decreased; from 48 in 2017 to 38 in 2019.



The graph and map below shows the Scottish Borders data zones based on the SB CPI 2019 score, grouped into levels of Child Poverty.



### Scottish Borders - Child Poverty Index 2019 SB: CPI 2019 Levels with Score Range



## Covid-19 Recovery Matrix / Index

### Covid-19 Recovery Matrix

The SB CRI are experimental statistics to help identify areas in the Scottish Borders that may need more support to recover from Covid-19 and what those vulnerabilities may be. The areas used are the 30 Intermediate Zones within the Scottish Borders grouped by locality. The components of the SB CRI and accompanying matrix cover ScotPHO Covid-19 Vulnerability Index, Economic and Geographic Setting and population, details are in the table below. Those indicators with (\*) are components of the index.

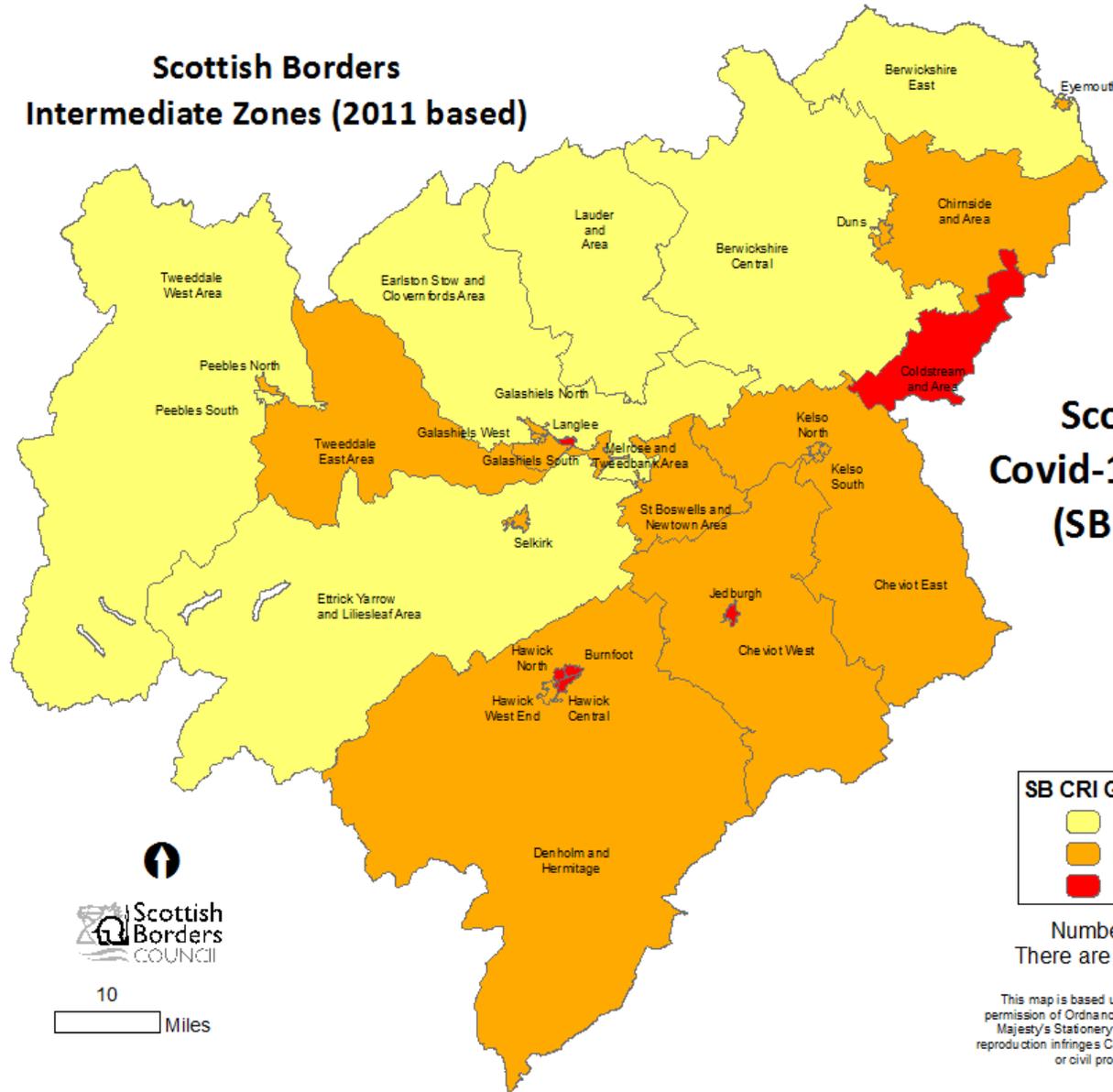
Area	Indicator
ScotPHO COVID-19 Vulnerability Index	ScotPHO Covid19 Index Social/Clinical Quintile
	ScotPHO Covid19 Index Demographic Quintile
	ScotPHO Covid19 Index Overall Quintile
	ScotPHO Covid19 Index Overall Quintile into SB CRI Points (*)
Economic / Geographic Setting	Town / Rural (*)
	% Children in Low Income Families 2016
	Child Poverty Index 2019 - Level (*)
	Population Income Deprived 2018 (*)
	Working age Population Employment Deprived 2018 (*)
	Employees in Covid-19 Vulnerable Industry 2018 (*)
	Single Adult Dwellings 2018 (*)
2018 Mid-Year Population Estimates	2018 Mid-Year Population
	2018 Children (under 16 years)
	2018 Working Age (16 - 64)
	2018 Pensionable Age (65 and over)
	2018 Age 75+
% in Age Group	2018 Children (under 16 years)
	2018 Working Age (16 - 64)
	2018 Pensionable Age (65 and over)
	2018 Age 75+ (*)

### SB Covid-19 Recovery Index

The eight indicators with a (\*) are components of the SB CRI. Each area gets points based on the value of each component. The points range from 9 to 30, divided into 3 groups. 9 to 15 in Yellow (Needs Support), 16 to 22 in Orange (Needs More Support), and 23 to 30 in Red (Needs Most Support). The higher the points the more support the area may need to recover from Covid-19. All areas will need support to recover from Covid-19, although some had concerns prior to Covid-19 that may exacerbate to recovery.

Within the Scottish Borders the areas potentially needing the most support to recover from Covid-19 are: Burnfoot, Langlee, Coldstream and Area, Jedburgh, Hawick Central and Hawick North. These can be seen in the upcoming the map and data table.

**Scottish Borders  
Intermediate Zones (2011 based)**

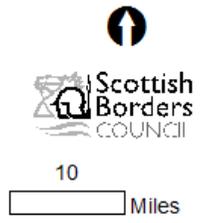


**Scottish Borders  
Covid-19 Recovery Index  
(SB CRI Grouping)**

SB CRI Group	
	A. Needs Support
	B. Needs More Support
	C. Needs Most Support

Number in ( ) is count of IZs.  
There are 30 IZ in Scottish Borders.

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Scottish Borders COVID-19 Recovery Matrix ScotPHO COVID-19 Vulnerability Index

<https://scotland.shinyapps.io/scotpho-covid-vulnerability/>

Economic / Geographic Setting

2018 Mid Year Population Estimates

% in Age Group

Scottish Borders		4	1	3	3	12.6%	3 - Mid	9.5%	8.7%	45.8%	35.8%	115,270	19,046	68,121	28,103	12,240	16.5%	59.1%	24.4%	10.6%		
Locality (Best Fit for IZ)	IZcode	IZ Area Name	ScotPHO Covid19 Index Social/Clinical Quintile	ScotPHO Covid19 Index Demographic Quintile	ScotPHO Covid19 Index Overall Quintile	ScotPHO Covid19 Index Overall Quintile into SB CRI Points (*)	Town / Rural (*)	% Children in Low Income Families 2016	Child Poverty Index 2019 - Level (*)	Population Income Deprived 2018 (*)	Working age Population Employment Deprived 2018 (*)	Employees in Covid-19 Vulnerable Industry 2018 (*)	Single Adult Dwellings 2018 (*)	2018 Mid Year Population	2018 Children (under 16 years)	2018 Working Age (16-64)	2018 Pensionable Age (65 and over)	2018 Age 75+	2018 Children (under 16 years)	2018 Working Age (16-64)	2018 Pensionable Age (65 and over)	2018 Age 75+ (*)
Berwickshire	S02002303	Berwickshire Central	4	3	4	2	Rural	8.6%	2 - Low	6.5%	7.3%	42.9%	26.8%	4,170	708	2,521	941	343	17.0%	60.5%	22.6%	8.2%
	S02002305	Berwickshire East	4	3	4	2	Rural	10.9%	3 - Mid	9.7%	7.5%	38.1%	28.5%	3,698	496	2,215	987	379	13.4%	59.9%	26.7%	10.2%
	S02002307	Chirnside & Area	4	3	4	2	Rural	10.1%	3 - Mid	7.8%	7.1%	77.5%	28.4%	3,986	650	2,333	1,003	400	16.3%	58.5%	25.2%	10.0%
	S02002308	Coldstream & Area	4	1	1	5	Rural	15.2%	4 - High	10.2%	10.5%	44.2%	36.5%	2,753	337	1,478	938	462	12.2%	53.7%	34.1%	16.8%
Cheviot	S02002304	Duns	3	1	3	3	Town	9.2%	3 - Mid	9.7%	8.6%	60.7%	40.6%	2,824	483	1,634	707	333	17.1%	57.9%	25.0%	11.8%
	S02002306	Eymouth	3	1	2	4	Town	15.6%	4 - High	10.3%	12.5%	54.3%	38.0%	3,538	726	1,953	859	372	20.5%	55.2%	24.3%	10.5%
	S02002309	Cheviot East	5	2	3	3	Rural	9.9%	2 - Low	7.8%	6.8%	71.5%	28.4%	4,701	698	2,643	1,360	576	14.8%	56.2%	28.9%	12.3%
	S02002312	Cheviot West	5	2	4	2	Rural	7.7%	2 - Low	5.2%	4.9%	72.2%	27.0%	2,965	396	1,748	821	304	13.4%	59.0%	27.7%	10.3%
Eldon	S02002314	Jedburgh	3	1	2	4	Town	18.5%	4 - High	13.5%	10.6%	61.6%	40.4%	3,885	657	2,262	966	458	16.9%	58.2%	24.9%	11.8%
	S02002310	Kello North	3	1	2	4	Town	13.3%	4 - High	10.7%	10.1%	30.6%	40.1%	3,186	499	1,828	859	440	15.7%	57.4%	27.0%	13.8%
	S02002311	Kello South	3	1	3	3	Town	19.7%	3 - Mid	8.8%	9.3%	56.7%	46.4%	2,376	314	1,286	776	381	18.2%	54.1%	32.7%	16.0%
	S02002313	St Boswells & Newtown Area	4	1	3	3	Rural	9.4%	3 - Mid	8.3%	7.9%	33.0%	33.7%	3,746	607	2,156	983	466	16.2%	57.6%	26.2%	11.9%
Tweeddale	S02002296	Earlston Stow & Clovenfords Area	4	4	5	1	Rural	6.9%	2 - Low	5.4%	4.5%	36.0%	30.3%	5,749	1,107	3,524	1,118	456	19.3%	61.3%	19.4%	7.9%
	S02002320	Etrick Yarrow & Lilliesleaf Area	5	2	4	2	Rural	7.7%	2 - Low	5.4%	4.3%	5.7%	27.4%	2,696	416	1,513	767	282	15.4%	56.1%	28.4%	10.5%
	S02002297	Galashiels North	2	3	3	3	Town	11.3%	3 - Mid	11.4%	11.0%	31.2%	42.0%	3,686	534	2,510	642	252	14.5%	68.1%	17.4%	6.8%
	S02002299	Galashiels South	3	1	2	4	Town	15.7%	3 - Mid	9.2%	9.2%	54.0%	39.8%	3,272	453	1,952	867	393	13.8%	59.7%	26.5%	12.0%
Teviot	S02002298	Galashiels West	1	3	2	4	Town	18.7%	4 - High	13.3%	11.7%	36.9%	42.5%	3,089	463	2,048	528	208	15.2%	67.8%	17.4%	6.8%
	S02002300	Langley	4	1	1	5	Town	32.2%	5 - Higher	21.2%	20.7%	42.9%	46.9%	2,591	502	1,656	423	162	19.4%	64.3%	16.3%	6.3%
	S02002302	Lauder & Area	4	4	5	1	Rural	6.4%	2 - Low	4.2%	4.1%	62.5%	27.2%	3,082	665	1,821	596	245	21.6%	59.1%	19.3%	7.9%
	S02002301	Melrose & Tweedbank Area	4	2	3	3	Rural	7.5%	2 - Low	7.2%	6.6%	40.1%	34.6%	5,387	895	3,167	1,325	595	16.6%	58.8%	24.6%	11.0%
Tweeddale	S02002321	Selkirk	3	1	2	4	Town	15.8%	4 - High	11.6%	10.6%	39.2%	42.2%	5,570	857	3,215	1,498	696	15.4%	57.7%	26.9%	12.5%
	S02002316	Burnfoot	1	4	1	5	Town	30.0%	5 - Higher	25.0%	18.9%	67.6%	43.0%	2,986	801	1,750	435	149	26.8%	58.6%	14.6%	5.0%
	S02002315	Denholm & Hermitage	4	1	3	3	Rural	12.6%	3 - Mid	8.6%	6.4%	58.1%	42.5%	4,053	511	2,348	1,194	482	12.6%	57.9%	29.5%	11.9%
	S02002317	Hawick Central	2	1	1	5	Town	17.9%	4 - High	12.4%	14.1%	57.0%	44.4%	4,185	594	2,456	1,315	523	14.2%	58.7%	27.1%	12.3%
Tweeddale	S02002319	Hawick North	2	2	2	4	Town	12.9%	3 - Mid	13.7%	14.0%	70.9%	42.0%	3,385	539	2,079	767	358	15.9%	61.4%	22.7%	10.6%
	S02002318	Hawick West End	3	1	1	4	Town	10.6%	3 - Mid	10.6%	10.5%	40.0%	42.7%	3,316	455	1,905	956	497	13.7%	57.4%	28.8%	15.0%
	S02002293	Peebles North	3	1	2	4	Town	9.4%	2 - Low	10.0%	8.3%	62.2%	45.3%	4,250	621	2,471	1,158	552	14.6%	58.1%	27.2%	13.0%
	S02002294	Peebles South	5	3	5	1	Town	6.3%	2 - Low	3.6%	3.9%	21.8%	28.3%	4,323	862	2,436	1,025	432	19.9%	56.3%	23.7%	10.0%
S02002295	Tweeddale East Area	4	3	4	2	Rural	11.3%	3 - Mid	7.0%	6.6%	67.9%	36.5%	5,716	1,025	3,430	1,361	561	17.9%	60.0%	22.1%	9.8%	
S02002292	Tweeddale West Area	5	4	5	1	Rural	6.2%	2 - Low	4.4%	3.8%	51.6%	26.3%	6,156	1,175	3,773	1,208	503	19.1%	61.3%	19.6%	8.2%	

Scottish Borders COVID-19 Recovery Index (SB CRI)

Maximum SB CRI Points	30	5	2	5	3	4	3	3	3
Minimum SB CRI Points	9	1	1	2	1	1	1	1	1
Scottish Borders	16	3	1	3	1	2	2	2	2

Locality (Best Fit for IZ)	IZcode	IZ Area Name	SB Covid-19 Recovery Index Points	ScotPHO Covid19 Index Overall Quintile into Index Points	Town / Rural (*)	Child Poverty Index 2019 - Level (*)	Population Income Deprived 2018 (*)	Working age Population Employment Deprived 2018 (*)	Employees in Covid-19 Vulnerable Industry 2018 (*)	Single Adult Dwellings 2018 (*)	2018 Age 75+ (*)
Berwickshire	S02002303	Berwickshire Central	13	2	2	2	2	2	2	1	1
	S02002305	Berwickshire East	14	2	2	3	1	2	1	1	2
	S02002307	Chirnside & Area	18	2	2	3	1	2	5	1	2
	S02002308	Coldstream & Area	15	3	2	4	2	3	2	2	3
Cheviot	S02002304	Duns	19	3	1	3	2	4	3	2	2
	S02002306	Eymouth	22	4	1	4	2	3	4	2	2
	S02002309	Cheviot East	18	3	2	2	2	5	1	1	2
	S02002312	Cheviot West	16	2	2	2	1	1	3	1	2
Eldon	S02002314	Jedburgh	23	4	1	4	2	3	4	3	2
	S02002310	Kello North	20	4	1	4	2	3	1	3	2
	S02002311	Kello South	21	3	1	3	2	3	1	3	2
	S02002313	St Boswells & Newtown Area	16	3	2	3	1	2	1	2	2
Teviot	S02002296	Earlston Stow & Clovenfords Area	11	1	2	2	1	1	1	2	1
	S02002320	Etrick Yarrow & Lilliesleaf Area	12	2	2	2	1	1	1	1	2
	S02002297	Galashiels North	17	3	1	3	2	3	1	3	1
	S02002299	Galashiels South	18	4	1	3	1	2	3	2	2
Tweeddale	S02002298	Galashiels West	19	4	1	4	2	3	1	3	1
	S02002300	Langley	24	5	1	5	3	4	2	3	1
	S02002302	Lauder & Area	13	1	2	2	2	1	4	1	1
	S02002301	Melrose & Tweedbank Area	16	3	2	2	1	2	2	2	2
Tweeddale	S02002321	Selkirk	20	4	1	4	2	3	1	3	2
	S02002316	Burnfoot	26	5	1	5	3	4	4	3	1
	S02002315	Denholm & Hermitage	17	3	2	3	2	3	2	3	2
	S02002317	Hawick Central	23	5	1	4	2	3	3	3	2
Tweeddale	S02002319	Hawick North	23	4	1	3	2	3	5	3	2
	S02002318	Hawick West End	22	5	1	3	2	3	2	3	3
	S02002293	Peebles North	20	4	1	2	2	4	4	3	2
	S02002294	Peebles South	10	1	1	2	1	1	1	1	2
S02002295	Tweeddale East Area	17	2	2	3	2	3	2	4	2	1
S02002292	Tweeddale West Area	12	1	2	2	1	1	3	1	1	1

Components of Scottish Borders Covid-19 Recovery Index (SB CRI)

Prepared 23 July 2020 by E.R. Murray, Scottish Borders Council

This is experimental statistics to help identify areas in the Scottish Borders that may need more support to recover from Covid-19 and what those vulnerabilities may be.

SB Covid-19 Recovery Index Points

The points range from 9 to 30, divided into 3 groups. 9 to 15 in Yellow, 16 to 22 in Orange, and 23 to 30 in Red. The higher the points the more support the area may need to recover from Covid-19.

SB Covid-19 Recovery Index Points ScotPHO Covid19 Index Overall Quintile into Index Points (\*)

Using the 'reverse' of the ScotPHO Covid19 Vulnerability Index Overall Quintile. Points range from 1 to 5 where 1 is the least vulnerable and 5 is the most vulnerable.

Town / Rural (\*)

The intermediate zones are grouped into town (1 point) or rural (2 points). The rural areas have 2 points reflecting the challenges there may be in delivering or getting access to services.

Child Poverty Index 2019 - Level (\*)

The Scottish Borders Child Poverty Index is a points based index, the components are Children in Low Income Families, % Free School Meals, % Clothing Grant, and % Pupils aged 16 with EMA. Sources are SBC and HMRC. For Intermediate Zones the SBCPI levels range from 2-Low to 5-Higher levels of Child Poverty.

Population Income Deprived 2018 (\*)

The proportion of population that is Income Deprived (2018) is a component of the SIMD. For the SB CRI points range from 1 to 3. Under 10% = 1 point, 10% to Under 20% = 2 points, and 20% or More = 3 points.

Working age Population Employment Deprived 2018 (\*)

The proportion of working age population that is Employment Deprived (2018) is a component of SIMD. For the SB CRI points range from 1 to 4. Under 5% = 1 point, 5% to Under 10% = 2 points, 10% to Under 15% = 3 points, and 15% or More = 4 points.

Employees in Covid-19 Vulnerable Industry 2018 (\*)

Covid-19 Vulnerable Industries, based on OCEA analysis, were identified as manufacturing, construction, retail and wholesale, accommodation and food services, and arts, entertainment and recreation. These sectors are most at risk because of their reliance on face-to-face and on-site working. Source is NOMIS. For the SB CRI points range from 1 to 5. Under 40% = 1 point, 40% to Under 50% = 2 points, 50% to Under 60% = 3 points, 60% to Under 70% = 4 points, 70% or More = 5 points.

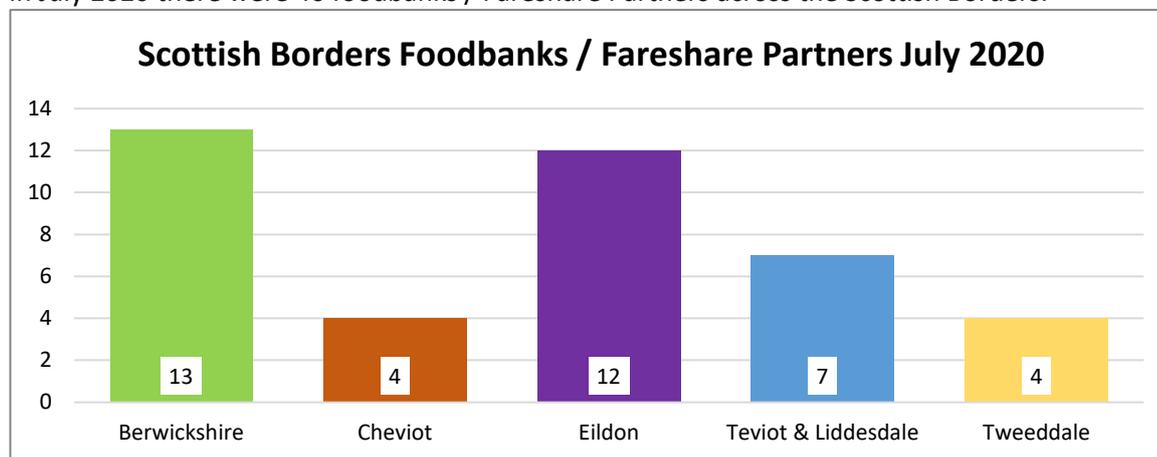
Single Adult Dwellings 2018 (\*)

Areas with higher proportion of Single Adult Dwellings may have more vulnerable people. Source is NRS. For the SB CRI the points range from 1 to 3. Under 30% = 1 point, 30% to Under 40

## Food Security / Growing

Before the Covid-19 pandemic, food security was identified as an issue in the Scottish Borders. Since then, there has been a marked increase. For example, in January 2020 there were 17 FareShare Partners in the Scottish Borders by July 2020 that number increase to 40.

In July 2020 there were 40 foodbanks / Fareshare Partners across the Scottish Borders.



Scottish Health Survey: Food insecurity levels (as defined by being worried during the past 12 months that they would run out of food due to lack of money or resources) remained at 9% in 2019.

## Older People Poverty – Pension Credit

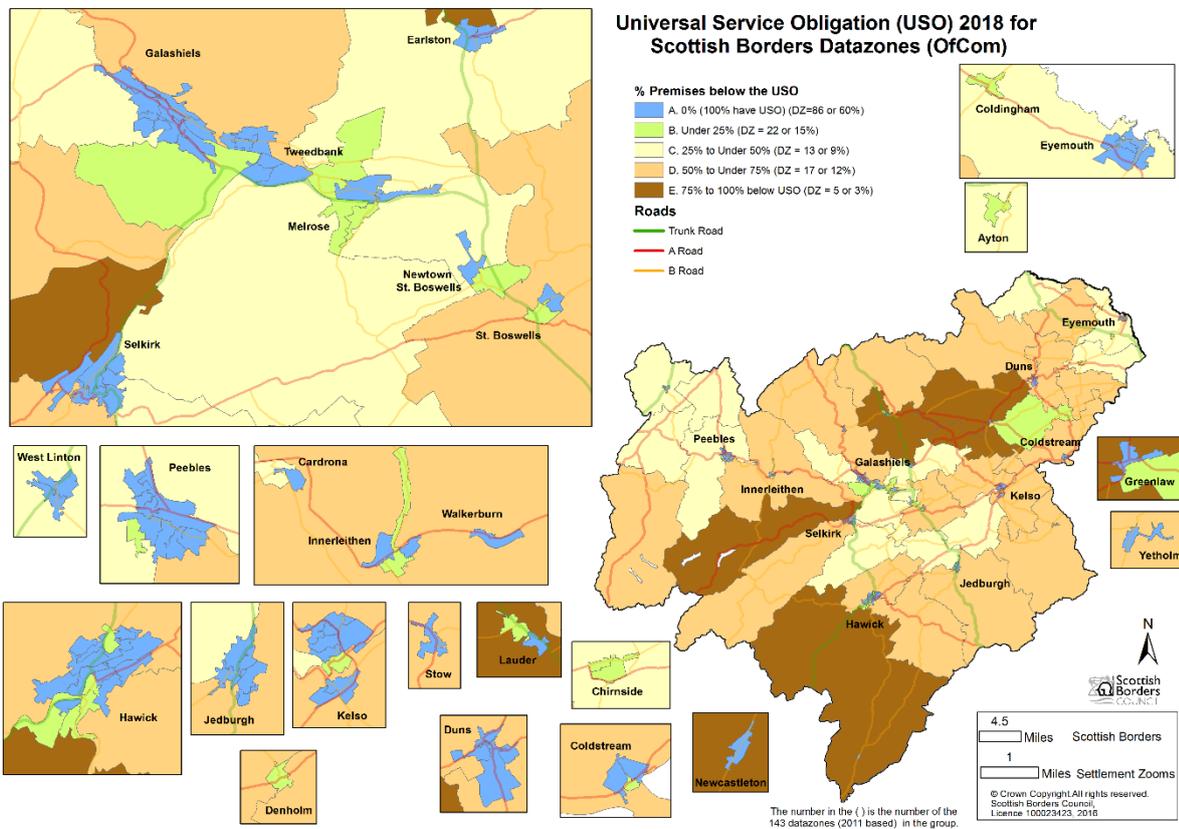
According to DWP, in February 2020 there were 2,840 people claiming Pension Credit in the Scottish Borders. This equates to about 101 pension credit claimants per 1,000 people aged 65 and older. Within the Scottish Borders, the rate of pension credit ranges from a low of 54 per 1,000 to a high of 216 per 1,000.

It is thought that there is an under-claiming of Pension Credit in the Scottish Borders.

## Digital / Connectivity

Ofcom's [Connected Nations](#) report for 2018 is a key source for understanding the provision of digital connectivity.

- 81.3% of households have home internet access in the Scottish Borders compared to 85% for Scotland.
- The Scottish Borders has good 4G mobile coverage from all operators in 78% of indoor premises and 51% of geographic coverage.
- 83% of the Scottish Borders has access to Superfast Broadband (30 Mbit/s) compared to 92% for Scotland.
- Full Fibre (1 Gbit/s) is available to 1% of the Scottish Borders compared to 4% for Scotland.
- 13% of the Scottish Borders are unable to access decent broadband (USO) compared to 4% for Scotland. This varies across the Scottish Borders as seen in the map below.



Scottish Borders Council has the Inspire Learning programme and now the Inspire Care programme.

## SBC's Financial Inclusion Team

On 15/12/2020, SBC's financial inclusion team, reported to the Anti-Poverty Strategy Working Group:

Universal Credit cases in the Borders Have increased from 3,731 in October 19 to 7,899 in October 20 which is an increase of 112%. Even though some of the increases are due to migration from other benefits, it does reflect an increasing number of people relying on benefits.

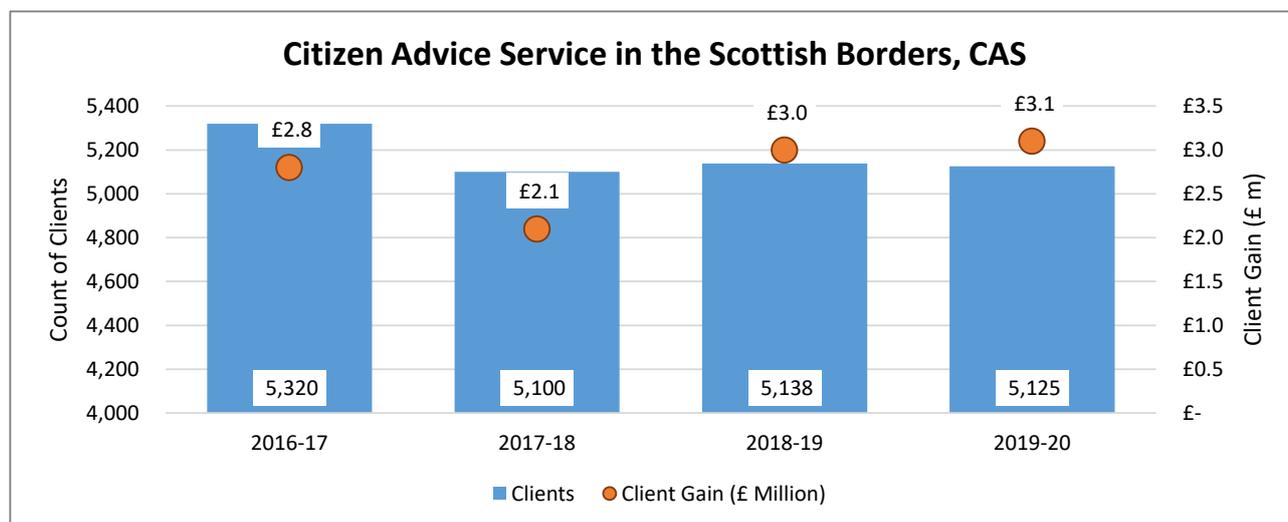
Council Tax Reduction caseload has increased from 7,983 in November 19 to 8,571 in November 20. It is an increase of 7.36% but as Council Tax recovery processes only started around a month ago (and is normally in April/May) and arrears have increased. That could mean that the increase might not reflect the true picture and there may be more people who have not applied, and we know that there is likely to be redundancies this month.

Our year-to-date Crisis Grant awards have increased from £47,914 in November 2019 to £76,585 in November 2020. It is an increase of 37%. There were significant increases in April and May but even in November awards were up 10% on the same month last year.

Our free school meal awards have increased from 1,659 in September 2019 to 2,075 in September 2020 which is an increase of 20% but looking back to 2018, awards have increased by 35% from September 2018 to September 2020.

## Citizen Advice Activity

In the Scottish Borders<sup>[1]</sup> there are 3 CABx: Central Borders CAB, Peebles CAB, and Roxburgh and Berwickshire CAB. The graph below shows the number of clients and the financial gain for Scottish Borders clients between 2016-17 and 2019-20. In 2019-20 the CABx in the Scottish Borders achieved £3.1 million for 5,125 clients.



Citizens Advice Scotland records the topics of enquiries under 16 topic areas. The table below shows the advice given in the Scottish Borders by these topics for 2016-17 to 2019-20.

Area of Advice	2016-17		2017-18		2018-19		2019-20	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent
<b>Benefits</b>	<b>8,999</b>	<b>31%</b>	<b>8,056</b>	<b>37%</b>	<b>7,609</b>	<b>38%</b>	<b>7,873</b>	<b>36%</b>
Consumer	449	2%	410	2%	376	2%	301	1%
<b>Debt</b>	<b>8,934</b>	<b>31%</b>	<b>4,424</b>	<b>20%</b>	<b>3,563</b>	<b>18%</b>	<b>3,990</b>	<b>18%</b>
Discrimination		0%	43	0%	26	0%	43	0%
Education	127	0%	109	0%	83	0%	112	1%
Employment	1,990	7%	1,408	6%	1,215	6%	1,304	6%
Finance and Charitable Support	1,954	7%	2,202	10%	2,506	12%	2,673	12%
Health and Community Care	422	1%	418	2%	401	2%	393	2%
Housing	1,216	4%	1,116	5%	996	5%	951	4%
Immigration, Asylum and Nationality	136	0%	152	1%	164	1%	746	3%
Legal Proceedings	790	3%	809	4%	897	4%	637	3%
NHS Concern or Complaint	714	2%	393	2%	190	1%	668	3%
Relationship	949	3%	724	3%	578	3%	551	3%
Tax	1,170	4%	858	4%	730	4%	851	4%
Travel, Transport and Holidays	273	1%	235	1%	242	1%	208	1%
Utilities and Communications	1,066	4%	620	3%	589	3%	649	3%
<b>Total Advice Given</b>	<b>29,189</b>	<b>100%</b>	<b>21,977</b>	<b>100%</b>	<b>20,156</b>	<b>100%</b>	<b>21,950</b>	<b>100%</b>

In a statement the CABx of the Scottish Borders said:

“Various measures have been put in place by the Government through the DWP to combat the impact of COVID-19 i.e., temporary increase in Universal Credit payments, payment break in repaying benefit overpayments and delay in decisions on disability benefit applications and renewals. However, these are all temporary measures and will impact greatly on income going forward.

Similarly, furlough payments have saved job losses and redundancies, but the reduced income has caused financial difficulties and resulted in increased the use of credit for essential purchases.

Payment holidays on mortgages, loans and credit cards will also lead to increases in monthly repayments in due course. All of which will cause financial hardship.”

<sup>[1]</sup> <https://www.cas.org.uk/about-us/scottish-citizens-advice-network-statistics/local-authorities>