

VOICES FROM THE MARGINS

Rural Poverty in the South of Scotland

January 2026



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About Us

This project is a collaboration between the Centre for Social Justice Foundation and Enlighten.

Established in 2004, The Centre for Social Justice (CSJ) is a leading independent think tank dedicated to tackling the root causes of poverty and social breakdown in the UK. It champions practical, evidence-based policy solutions to support people facing the most severe disadvantage, with the goal of enabling everyone to realise their full potential.

In 2021, the CSJ launched the CSJ Foundation (CSJF) to strengthen and support the work of grassroots charities that are making a real difference in communities across the country. The Foundation connects frontline charities with policymakers and philanthropists, ensuring that lived experience shapes national policy and that high-impact organisations receive the funding they need.

The CSJF manages a nationwide Alliance of over 800 vetted grassroots charities and social enterprises, providing valuable insight to the CSJ's policy work. With a growing network of regional offices, CSJF staff work closely with local organisations to surface effective solutions, champion underrepresented communities, and amplify frontline voices in national debates. The Scotland office was opened in 2023.

Enlighten is a Scottish public policy institute which works to promote increased economic prosperity, opportunity for all, and more effective public services. Enlighten is independent of political parties and any other organisations. It is funded by donations from private individuals, charitable trusts and corporate organisations. Its Director is Chris Deerin and Alison Payne is the Research Director. Both work closely with the Trustee Board, chaired by Lord Jack McConnell, which meets regularly to review the research and policy programme and carry out their legal responsibilities.

Acknowledgements

We extend our gratitude to the individuals and organisations whose insights and guidance shaped the conclusions and recommendations of this report. The opinions or recommendations expressed herein are our own and may not fully reflect the views of every party mentioned. Several organisations and experts have generously shared their time, expertise, and knowledge. Some have challenged our perspectives, while many have influenced and refined them. All have contributed with the shared goal of improving the lives of the people of the South of Scotland. Firstly, we would like to thank those charities, organisations and professionals that participated in our Wee Listens roundtables. Those charities are: A Listening Ear, Borders Children's Charity, Dumfries and Galloway Citizen Advice Service, Dumfries SHAX, Glenkens Community Arts Trust, Home Start Wigtownshire, Independent Living Support, LIFT Dumfries, South Machars Community Centre, The IT Centre, The Riverside Centre, The Usual Place, TSDG, Xcel project, Wheatley Housing South, Aberlour Childcare Trust, Local Initiatives in New Galloway, LING and the Newton Stewart Initiative.

Thanks should also be extended to, in no particular order: Prof Russel Griggs and his team at SOSE, Alan Webb and his team at Third Sector Dumfries and Galloway, Juliana Amaral and her team at Borders Community Action, Dame Barbara Kelly and David Stevenson.

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SUPPORTING YOUNG PEOPLE AND ORGANISATIONS THROUGH GRANT GIVING

Disclaimer: Please note that the views, findings and recommendations presented in this report are those of the CSJF and Enlighten alone, and not necessarily those of any organisation or individual who has fed into or enabled our research. Any errors remain our own.

Preface

We have both spent much of our lives working for and alongside the communities of the South of Scotland. From the hill towns of Dumfriesshire to the valleys of Eskdale and the harbours of Wigtownshire, we have seen first-hand both the beauty of rural life and the hardship that too often lies behind it. Ours is a region rich in history, resourcefulness and neighbourliness, yet one where too many families still struggle to make ends meet, where opportunity is too often out of reach, and where distance, cost and isolation quietly compound disadvantage.

We therefore welcome Voices from the Margins for bringing long-overdue attention to the reality of rural poverty. It listens to people whose experiences are rarely heard in national debates and shows with evidence and humanity, that poverty in rural Scotland is structural and, not incidental. It is shaped by fragile housing markets, low-paid seasonal work, rising living costs and the loss of essential local services. Above all, it reminds us that hardship in small towns and scattered villages can be every bit as serious as in our cities but only less visible.

But the findings also underline an important truth: rural Scotland cannot be changed by money alone. While sustainable funding matters, what is needed above all is the freedom for communities to design and deliver their own solutions. Too often, well-intentioned national programmes are built for cities and applied to the countryside as an afterthought. The result is short-term projects that fight fires rather than prevent them. We must move instead toward greater decentralisation, where decision-making, investment and accountability are rooted in place and where local partnerships have the flexibility to invest in what works for them. There are models already emerging that point the way. Charities, Philanthropy and public funds can work together to back prevention rather than having public systems pick up the enormous cost of crisis. If Scotland is serious about tackling rural poverty, it must embrace this spirit of innovation and trust communities with the means and autonomy to act.

From LIFT in Lochside, to the Usual Place in Dumfries, to Xcel in Langholm, to Home Start and A Listening Ear in Stranraer, to the Newton Stewart Initiative and the IT Centre, local organisations are showing what can be achieved when trust, place and partnership come together. The South of Scotland with its strong civic tradition and collaborative spirit is well placed to lead this next chapter.

We share a deep conviction that tackling rural poverty is not only a matter of fairness but of national renewal. When small towns and rural communities thrive, Scotland thrives. We commend Voices from the Margins to all who care about a fairer, more balanced Scotland and we stand ready to play our part in turning its insights into lasting action.



Dame Barbara Kelly DBE



David Stevenson CBE

Executive Summary

Rural poverty in Scotland is both persistent and under-recognised. While Central Belt post-industrial urban deprivation attracts attention through visible concentrations of need, rural poverty is often hidden behind picturesque landscapes and dispersed communities. The consequences are no less serious with families struggling on low incomes, young people leaving and not returning due to lack of opportunity and communities weakened by service decline and withdrawal.

Voices from the Margins brings the lived experience of Dumfries & Galloway and the Scottish Borders into focus, combining quantitative evidence with first-hand testimony from grassroots charities. It reveals the barriers faced by rural communities, the ingenuity of local responses and the urgent need for a new policy and philanthropic approach to tackle poverty outside Scotland's cities.

The report highlights that rural poverty is structural rather than incidental. It stems from economic dependence on a narrow range of sectors, demographic pressures, fragile housing markets and the cumulative effect of service centralisation. Official statistics underestimate the scale of the challenge. In Dumfries & Galloway, 24% of children live in poverty, while in the Scottish Borders the rate is 22%, both being above the Scottish average of 21%¹. Fuel poverty affects over 30% of households in both areas, compared with 24% nationally.² The region's employment rate conceals deep challenges of underemployment, low paid jobs and insecure seasonal work, especially in tourism and agriculture.

Voices from the Margins

At the heart of this project are the Wee Listens – conversations we held in Newton Stewart, Stranraer, Dumfries and an online session for The Scottish Borders, with over thirty local charities and community groups contributing. Their testimony provides insight into the day-to-day realities of rural poverty. Participants spoke of families forced to choose between heating and eating, young people travelling hours to access further education and the cumulative stress of debt, mental health problems and insecure housing.

The sessions highlighted four recurring barriers. First, distance and isolation, with sparse bus networks and high transport costs, access to work, training and health services severely restricted. Second, the fragility of local labour markets, with dependence on low-wage sectors with limited opportunities for career progression. Third, gaps in support infrastructure where families described falling through cracks as services retreated to urban centres. Finally, the strain on the small charities themselves, who are often the last line of defence but operate on precarious funding and volunteer capacity. In addition to these problems, the infrastructure and skills challenges mean that it is difficult to attract higher paying employers to the area, further reducing routes out of poverty.

Despite these challenges, the Wee Listens also surfaced stories of hope and resilience. Charities described innovative use of community spaces, mutual support networks, and partnerships that stretch limited resources. These insights confirm that local organisations are indispensable in tackling rural poverty, but they cannot do it alone.

1 Scottish Government (2023) Local child poverty action reports 2022/23. Edinburgh: Scottish Government.

2 Scottish House Condition Survey (2022) Key Findings 2021. Edinburgh: Scottish Government.

Big Ideas

Alongside testimony, this report documents case studies of innovative practice – Big Ideas that show what works in tackling poverty in rural settings.

- A Listening Ear, based in Dumfries, provides mental health support for individuals who would otherwise face long waits or unaffordable travel to urban services. By embedding counselling in local settings, it reduces stigma and improves access. This mirrors CSJ's wider analysis of mental health as a driver of poverty, where untreated conditions limit participation in work and education.³
- Newton Stewart Initiative's attempted regeneration of the Grapes Hotel demonstrates how community ownership of property can both preserve local assets and meet pressing housing need. With greater planning flexibility, derelict or under-used properties can become affordable homes for young families or key workers. However, greater engagement and flexibility from the public sector is required. Housing is central to rural poverty: in both Dumfries & Galloway and the Scottish Borders, average house prices are nine times median earnings, compared to a Scottish average of 6.5.⁴
- LIFT (Lochside is Families Together) combines family support with community-led regeneration in one of Dumfries's most deprived neighbourhoods. LIFT runs a surplus food project, childcare activities, and skills programmes, ensuring families are supported in practical and holistic ways. The model echoes the family hub approach advocated by CSJ but adapted to a rural estate context.
- The IT Centre in Castle Douglas addresses digital exclusion in a rural setting, refurbishing donated devices from the public sector and redistributing them to families in need. It also runs paid training placements for young people, linking skills, employment and inclusion. In a region where broadband access is uneven and digital poverty entrenches disadvantage and opportunities for young people are scarce, the Centre's work exemplifies grassroots innovation.
- Home-Start Stranraer is keen to trial a rural adaptation of the family hub model, inspired by Home-Start Glasgow North. In a setting marked by isolation and poverty, the proposal would provide parenting support, early years services and employability pathways all under one roof.

These case studies show how local leadership can respond to deeply entrenched barriers. They also highlight the need for sustained funding and planning flexibility to allow such initiatives to scale.

Comparative Lessons from the UK and Beyond

The challenges of rural poverty are not unique to Scotland. Across the UK, small towns and rural communities face similar issues of isolation, housing pressures and fragile economies. Case studies from elsewhere offer powerful lessons. In Northumberland, Berwick Youth Project has transformed outcomes by combining housing for homeless young people with youth work, demonstrating the value of integrated provision in small towns. M10 in the North East intervenes with young people falling through educational cracks, offering mentoring and careers guidance. Back on the Map in Sunderland shows how housing-led regeneration can reopen high streets and rebuild community confidence.

Further afield, CREST Cooperative in North Wales links recycling, food redistribution and employability, demonstrating how circular economy principles can tackle both poverty and sustainability. Zink in Buxton operates a one-stop hub combining foodbank, advice and employability services, reducing stigma and enabling progression. Bacup Family Centre in Lancashire provides holistic early years and family support, preventing escalation into entrenched poverty.

3 Centre for Social Justice (2023) *Mental Health and Poverty*. London: CSJ.

4 Scottish Government (2023) *Housing statistics quarterly update: June 2023*. Edinburgh: Scottish Government.

Internationally, the McKinsey Global Institute's report *Small Towns, Massive Opportunity* (2023) analysed rural America and identified six strategies for renewal, these being: entrepreneurship, anchor institutions, postsecondary preparedness, rapid workforce training, healthcare hubs, and cradle-to-career programmes.⁵ Each of these has resonance in the South of Scotland.

Policy Recommendations

The evidence presented in *Voices from the Margins* underlines that rural poverty requires structural and long-term solutions. Chapter 7 of the report sets out detailed policy recommendations for Scottish and UK Governments, local authorities and funders. Key themes include:

The Scottish Government should embed rural proofing across all major policies, ensuring that health, education and childcare reforms are deliverable in low-density areas. Housing and planning reforms are critical: easing restrictions on community-led housing and repurposing derelict buildings could unlock affordable homes for families and key workers as well as providing hubs in the community. Integrated family and youth hubs should be developed in rural towns, with SRUC and local colleges positioned as anchor institutions well situated to drive rapid training pathways in growth sectors.

Fuel poverty programmes should be extended and tailored for off-grid households. Investment in gigabit broadband and 4G/5G rollout remains urgent.

Local authorities should act as conveners, enabling community-led local development funds that support grassroots charities and social enterprises. High street and asset regeneration, such as was proposed in Newton Stewart, should be prioritised, alongside local pooled transport schemes that address isolation.

Funders and philanthropists also have a vital role. The CSJ's *Supercharging Philanthropy in Scotland* paper recommended a £100 million national match fund, regional philanthropy champions, charitable investment zones and the use of dormant assets to seed community wealth-building.⁶ Multi-year core funding is especially important in rural settings, where small charities can lack the capacity for repeated applications. Philanthropy can catalyse innovation, seed entrepreneurial ecosystems, and strengthen local charities to deliver at scale.

Several of the challenges outlined in this report are not new, indeed some have even been highlighted in previous reports published by the Scottish Parliament, such as the Rural Affairs and Environment Committee Inquiry into rural housing in 2009. As is too often the case in Scotland, problems are identified, solutions suggested but nothing changes. We must break this cycle.

Conclusion

Voices from the Margins amplifies the reality of rural poverty in Dumfries & Galloway and the Scottish Borders. It reveals communities grappling with structural disadvantage but also demonstrates the creativity and resilience of local responses. It shows that with the right mix of policy reform, philanthropic investment, and community leadership, rural poverty can be tackled effectively.

The task now is to move from evidence to action. If Scotland is to be serious about addressing poverty beyond its cities, then rural proofing, investment in housing and connectivity and the empowerment of community anchor organisations must be central to national strategy. Dumfries & Galloway and the Scottish Borders can become a testbed for rural innovation, demonstrating how small towns and rural communities can not only survive but thrive.

⁵ McKinsey Global Institute (2023) *Small Towns, Massive Opportunity: Revitalising America's Smaller Communities*. New York: McKinsey & Company.

⁶ Centre for Social Justice Foundation (2025) *Supercharging Philanthropy in Scotland*. London: CSJ Foundation.

Introduction

Rural poverty is one of Scotland's most persistent yet least visible challenges. While national debates on disadvantage often focus on urban deprivation, communities across Dumfries and Galloway and the Scottish Borders face deep and distinctive barriers. These include long distances to services, the erosion of local transport and infrastructure, higher living costs and a shortage of affordable housing. For many families, these pressures are compounded by insecure work, low pay and the steady out-migration of young people. The result is that rural poverty, while less concentrated than in cities, is every bit as severe and is often hidden behind closed doors and under-represented in official statistics.

The Voices from the Margins project was launched in July 2025 by the Centre for Social Justice Foundation (CSJF) and Enlighten to shine a light on this neglected issue. Over five months, the project set out to gather robust evidence on the lived experience and structural drivers of rural poverty in the South of Scotland. With the objective of translating this into actionable recommendations for policymakers at Holyrood, Westminster and beyond.

The project combines three strands:

- Quantitative analysis of demographic, economic and social data to map the scale and nature of rural poverty.
- Qualitative engagement through “Wee Listen” consultations with grassroots charities and community leaders, ensuring the voices of those at the frontline shape the findings.
- Policy development and advocacy, drawing on best practice from across the UK and internationally and identifying reforms that can unlock opportunity for rural communities.

Central to this work is the conviction that small, local charities and community organisations are more than service providers but are anchors of resilience. They understand the daily realities of rural poverty in ways that national policymakers often cannot. Yet these same organisations are stretched thin, facing rising demand with limited resources. Amplifying their insights and building policy solutions around their experience, is therefore essential if rural poverty is to be addressed effectively.

The choice of Dumfries and Galloway and the Scottish Borders as the focus for this report is deliberate. These regions are emblematic of Scotland's rural and coastal challenges: they cover 80 per cent of the land mass yet account for only 20 per cent of the population. They face distinctive pressures from ageing demographics, youth out-migration, fragile local economies and underinvestment in transport, housing and digital infrastructure. At the same time, they possess significant assets: strong community spirit, deep social capital and local charities that provide innovative and relational responses to need.

The aims of this report are fourfold:

1. To understand the drivers and dynamics of rural poverty in Dumfries and Galloway and the Scottish Borders.
2. To amplify the voices of grassroots organisations and those they serve, ensuring their lived experience informs national debate.
3. To develop evidence-based, practical recommendations that can guide both local and national policy.
4. To contribute to a wider national conversation on rural and coastal poverty, positioning the South of Scotland as a catalyst for change across the UK.

The timing is significant. With elections approaching in 2026 and both Holyrood and Westminster exploring new directions for social and economic policy, there is an urgent opportunity to ensure that rural Scotland is no longer overlooked. The findings in this report not only document challenges but also point to solutions that are already working on the ground, from grassroots innovation to community-led housing and digital inclusion projects.

Ultimately, *Voices from the Margins* is about influence and impact. It seeks to give voice to those too often unheard, to equip policymakers with practical insights and to set in motion reforms that can enable families and communities in the South of Scotland and across the UK to thrive.

Understanding Rural Poverty in the South of Scotland

Why focus on rural poverty?

Rural poverty is often overlooked in national debates. Urban deprivation tends to dominate public consciousness because it is more concentrated and visible. By contrast, disadvantage in rural Scotland is dispersed across small towns, villages and remote communities. This dispersal masks the true scale of hardship. Official statistics may suggest relatively modest levels of deprivation, yet they often fail to capture issues such as fuel poverty, transport barriers, or digital exclusion, which are felt most acutely in rural areas. The South of Scotland illustrates this paradox well: on many aggregate indicators, it sits close to the Scottish average, but within its communities are sharp inequalities and entrenched patterns of disadvantage.

Poverty in the South of Scotland is a complex and multi-dimensional challenge. While Dumfries & Galloway and the Scottish Borders are often celebrated for their natural beauty, cultural heritage and resilient communities, beneath this image lie persistent structural disadvantages that have shaped outcomes for generations. Rural poverty is less visible than its urban counterpart, yet it can be just as acute, compounded by the intersectionality of isolation, higher living costs, and limited access to services. This introduction provides an overview of poverty across the South of Scotland from the published data. To this it adds the lens of the CSJ's five established "Pathways to Poverty": work and worklessness, family support and breakdown, educational failure, addiction and problem debt. We also include Housing and Homelessness as a further area of focus, although it is not technically one of our Pathways.

This introduction seeks not only to capture the statistical reality of poverty in these rural areas but also to create a framework for policy and practice that recognises both the challenges and opportunities of the region. By presenting local data in a structured way, we aim to equip policymakers, funders, service providers and community leaders with evidence to target resources more effectively.

Key data highlights

Across the South of Scotland, the data reveals a region with many contrasts. Headline unemployment is not significantly above the Scottish average, yet worklessness persists in pockets where industries have declined and opportunities are limited. Lone-parent families are more common than nationally, driving higher child poverty rates in specific wards. Educational outcomes are below average, particularly in terms of attainment at SCQF Level 5+, and young people face higher risks of leaving school early or entering insecure post-school destinations. Schools in rural areas also face additional challenges - smaller school roles can mean that the same breadth of subjects, or degree of progression cannot be offered as in more urban settings. And while there are national problems in attracting secondary teachers in STEM areas, research published by Enlighten⁷ illustrated that the problems are exacerbated in more rural areas. For example, the data showed that over half the pupils in Dumfries and Galloway secondaries attended a school with no computing teacher.

7 <https://www.enlighten.scot/wp-content/uploads/2024/05/Schools-STEM-teachers-FOL-responses-for-website.xlsx>

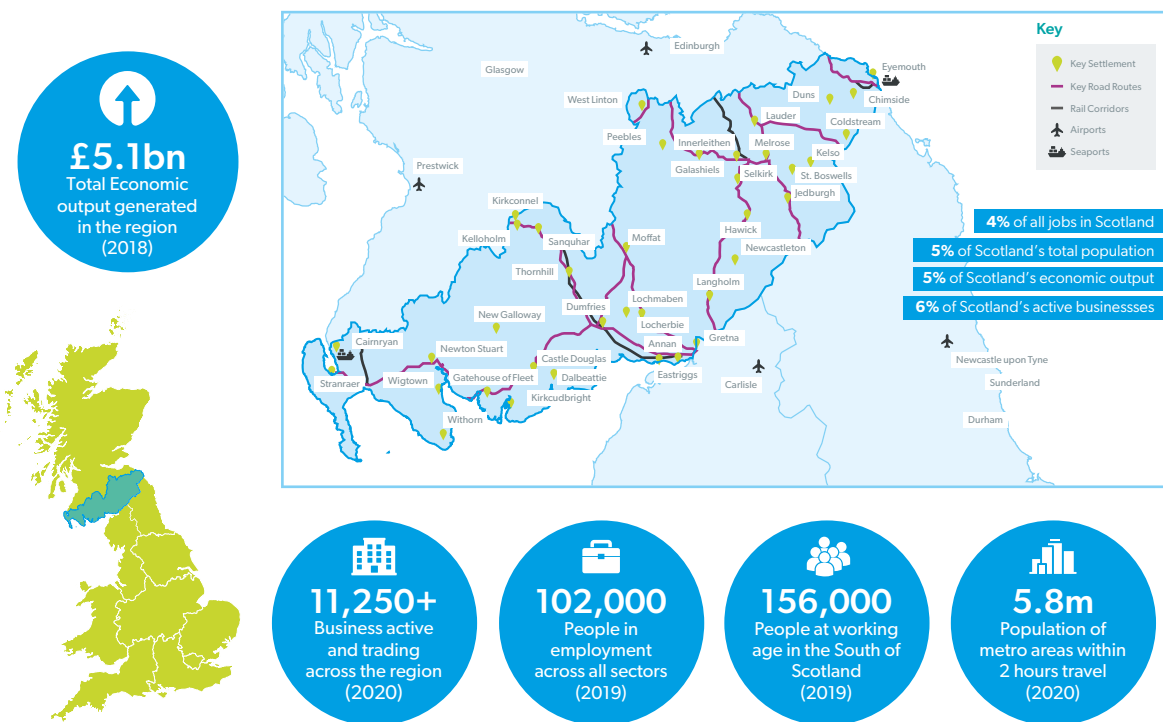
Addiction, though less visible than in urban Scotland, is a serious concern, with alcohol-related hospital admissions in Dumfries & Galloway exceeding the national average and mortality rates highlighting persistent risks. Housing affordability is tightening, fuel cost remains significantly above average and homelessness presentations are proportionally high given the rural context. Finally, debt pressures are rising, with council tax and energy arrears the most common issues presented to advice services and demand for support growing rapidly since 2020.

These findings highlight the importance of looking beyond national averages to understand the lived reality in the South of Scotland. They also underline the interconnectedness of poverty: for example families facing housing insecurity are often also managing problem debt and; young people experiencing educational disadvantage are more likely to grow up in families under financial stress. Where addiction often coincides with unemployment and homelessness.

Regional overview

Stretching approximately 210 kilometres from the Irish Sea to the North Sea, the South of Scotland spans a broad and diverse geographic landscape, encompassing both coastal and inland communities. (See Figure 1). It is home to an estimated working-age population of 156,000, of which 102,000 are in work, reflecting both local employment trends and broader demographic shifts. Within this population, around 23,000 are children (aged under 16), accounting for approximately 14.8 percent of the total. Meanwhile, the region experiences a notably high proportion of older residents: approximately 28 percent (around 38,000 individuals) are aged 65 and over. Taken together (see Figure 4), these figures illustrate a region characterised by a sizeable dependent population relative to its working-age core. This is a trend set to continue into the foreseeable future (see Figure 5). Such a demographic profile has significant implications for social services, healthcare provision, education and employment strategy. It underscores the importance of designing interventions that support younger families and an ageing population.

Figure 1: Regional overview



Source: South of Scotland Regional Economic Strategy: Technical Paper: Regional Economic Strategy – Inclusive Growth Evidence Base (July 2021)

The Scottish Index of Multiple Deprivation (SIMD)

The Scottish Index of Multiple Deprivation (SIMD) data shown in Figure 2 underlines this challenge. Dumfries & Galloway and the Scottish Borders have relatively few data zones in the “most deprived 20 per cent” nationally, yet local knowledge and service data highlight communities where poverty is deeply entrenched. Towns such as Stranraer, Kirkconnel, Dumfries and Galashiels experience overlapping issues of unemployment, ill-health, fuel poverty and weak transport links. The risk is that these realities remain hidden from national decision-making, leaving communities under-resourced and underserved.

Figure 2: SIMD working data – local authority breakdown

| Overall Local Authority Deprivation Rank | Local Authority | Total Data Zones | No. of 20 per cent Most Deprived Included within Area | Per cent Local Share of Data zones within 20 per cent Most Deprived | Per cent National Share |
|--|-----------------------|------------------|---|---|-------------------------|
| 1 | Glasgow City | 746 | 339 | 45.4 | 24.3 |
| 2 | Inverclyde | 114 | 51 | 44.7 | 3.7 |
| 3 | North Ayrshire | 186 | 74 | 39.8 | 5.3 |
| 4 | West Dunbartonshire | 121 | 48 | 39.7 | 3.4 |
| 5 | Dundee City | 188 | 70 | 37.2 | 5.0 |
| 6 | North Lanarkshire | 447 | 153 | 34.2 | 11.0 |
| 7 | East Ayrshire | 163 | 51 | 31.3 | 3.7 |
| 8 | Clackmannanshire | 72 | 18 | 25.0 | 1.3 |
| 9 | Renfrewshire | 225 | 56 | 24.9 | 4.0 |
| 10 | South Lanarkshire | 431 | 88 | 20.4 | 6.3 |
| 11 | Fife | 494 | 97 | 19.6 | 7.0 |
| 12 | South Ayrshire | 153 | 28 | 18.3 | 2.0 |
| 13 | Falkirk | 214 | 35 | 16.4 | 2.5 |
| 14 | West Lothian | 239 | 35 | 14.6 | 2.5 |
| 15 | Stirling | 121 | 15 | 12.4 | 1.1 |
| 16 | City of Edinburgh | 597 | 71 | 11.9 | 5.1 |
| 17 | Argyll & Bute | 125 | 13 | 10.4 | 0.9 |
| 18 | Aberdeen City | 283 | 29 | 10.2 | 2.1 |
| 19 | Highland | 312 | 30 | 9.6 | 2.2 |
| 20 | Dumfries and Galloway | 201 | 19 | 9.5 | 1.4 |
| 21 | Midlothian | 115 | 10 | 8.7 | 0.7 |
| 22 | Angus | 155 | 12 | 7.7 | 0.9 |
| 23 | Scottish Borders | 143 | 9 | 6.3 | 0.6 |
| 24 | East Lothian | 132 | 8 | 6.1 | 0.6 |
| 25 | Perth and Kinross | 186 | 11 | 5.9 | 0.8 |
| 26 | East Renfrewshire | 122 | 7 | 5.7 | 0.5 |
| 27 | East Dunbartonshire | 130 | 5 | 3.8 | 0.4 |
| 28 | Moray | 126 | 4 | 3.2 | 0.3 |
| 29 | Aberdeenshire | 340 | 9 | 2.6 | 0.6 |
| 30 | Na-h-Eileanan an Iar | 36 | 0 | 0.0 | 0.0 |
| 31 | Orkney Islands | 29 | 0 | 0.0 | 0.0 |
| 32 | Shetland Islands | 30 | 0 | 0.0 | 0.0 |

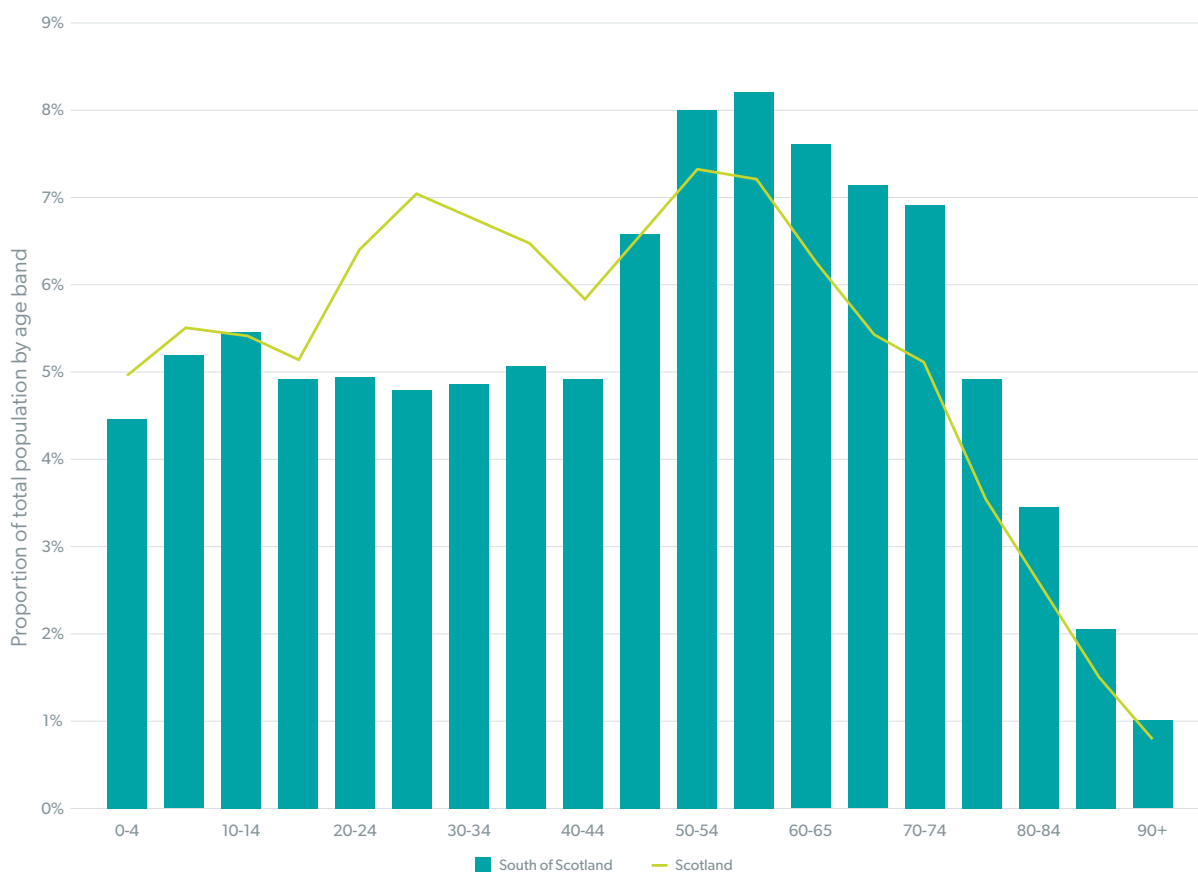
Source: Scottish Index of Multiple Deprivation (SIMD) Working Data Extract, 2025.

Figure 3: Deprivation by domain (SOS= South of Scotland, HIE= Highlands and Islands)

| Indicator | Number of Datazones in the 20% Most Deprived in Scotland | | Percentage in the 20% Most Deprived in Scotland | |
|------------|--|-----|---|-----|
| | SOS | HIE | SOS | HIE |
| Income | 30 | 43 | 9% | 7% |
| Employment | 31 | 58 | 9% | 9% |
| Health | 28 | 33 | 8% | 5% |
| Education | 27 | 49 | 7.8% | 7% |
| Access | 125 | 309 | 36% | 47% |
| Crime | 58 | 87 | 17% | 13% |
| Housing | 8 | 31 | 2% | 5% |

Source: Scottish Index of Multiple Deprivation, 2020

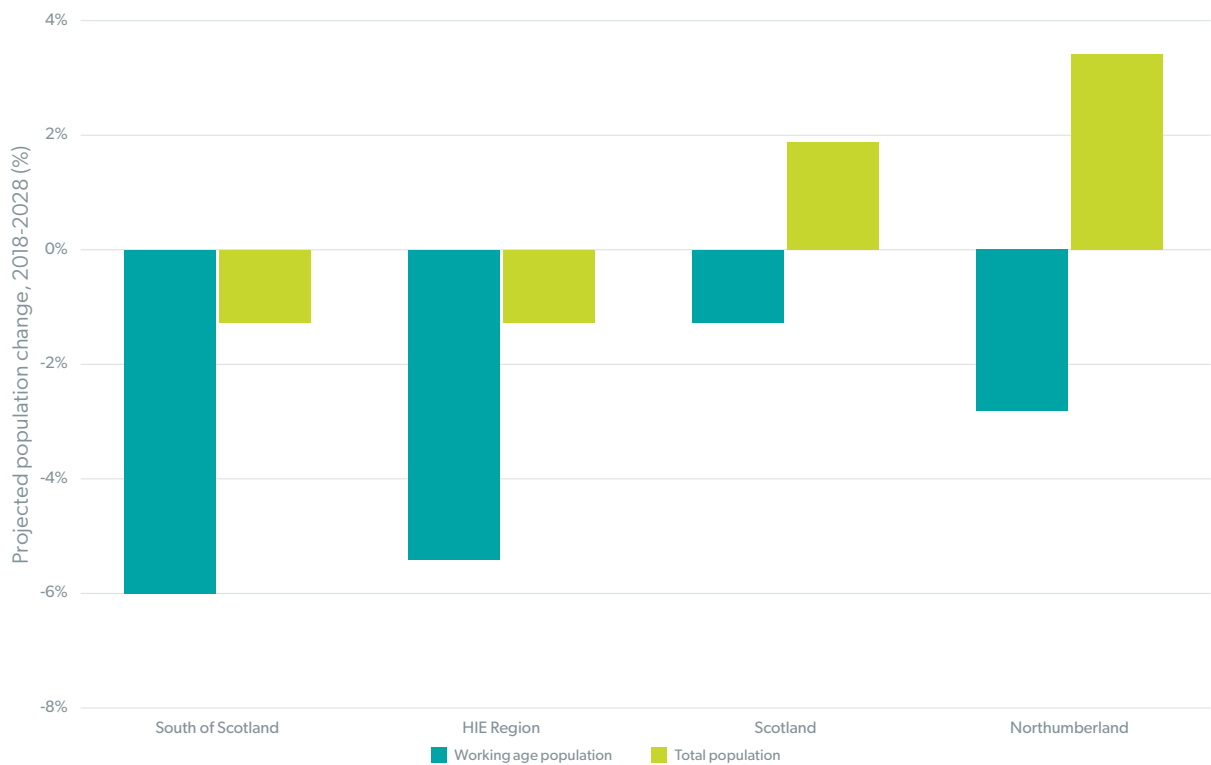
Figure 4: Proportion of total population by age band



Source: National Records of Scotland, Mid-Year Population Estimates, 2019

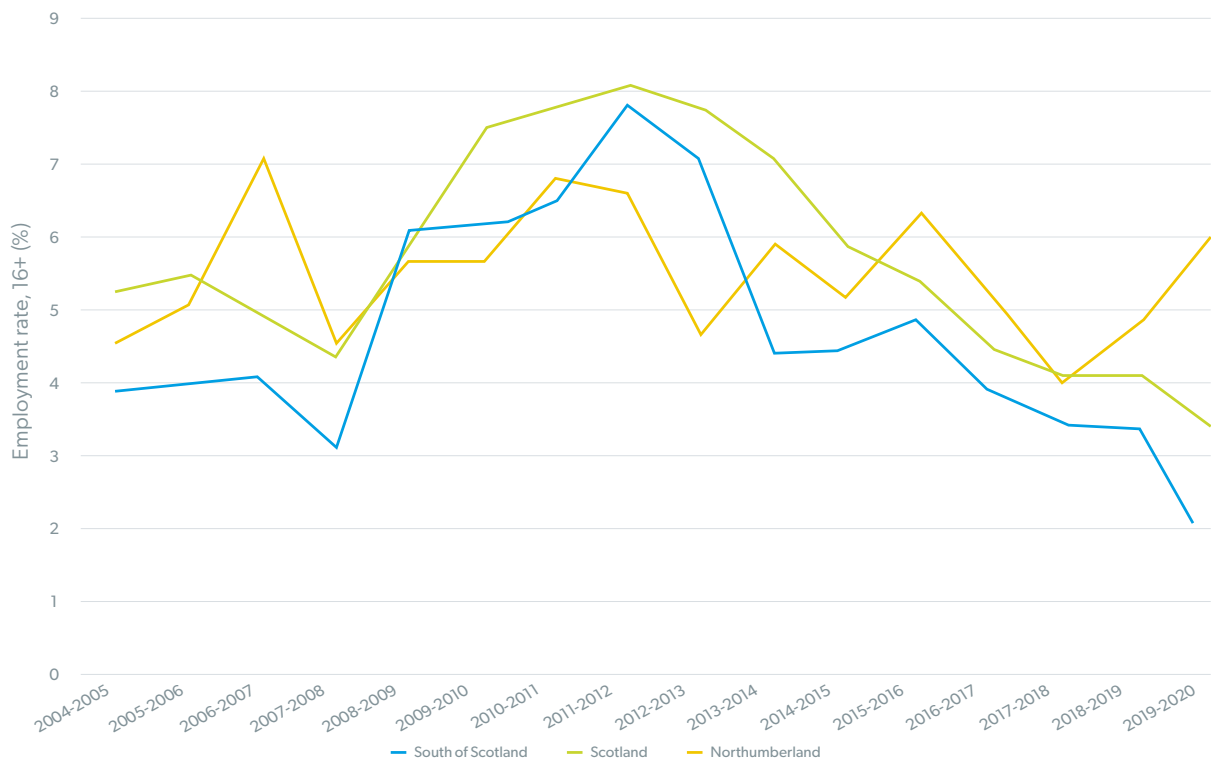
Figure 5: Percentage change in working age & total population (2018-2028)

Comparing South of Scotland, with Highlands and Island with whole of Scotland and Northumberland.



Source: National Records of Scotland, Sub-National Population Projections (2018-2028), ONS: 2018-Based Subnational Population Projections, 2020

Figure 6: Unemployment rate for 16+ : A comparison between South of Scotland, Northumberland and Whole of Scotland



Source: ONS, Annual Population Survey, 2020

The unemployment rate shown in Figure 6 in D&G is nearly four times that of Scottish Borders (4 per cent compared to 1 per cent). The unemployment rate in the region, however, is consistently lower than that of the HIE region and Scotland as a whole, while this fluctuates in relation to Northumberland. Again, this highlights the degree of local variation and the potential for inequality between the local authority areas.

The SWOT analysis in Figure 7 highlights the number of deep weaknesses and threats the area faces contrasted against the mitigating strengths and opportunities.

Figure 8 shows the Median bus accessibility across Scotland. In 2023, Dumfries and Galloway and the Scottish Borders had the lowest and third lowest proportion of adults satisfied with public transport, with 40 and 44 per cent respectively, far below 64 per cent for Scotland.

In 2023/24, Dumfries and Galloway had the highest proportion of roads in immediate need of repair, with 14 per cent compared to 6 per cent for the rest of Scotland.

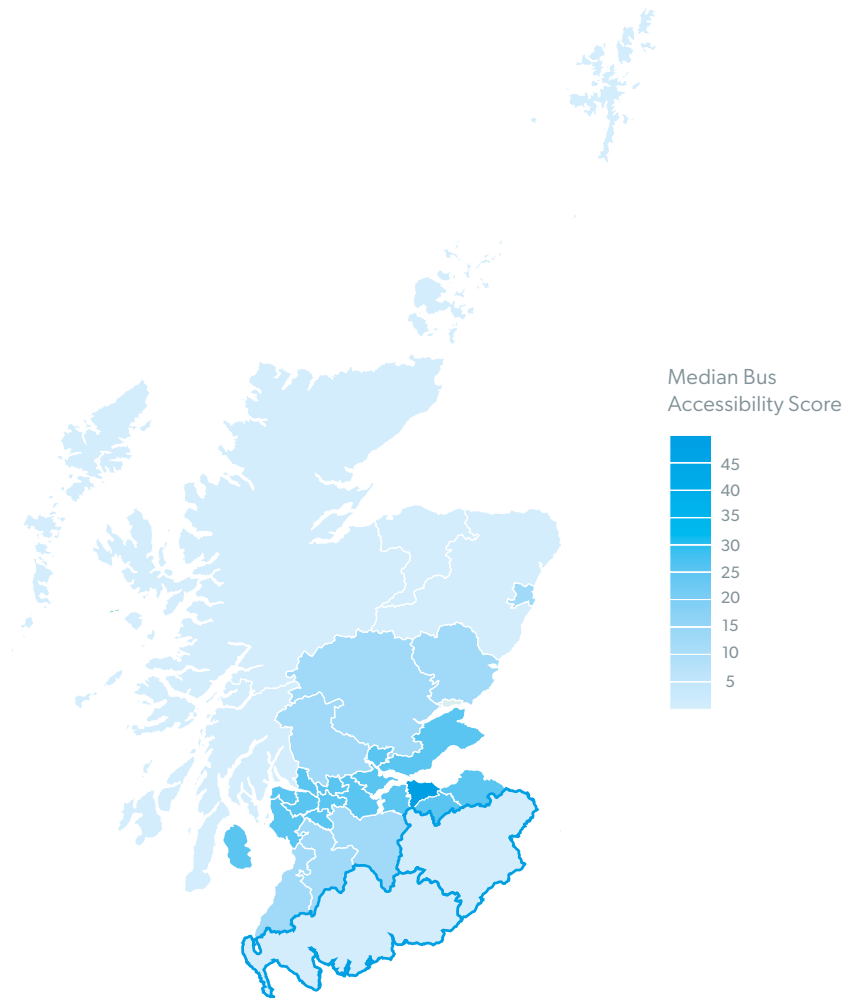
In 2020, it was found it was not possible to reach a hospital via public transport from certain areas in Dumfries and Galloway (Portpatrick and Whithorn) or journey times were especially long.

Figure 7: SWOT analysis – South of Scotland (with aspects highlighted that impact on rural poverty)

| | |
|--|---|
| <p>Strengths</p> <ul style="list-style-type: none"> • Strategic location as a gateway to domestic and international markets • Sustained economic growth and resilience over the past decade • Strong sectoral base with recognised specialisations • Exceptional natural capital driving green jobs and investment • Lower out-commuting; most residents live and work locally • Benefiting from large-scale inclusive growth investment • Economically engaged workforce with relatively low reliance on employability support • Distinct cultural and heritage assets boosting tourism • Strong ethos of collaboration and collective action • Active social enterprise and third sector base • Positive education-to-employment progression | <p>Weaknesses</p> <ul style="list-style-type: none"> • Outward identity of the region remains low profile and misunderstood • Ageing population and shrinking workforce constrain growth • Wages and productivity lag behind Scottish averages • Lower proportion of workforce with higher-level and sector-critical skills • Persistent inequalities in deprivation, health, wellbeing and pay • Digital connectivity challenges in rural areas limit business and inclusion • Weak public transport and east-west connectivity reduce access to jobs and services • Struggles to retain young people and attract new talent • Shortfall in affordable and energy-efficient housing stock • Limited workspace and business support infrastructure |
| <p>Opportunities</p> <ul style="list-style-type: none"> • Devolution could enable greater regional control over policy and investment • Extension of Growth Deals to channel further funding • Emerging strategic partnerships to raise economic and place identity • COVID-19 recovery opens opportunities to attract people and accelerate green growth • UK policy commitments may fund responses to comparative weaknesses • Potential to scale renewable energy based on natural assets and location • High-profile digital agenda can drive connectivity and skills development • Brexit offers potential to access new markets and strengthen local supply chains | <p>Threats</p> <ul style="list-style-type: none"> • Tourism growth risks straining infrastructure and local communities • Brexit may pose significant long-term risks without proactive management • Scottish independence could create market and business uncertainty • Increasing global competition for resources and investment • Climate change heightens risks of natural disasters and health crises • Agriculture and land-based sectors exposed to regulatory shocks • Rising housing demand post-pandemic threatens affordability and supply |

Source: SOSE: South of Scotland Regional Economic Strategy: Technical Paper: Regional Economic Strategy – Inclusive Growth Evidence Base (July 2021)

Figure 8: Median bus accessibility score by local authority, 2019



Dumfries and Galloway and the Scottish Borders have the 8th and 9th lowest median bus accessibility score out of the 32 local authorities.

Median bus accessibility is calculated as the median of the scores for the Data Zones within the local authority. The bus accessibility score is an objective measure of the availability and frequency of bus services.

Chapter 2:

A Quantitative Analysis of Poverty by CSJ Pathways

The CSJ Pathways to Poverty

The CSJ has long argued that poverty cannot be understood or tackled purely through income measures. The Pathways to Poverty framework identifies five inter-related drivers that sustain disadvantage plus Housing which is a contributory factor:

- **Work and worklessness** – recognising that access to good work is the surest route out of poverty, but that insecure, low-paid and seasonal work can also entrench hardship.
- **Family support and breakdown** – understanding that stable, supportive family environments are protective, while breakdown and instability multiply risks.
- **Educational failure** – acknowledging the role of attainment, skills and digital access in determining future opportunities.
- **Addiction** – recognising the devastating impact of substance misuse on individuals, families and communities.
- **Debt** – identifying how problem debt undermines financial stability and limits prospects for resilience.
- **Housing and homelessness** – addressing affordability, fuel poverty, and insecure accommodation as critical determinants of wellbeing.

By structuring this report around these pathways, it is hoped to align quantitative analysis with a framework that is policy-relevant, practical and rooted in the lived experiences of those most affected.

Work and worklessness

Employment in Dumfries & Galloway and the Scottish Borders is marked by high overall participation rates but also by fragility in job quality and stability. Official figures suggest that while headline unemployment is close to the Scottish average, a much larger share of the workforce is either economically inactive due to health conditions or reliant on part-time, seasonal and low-paid employment.

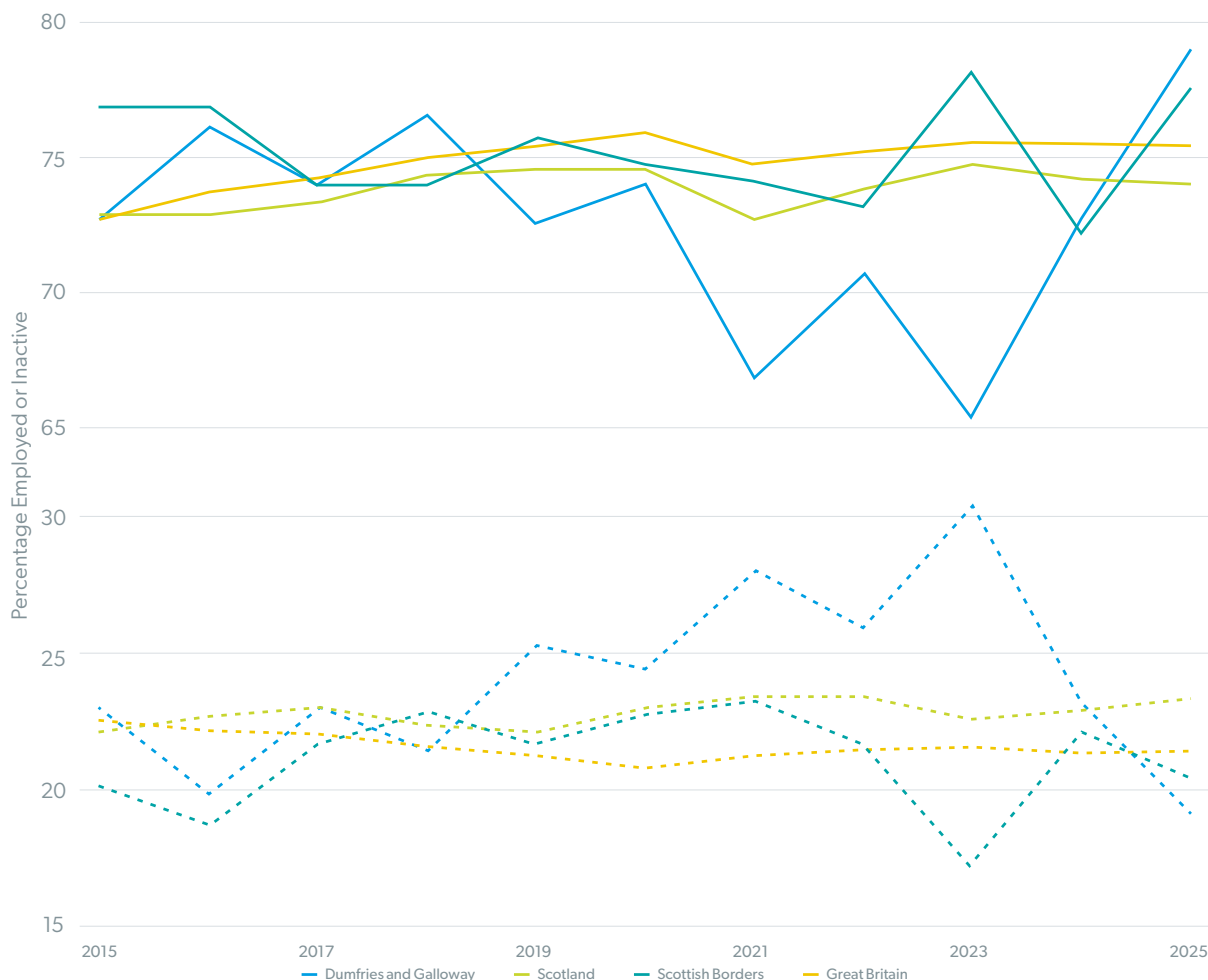
The local economies are particularly dependent on tourism, agriculture, and the public sector. This makes them vulnerable to shocks – as seen during the Covid-19 pandemic which leaves many households exposed to seasonal income gaps. SMEs form the backbone of employment in both council areas, yet business survival rates are lower than the Scottish average, limiting growth opportunities for local labour markets.

There are pockets of persistent worklessness, particularly in former mining areas and some coastal towns. SIMD data highlights concentrations of unemployment and low income in Stranraer, Kirkcubbin, parts of Dumfries, and Galashiels. These communities also show high overlap with health-related inactivity, fuel poverty, and transport barriers.

At the same time, in-work poverty is a growing feature. A significant proportion of jobs are in low-wage sectors, with below-average median weekly earnings compared with Scotland. Combined with higher rural transport and heating costs, even those in full-time work often struggle to reach an acceptable standard of living.

Universal Credit data reveals higher-than-average claimant rates and feedback from local advice services highlights delays and sanctions exacerbating financial insecurity. While employment levels have recovered post-pandemic, underemployment and job uncertainty remain structural issues.

Figure 9: Employment and inactivity of 16-64 Year Olds, 2015-2025



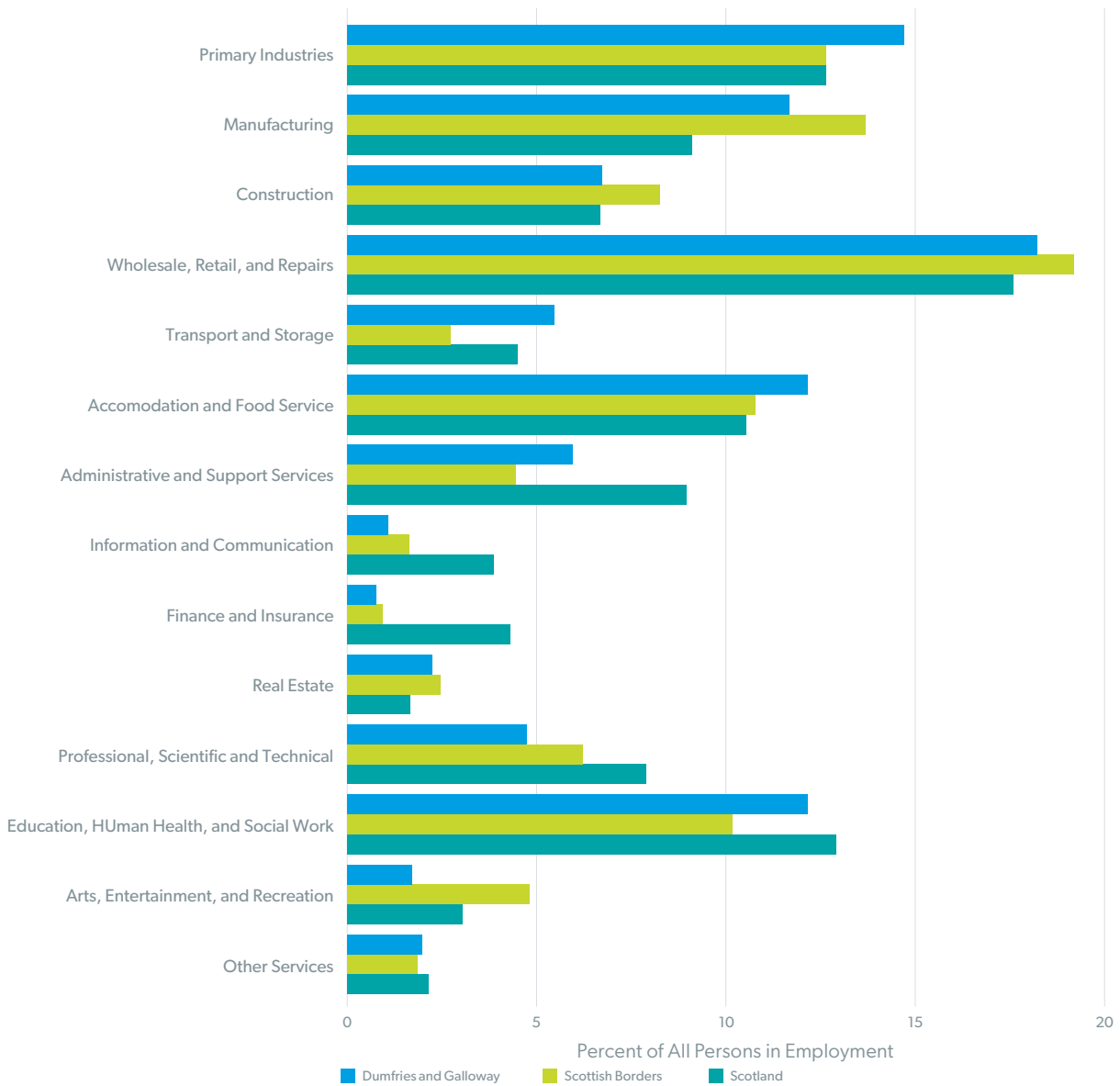
Source: CSJ Analysis of ONS, Annual Population Survey, 2025⁸

Headline figures of employment and inactivity align closely with the rest of Scotland and Great Britain. In 2025, the Scottish Borders and Dumfries and Galloway had lower inactivity (21 per cent and 19 per cent respectively) than the rest of Scotland (23 per cent) and higher levels of employment (78 per cent and 79 per cent vs. 74 per cent)⁹

⁸ ONS, Annual Population Survey April 2024 - March 2025, 2025, available at <https://www.nomisweb.co.uk/reports/lmp/la/1946157410/report.aspx>

⁹ Ibid.

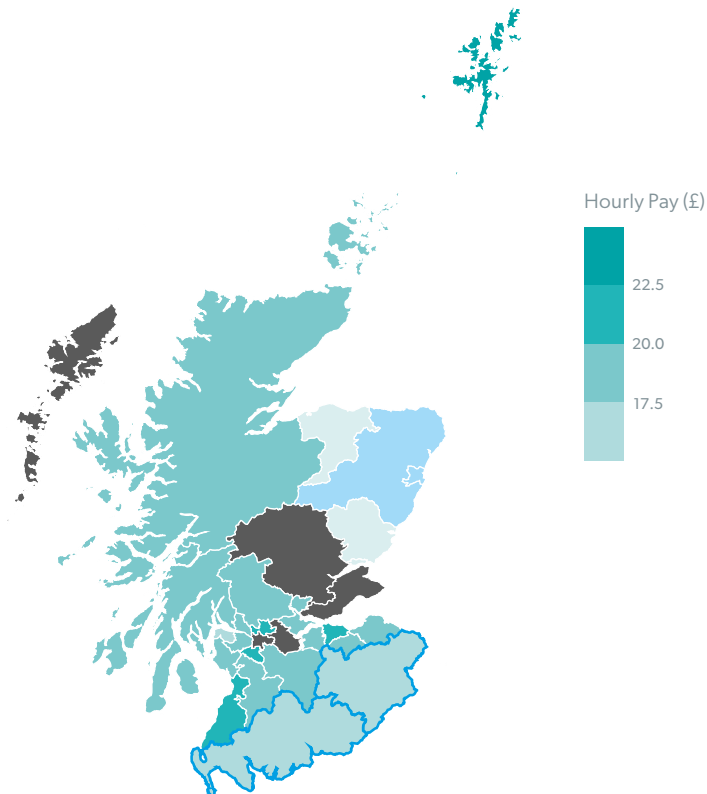
Figure 10: Employment by industry of private sector businesses, 2024



Source: CSJ Analysis of The Scottish Government, Business in Scotland, 2024

Dumfries and Galloway and the Scottish Borders have very high percentages of employees working in the ‘primary industries’, but low employment in traditionally more sophisticated and higher paying industries such as ‘finance and insurance’ and ‘professional, scientific, and technical activities’.

Figure 11: Median hourly wages of full-time workers by local authority, 2024

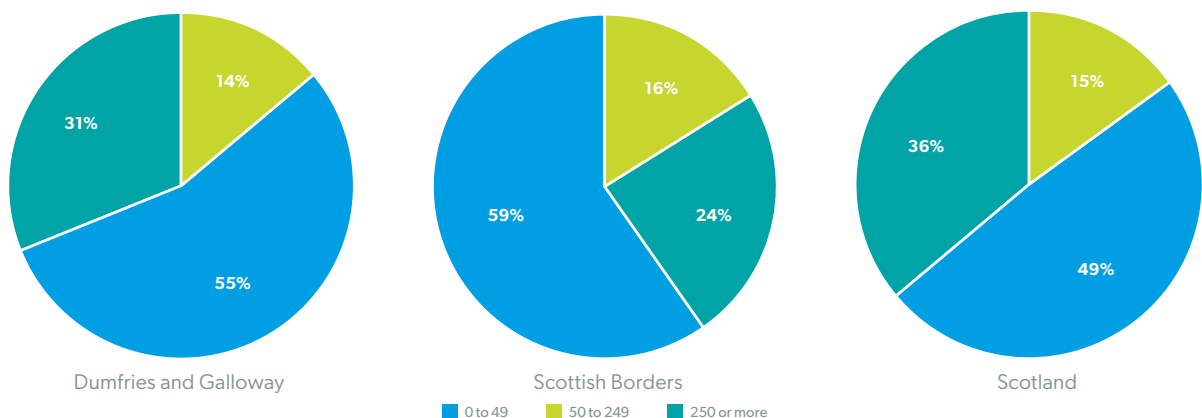


Source: CSJ Analysis of ONS, Annual Survey of Hours and Earnings, 2024¹⁰

Despite relatively high employment and low inactivity, Dumfries and Galloway and the Scottish Borders had the 2nd and 3rd lowest median hourly wages out of the 28 Scottish regions (Glasgow City, North Lanarkshire, Perth and Kinross, and Fife only have data for 2021).¹¹

Figure 12: Percentage of private business employment by business size in number of employees, 2024

In Dumfries and Galloway and the Scottish Borders, a very high proportion of workers work in small businesses, which implies lower paid jobs with less stability.



Source: CSJ Analysis of The Scottish Government, Business in Scotland, 2024

¹⁰ ONS, Annual Survey of Hours and Earnings – Resident Analysis 2024, 2024, available at <https://www.nomisweb.co.uk/reports/imp/la/1946157410/report.aspx#defs>

¹¹ Ibid.

Other statistics supporting a weak labour market

In 2024, 16 per cent of employees in Dumfries and Galloway and 15 per cent in Scottish Borders earn below the living wage, above the 11 per cent for Scotland as a whole.

In 2024, the Scottish Borders and Dumfries and Galloway had the 5th and 6th lowest shares of private sector businesses identified as 'high growth', both with 1.7 per cent compared to 2.2 per cent for the rest of Scotland.

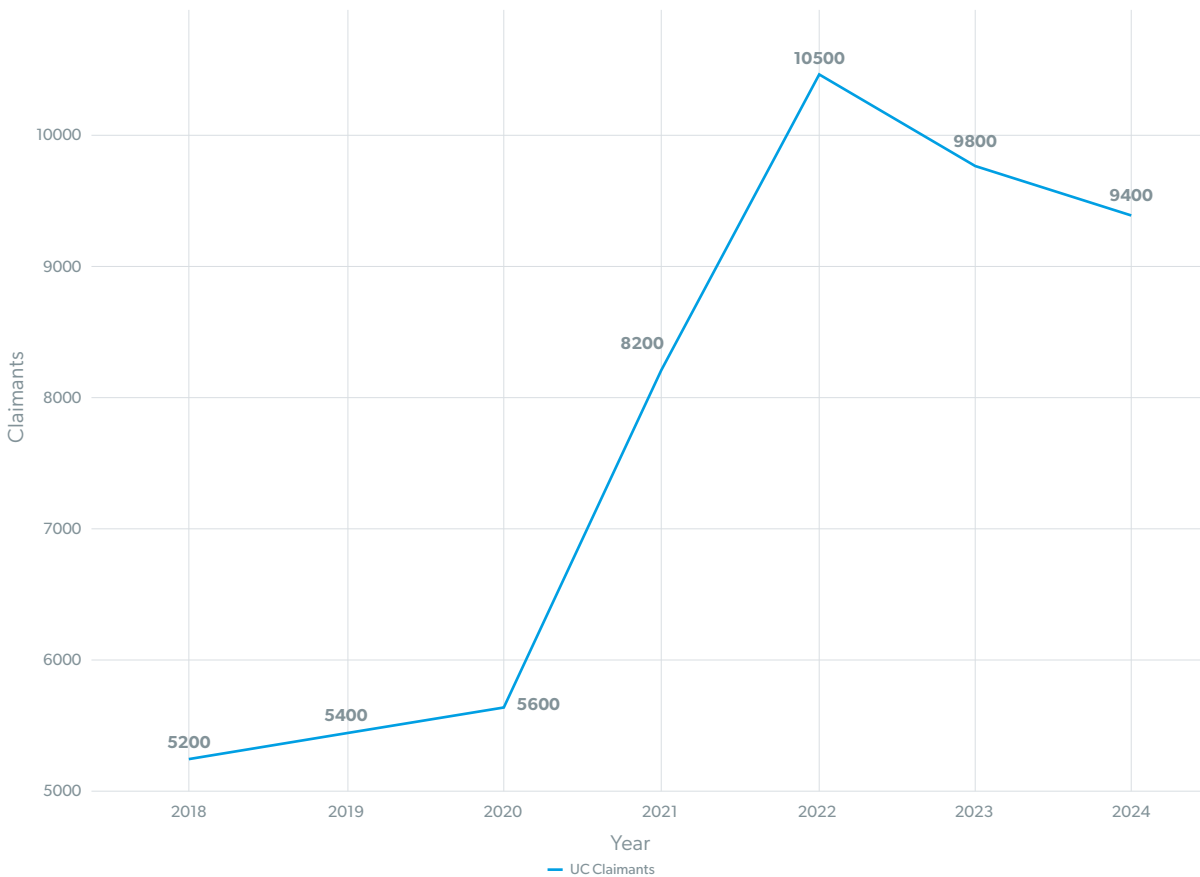
In 2024, 59 per cent of private sector businesses in Dumfries and Galloway and 60 per cent in the Scottish Borders were in 'rural' areas, compared to only 25 per cent in Scotland. The percentages in 'remote rural' areas were 28 per cent, 12 per cent, and 10 per cent.

Figure 13: Universal credit claimant count (2018–2024)

| Year | UC Claimants |
|------|--------------|
| 2018 | 5,200 |
| 2019 | 5,400 |
| 2020 | 5,600 |
| 2021 | 8,200 |
| 2022 | 10,500 |
| 2023 | 9,800 |
| 2024 | 9,400 |

Source: DWP Stat-Xplore (UC Claimant Count), 2018–2024

Figure 14: Universal credit claimant trend with labels



Family Support and Family Breakdown

Family structure and stability are critical to outcomes in the South of Scotland. Data indicates that Dumfries & Galloway and the Scottish Borders have a higher share of lone-parent households than the Scottish average, particularly concentrated in urban wards such as Dumfries, Annan, and Galashiels. (See Figures 15 & 16) Evidence from the Local Child Poverty Action Reports (LCPARs)¹² shows that children in lone-parent households are twice as likely to be in poverty compared with those in two-parent households. These families are disproportionately affected by high childcare costs, transport barriers, and limited access to flexible employment.

Despite child poverty rates following a more positive pattern compared to the whole of Scotland, which increased from 21.6 per cent in 2015 to 23.3 per cent in 2024, the child poverty rate only marginally improved in Dumfries and Galloway (23.3 per cent to 22.7 per cent) and worsened in the Scottish Borders (20.9 per cent to 21.5 per cent).¹³

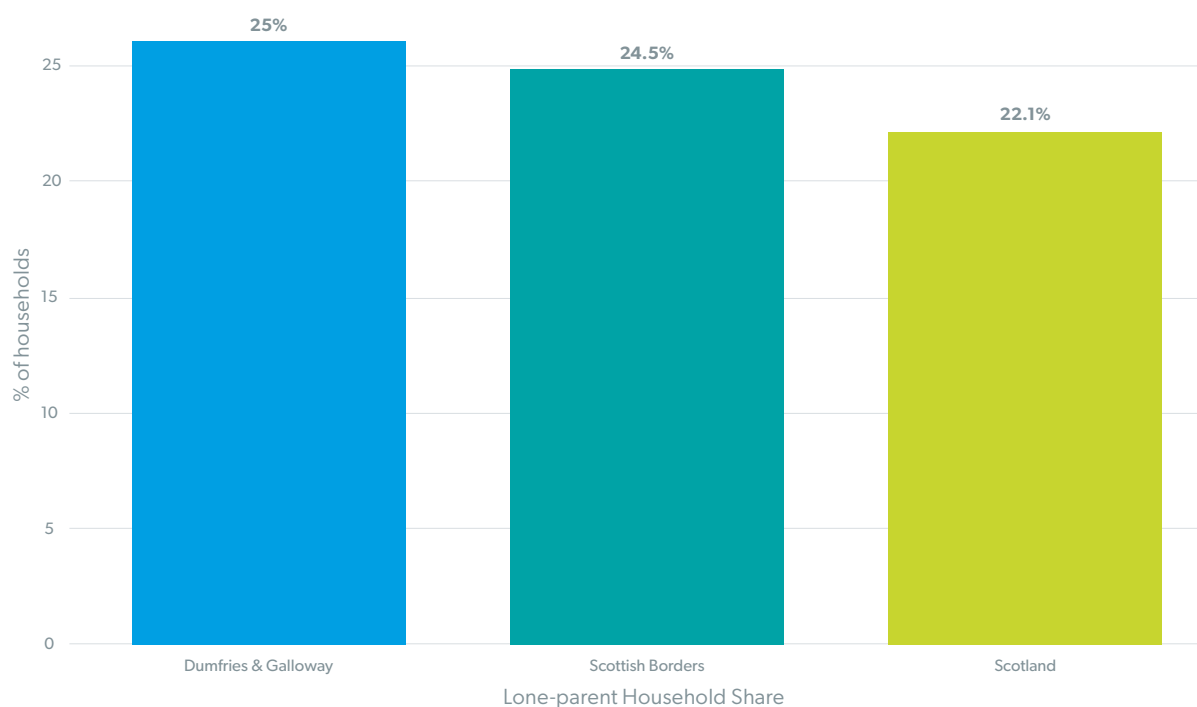
The picture is consistent with CSJ's national analysis: family breakdown multiplies disadvantage for those already in poverty, reinforcing risks of educational failure, addiction and worklessness.

Figure 15: Family household structure (2021 Census, ONS / NRS)

| Household type | Dumfries & Galloway (per cent) | Scottish Borders (per cent) | Scotland (per cent) |
|------------------------|--------------------------------|-----------------------------|---------------------|
| Lone-parent households | 26.0 | 24.5 | 22.1 |
| Two-parent households | 62.5 | 63.8 | 65.0 |
| Other household types | 11.5 | 11.7 | 12.9 |

Source: Scotland's Census 2021 (NRS/ONS).

Figure 16: Lone-parent household share



¹² <https://www.dumfriesandgalloway.gov.uk/sites/default/files/2025-09/dumfriesandgalloway-lcpar-2023-2024.pdf>

¹³ Ibid.

Figure 17: Child poverty rates (lone-parent vs two-parent families)

| Family type | Child poverty rate (per cent) – D&G | Scottish Borders (per cent) | Scotland (per cent) |
|----------------------|-------------------------------------|-----------------------------|---------------------|
| Lone-parent families | 39.0 | 37.5 | 36.0 |
| Two-parent families | 18.0 | 17.5 | 16.0 |

Source: Local Child Poverty Action Reports 2022–23 (D&G Council; SBC; NHS).

Figure 18: Child poverty by family type

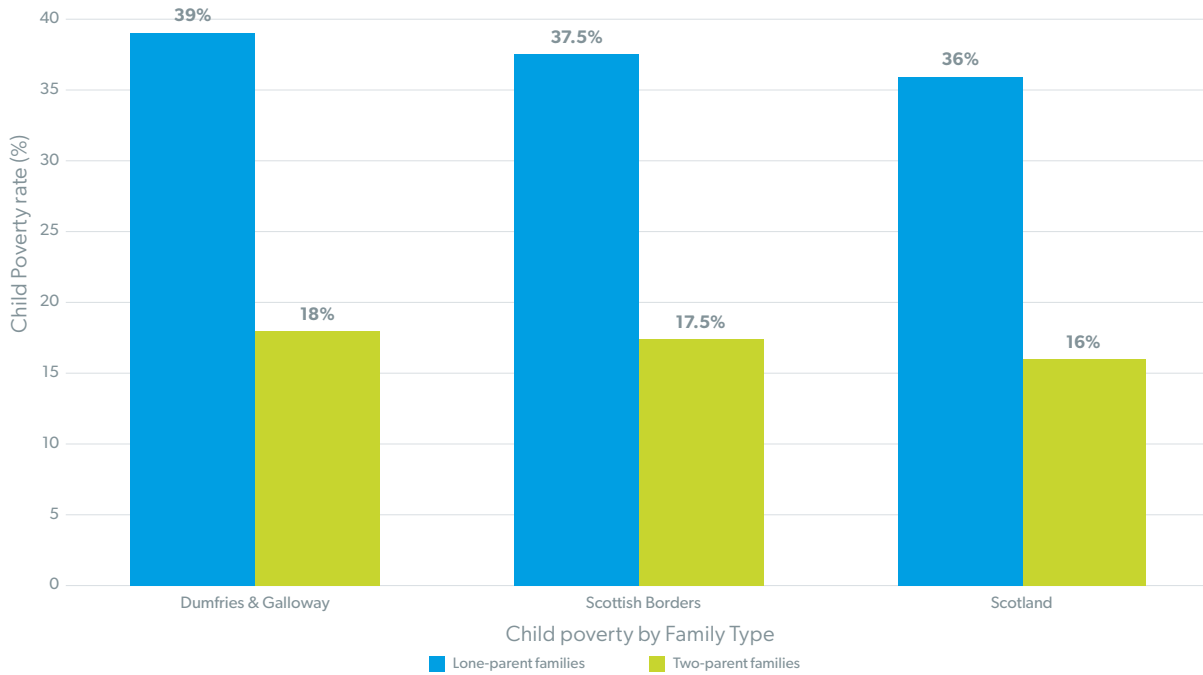
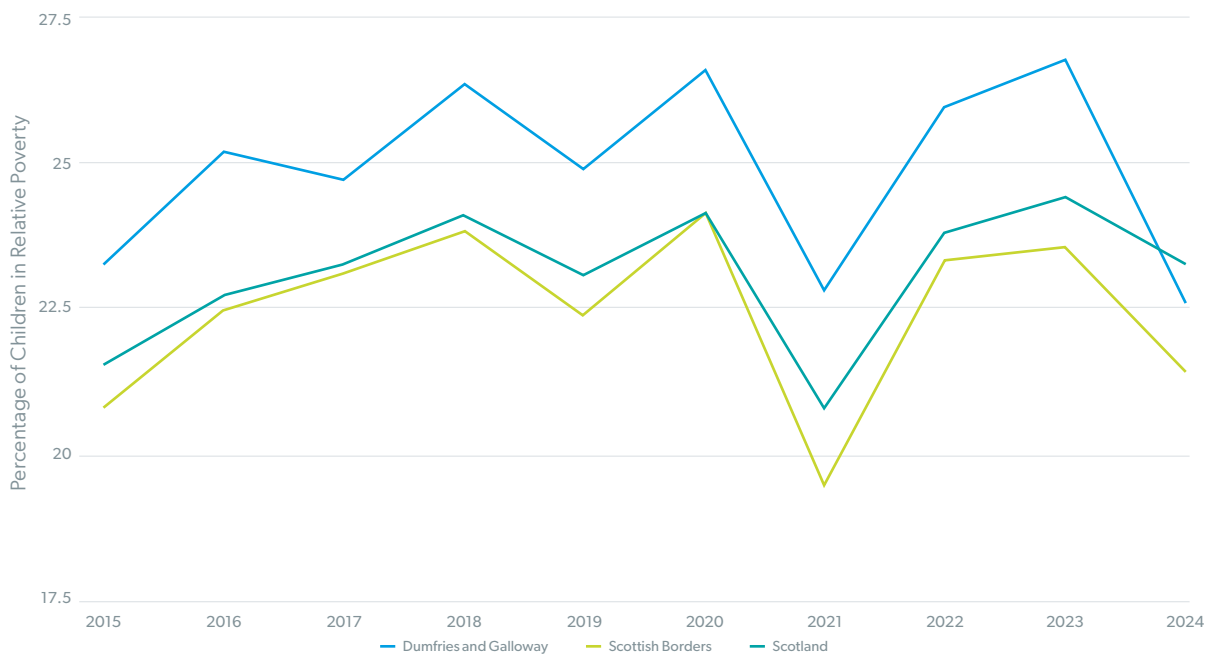


Figure 19: Percentage of children living in relative poverty, 2015-2024



Source: CSJ Analysis of End Child Poverty, Local Child Poverty Statistics, 2025: End Child Poverty, available at <https://endchildpoverty.org.uk/child-poverty-2025/>

Educational Failure

Educational attainment in Dumfries & Galloway and the Scottish Borders as seen in Table 12 lags behind the Scottish average, particularly among pupils from the most deprived SIMD quintiles. The attainment gap between pupils in the most and least deprived areas remains pronounced, with fewer pupils achieving SCQF Level 5 or above in both local authorities.

Early leaver rates are slightly higher than the national average, and the proportion of young people recorded as Not in Education, Employment or Training (NEET) remains a concern in rural towns with limited progression routes, as can be seen in Figure 22. Apprenticeship participation is lower in the Borders than in D&G, reflecting differences in employer engagement.

Digital exclusion remains a challenge in rural communities. Access to reliable broadband and affordable devices has been flagged in local authority and school reports as a barrier to learning continuity, especially during the pandemic. (See Figures 24 and 25).

Figure 20: School attainment – pupils achieving SCQF Level 5+ (2022)

| Area | Attainment (SCQF Level 5+, per cent) | Scotland (per cent) |
|---------------------|--------------------------------------|---------------------|
| Dumfries & Galloway | 74.0 | 79.0 |
| Scottish Borders | 73.5 | 79.0 |

Source: Scottish Government, School Attainment Data 2022.

Figure 21: Attainment (SCQF Level 5+) - 2022

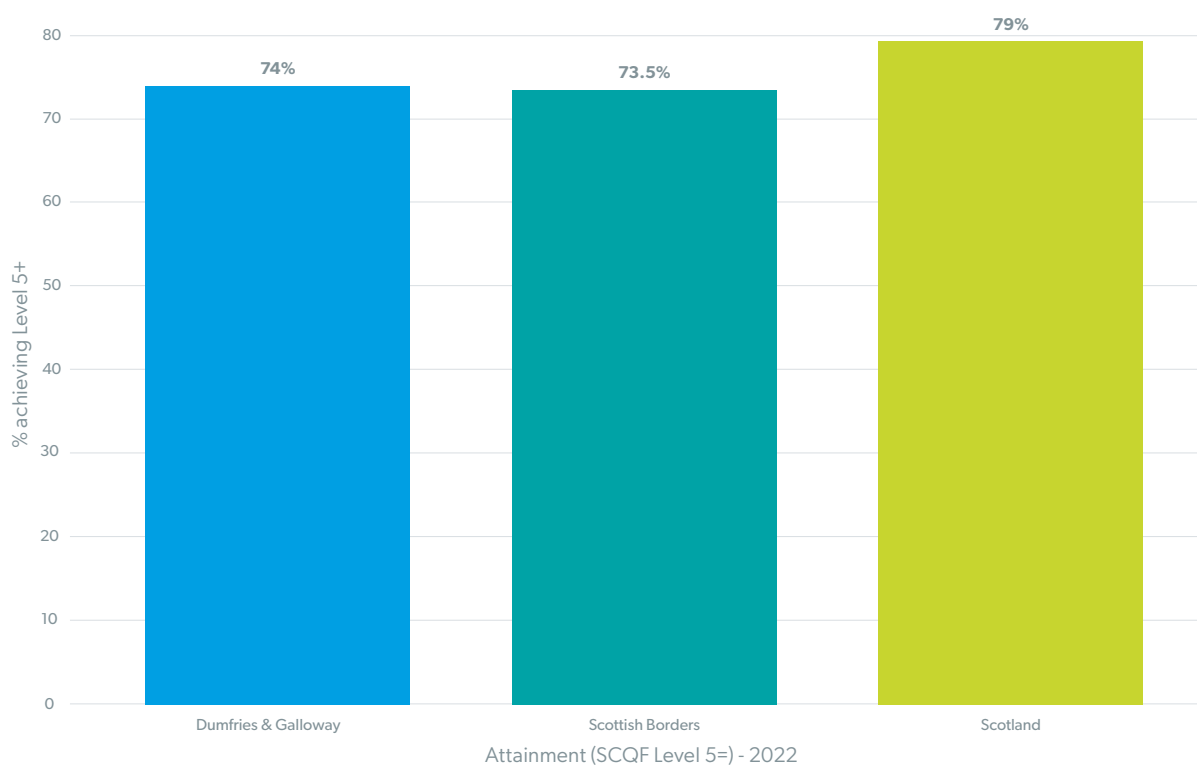


Figure 22: Positive destinations (school leavers, 2022)

| Area | Positive Destinations (per cent) | NEET (per cent) | Scotland Positive Destinations (per cent) |
|---------------------|----------------------------------|-----------------|---|
| Dumfries & Galloway | 91.5 | 8.5 | 95.7 |
| Scottish Borders | 92.0 | 8.0 | 95.7 |

Source: Scottish Government – Initial School Leaver Destinations, 2022.

Figure 23: School leaver destinations

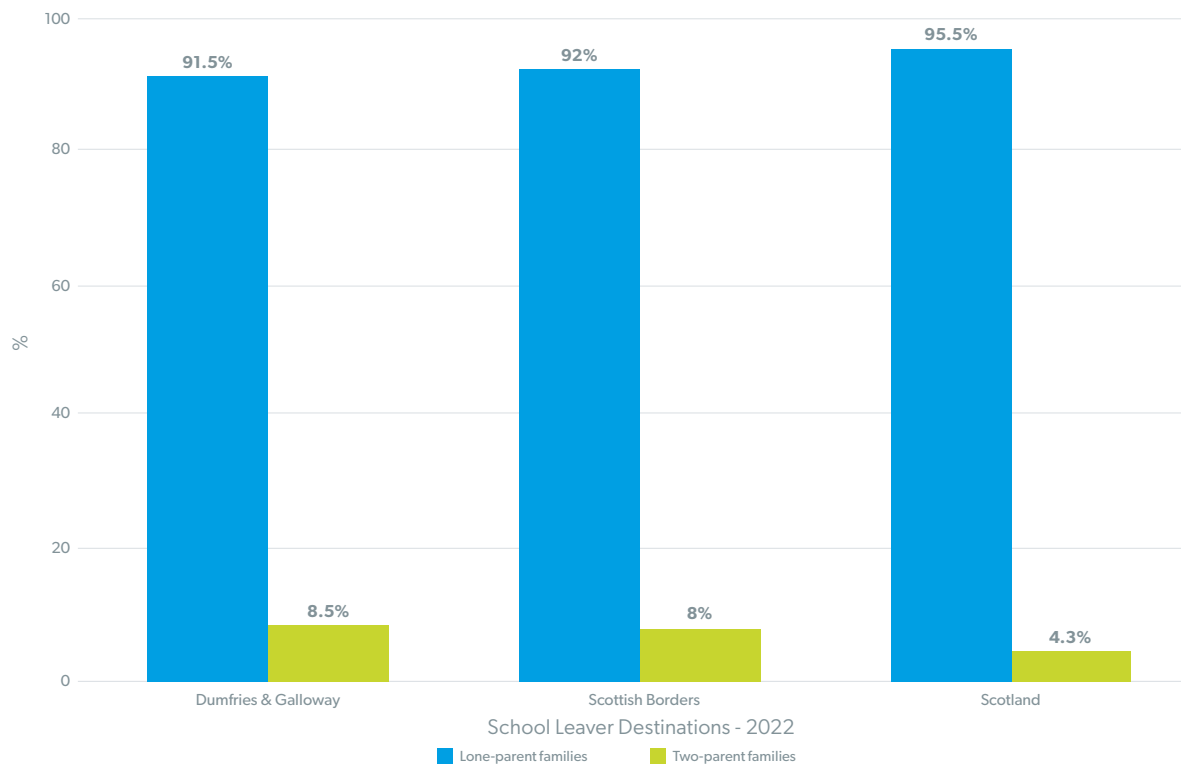


Figure 24: Digital inclusion indicators (2023)

| Area | Households with Superfast Broadband (per cent) | Households with a Device for Learning (per cent) | Scotland (per cent) (Broadband) |
|---------------------|--|--|---------------------------------|
| Dumfries & Galloway | 82.0 | 84.0 | 92.0 |
| Scottish Borders | 80.5 | 83.5 | 92.0 |

Source: Ofcom (Connected Nations 2023); Local Authority Education Reports.

Figure 25: Digital inclusion gaps

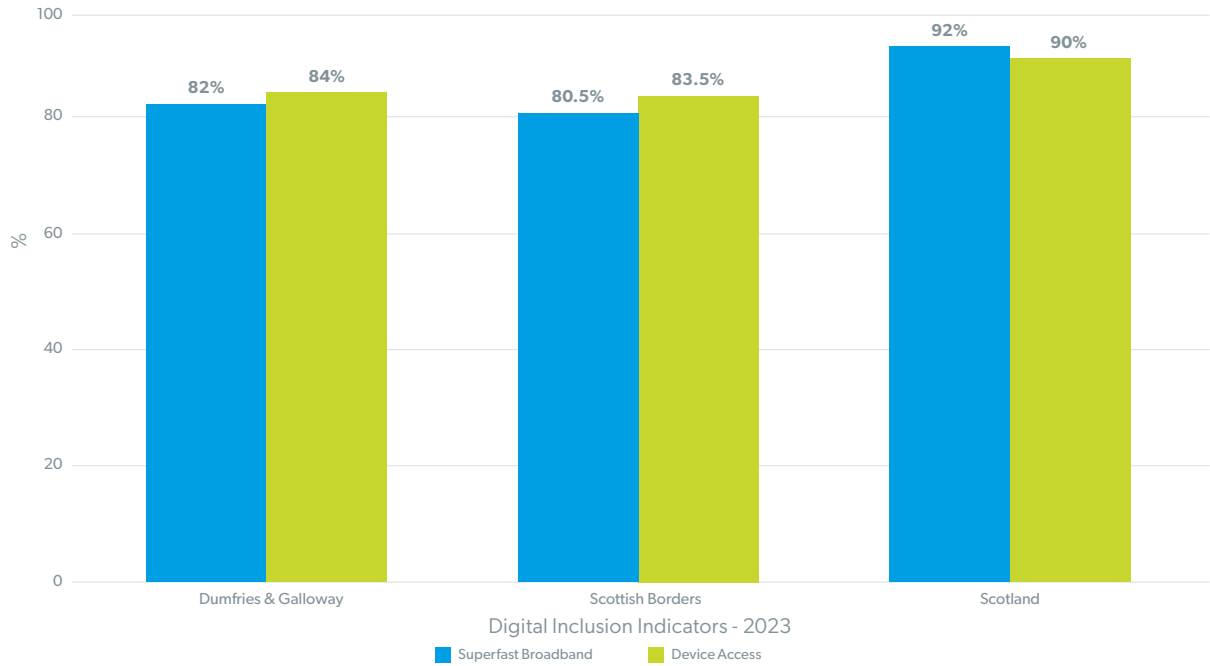
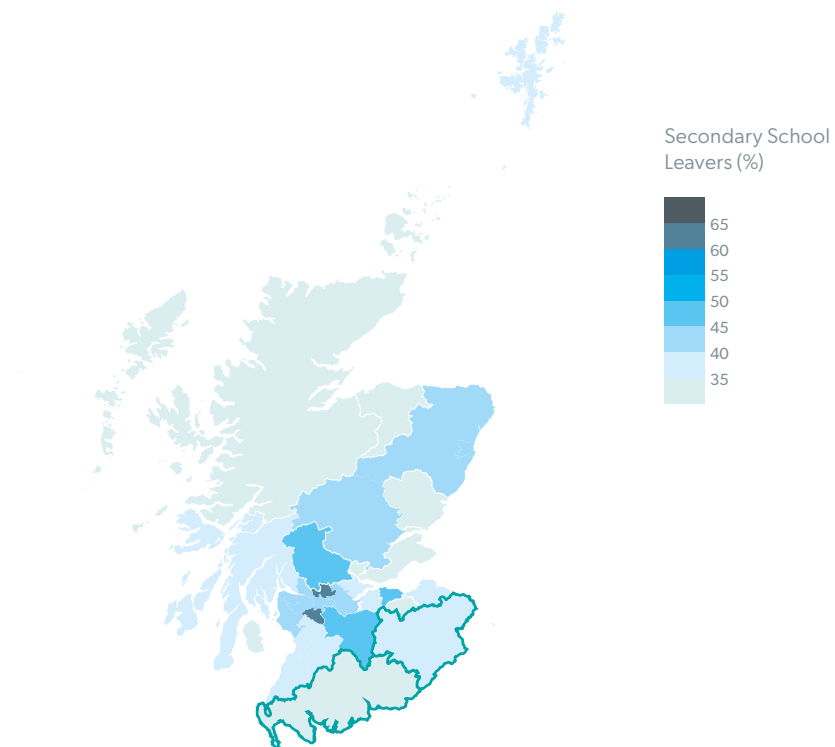


Figure 26: Higher Education attendance by local authority, 2023/24

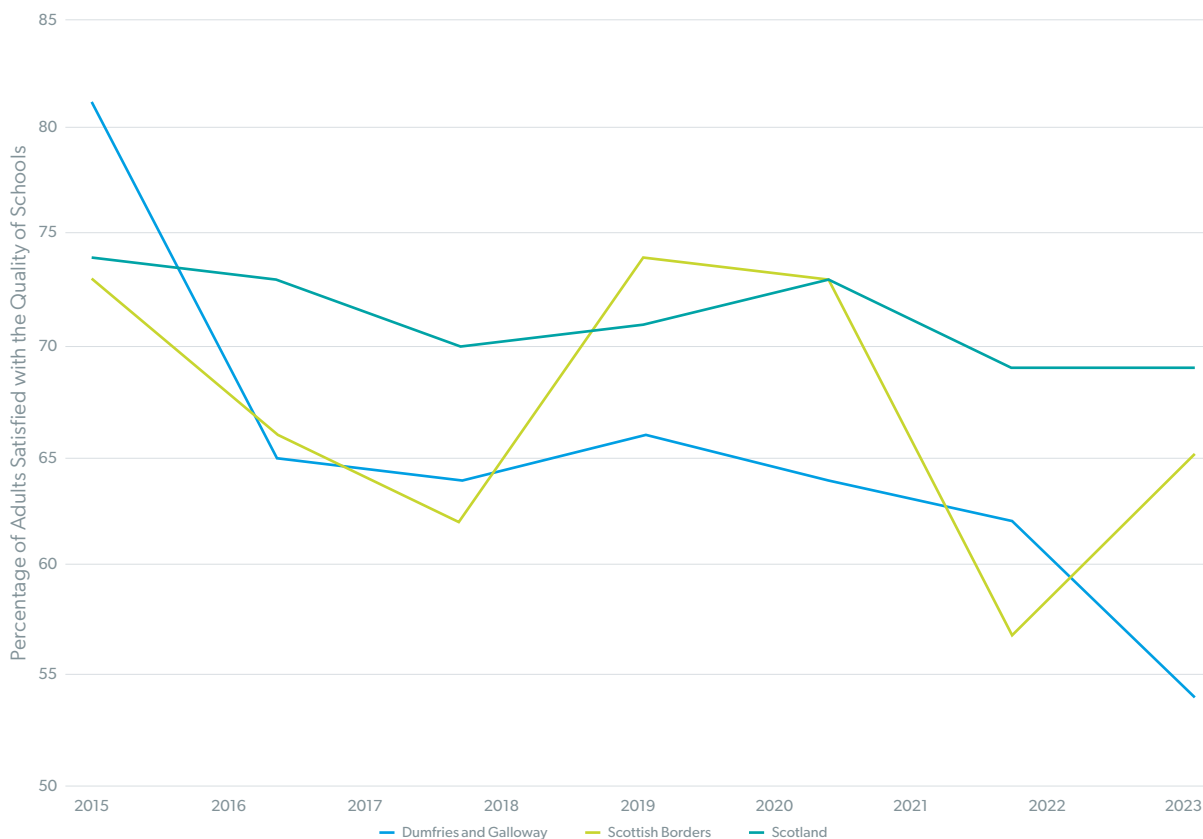


Both Dumfries and Galloway and the Scottish Borders have very low percentage of Secondary School Leavers attending Higher Education, with 34.7 per cent and 35.5 per cent respectively vs. 40.8 per cent for the whole of Scotland, ranking 24th and 22nd out of the 32 local authorities.

Source: CSJ Analysis of The Scottish Government, School Education Statistics, 2025¹⁴

¹⁴ The Scottish Government, Summary Statistics for Attainment and Initial Leaver Destinations, No. 7: 2025 edition, 2025, available at <https://www.gov.scot/publications/summary-statistics-for-attainment-and-initial-leaver-destinations-no-7-2025-edition/>

Figure 27: Percentage of adults satisfied with the quality of local schools, 2015-2023 ¹⁵



Addiction

Drug and alcohol misuse remains a major driver of poverty in Dumfries & Galloway and the Scottish Borders. While overall prevalence of substance misuse is lower than in major Scottish cities, the consequences in rural areas are profound due to limited treatment access, stigma and service gaps.

Public Health Scotland data shows that drug-related hospital admissions have increased in both council areas over the past five years, with alcohol-related admissions remaining persistently above the Scottish average in Dumfries & Galloway (see Figure 28). Mortality rates linked to substance misuse remain concerning, with rural isolation compounding the risks of overdose or delayed emergency response, as well as Treatment Access (see Figures 29, 30 & 31).

Figure 28: Drug and alcohol-related hospital admissions (per 100,000, 2022)

| Area | Drug-related admissions | Alcohol-related admissions | Scotland (avg) |
|---------------------|-------------------------|----------------------------|----------------|
| Dumfries & Galloway | 175 | 510 | 475 |
| Scottish Borders | 160 | 480 | 475 |

Source: Public Health Scotland – Hospital Admissions Data (2022).

¹⁵ The Scottish Government, Scottish Household Survey 2023, 2024, available at <https://scotland.shinyapps.io/sg-scottish-household-survey-data-explorer/>

Figure 29: Substance misuse admissions

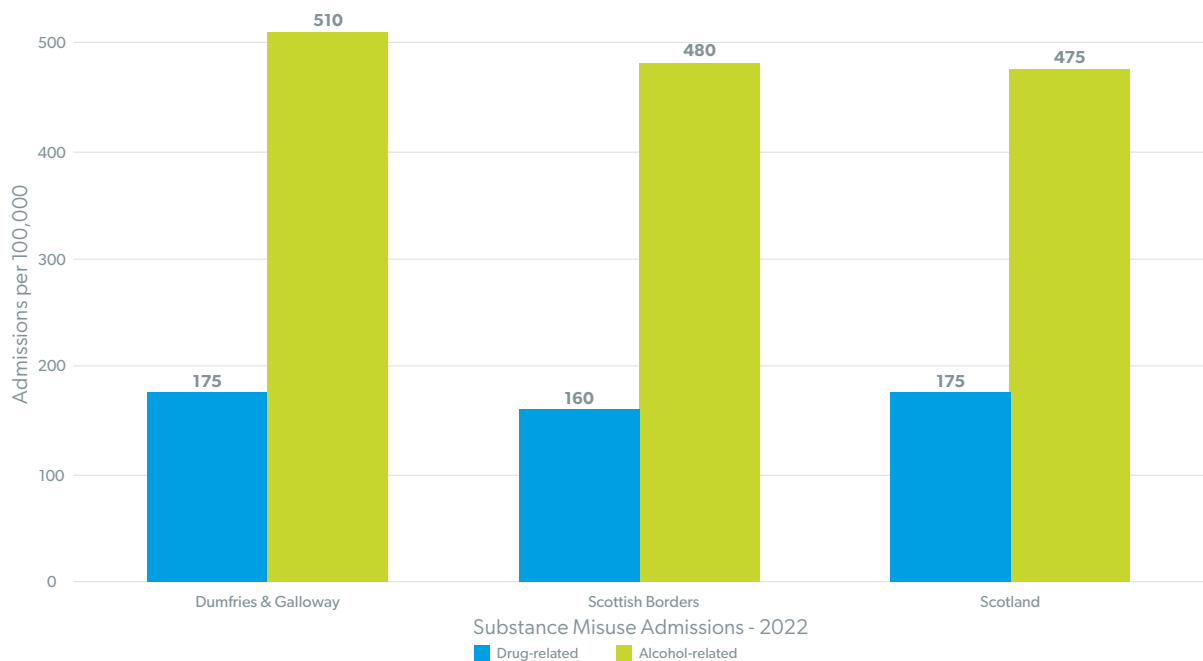


Figure 30: Substance misuse mortality (age-standardised rate per 100,000, 2019–2022 average)

| Area | Drug-related mortality | Alcohol-related mortality | Scotland (avg) |
|---------------------|------------------------|---------------------------|----------------|
| Dumfries & Galloway | 16.5 | 23.0 | 20.8 |
| Scottish Borders | 15.0 | 21.5 | 20.8 |

Source: National Records of Scotland (NRS) – Drug and Alcohol Mortality Statistics (2023).

Figure 31: Drug and alcohol mortality rates

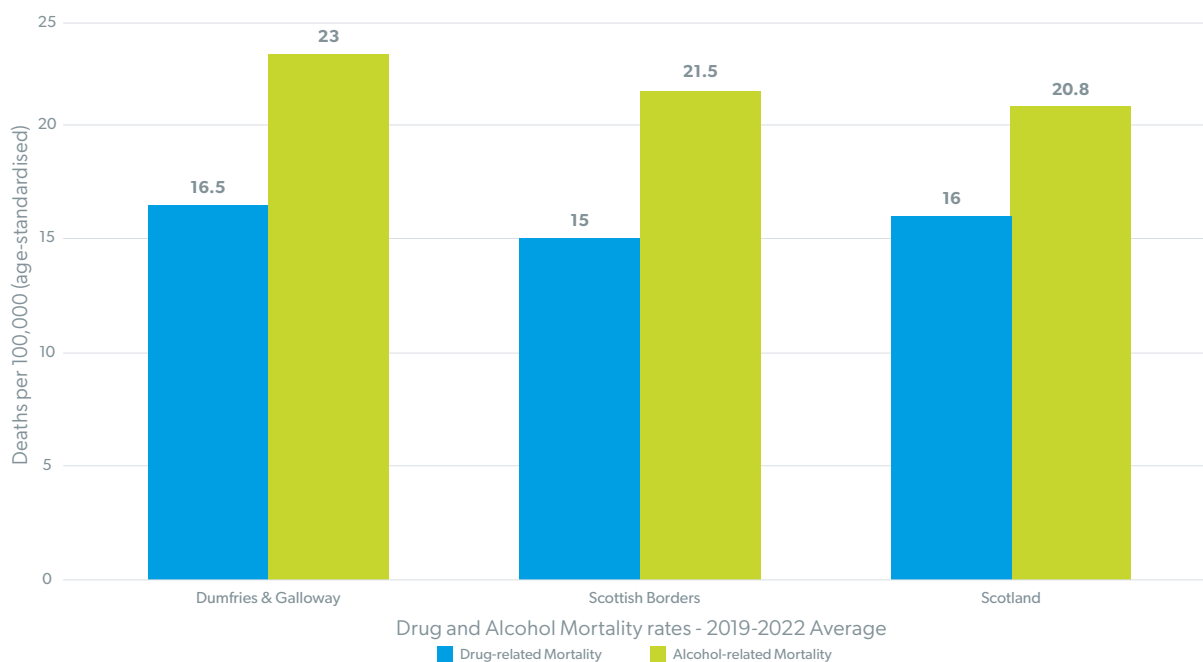
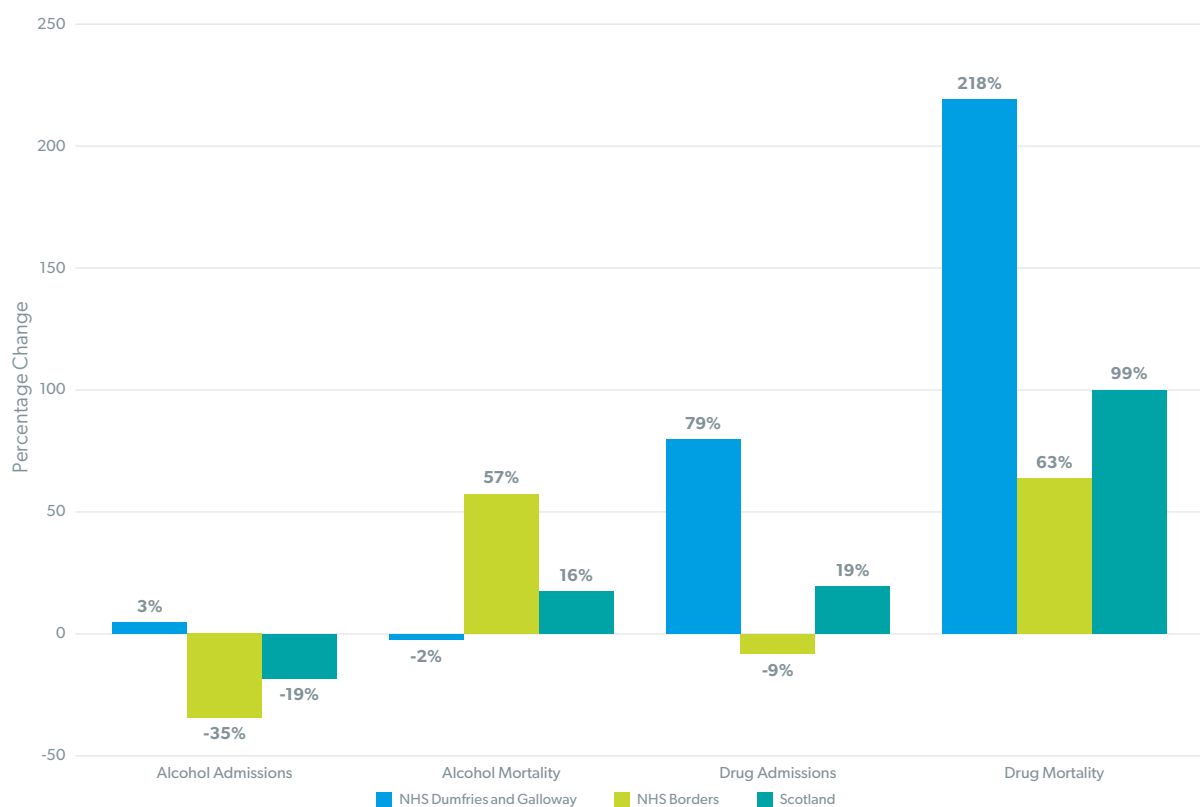


Figure 32: Change in alcohol and drug related hospital admissions and mortality rates, 2015-2024



Source: CSJ Analysis of National Records of Scotland, Drug Related Deaths in Scotland, 2016, 2025; Public Health Scotland, Drug-Related Hospital Statistics, 2025; Public Health Scotland, Alcohol Consumption and Harms Dashboard, 2025¹⁶

Progress since 2015 on substance abuse depends on the measure used. The most concerning change has been drug mortality in Dumfries and Galloway, which, as shown in Figure 32 has increased by 218 per cent.

Figure 33: Treatment access – percentage of referrals seen within 3 weeks (2023)

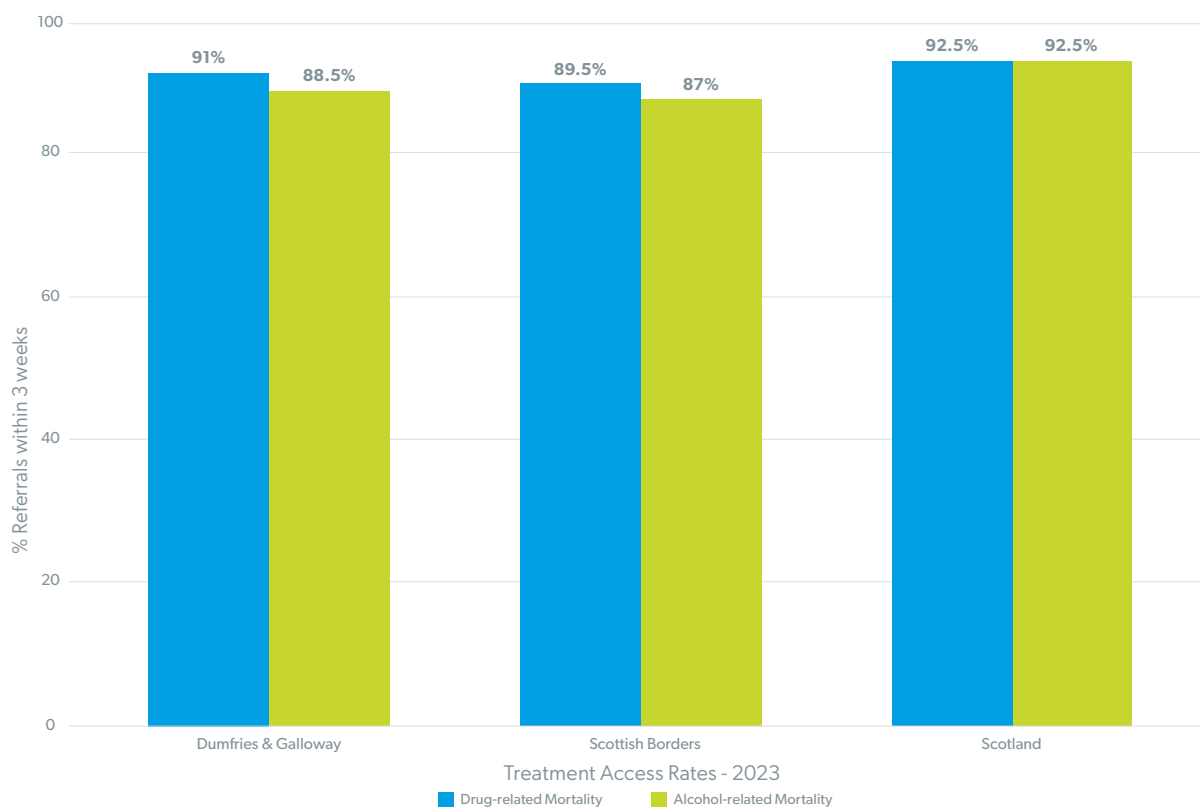
| Area | Drug treatment (per cent) | Alcohol treatment (per cent) | Scotland (per cent) |
|---------------------|---------------------------|------------------------------|---------------------|
| Dumfries & Galloway | 91.0 | 88.5 | 92.5 |
| Scottish Borders | 89.5 | 87.0 | 92.5 |

Source: Public Health Scotland – Local Delivery Plan Standards (2023).

16 National Records of Scotland, Drug Related Deaths in Scotland 2024, 2025, available at <https://www.nrscotland.gov.uk/publications/drug-related-deaths-in-scotland-2024/>; National Records of Scotland, Drug Related Deaths in Scotland in 2015, 2016, available at <https://webarchive.nrscotland.gov.uk/20241128123032/> <https://www.nrscotland.gov.uk/statistics-and-data/statistics/statistics-by-theme/vital-events/deaths/drug-related-deaths-in-scotland/archive>; Public Health Scotland, Drug-Related Hospital Statistics, 2025, available at <https://publichealthscotland.scot/publications/drug-related-hospital-statistics/drug-related-hospital-statistics-scotland-2023-to-2024/data-explorer/>; Public Health Scotland, Alcohol Consumption and Harms Dashboard, 2025, available at <https://scotland.shinyapps.io/phs-health-achd/>

Note: [1] Alcohol admissions measured by the European Age-sex Standardised Rate per 100,000 population of stays admitted to general acute and psychiatric hospitals. Alcohol mortality measured by the European Age-sex Standardised Rate per 100,000 population of alcohol-specific deaths in 2023. Drug admissions measured by the European Age-sex Standardised Rate per 100,000 population drug related hospital stays. Drug mortality measured by the age standardised mortality rate per 100,000 people between 2020 and 2024 for 2024. The drug mortality rate for 2015 averages between 2011 and 2015 and is not age standardised.

Figure 34: Treatment access rates



Housing and Homelessness

Housing affordability and availability are significant challenges in Dumfries & Galloway and the Scottish Borders. Both regions face low average incomes relative to housing costs, alongside limited supply of social and affordable housing (See Figure 35). Rurality compounds the issue, with dispersed populations, rising fuel costs and older housing stock contributing to fuel poverty.

Homelessness presentations are lower in absolute terms than in urban Scotland but remain proportionally high relative to population. Repeat homelessness is a concern in Dumfries, while the Scottish Borders reports a higher share of households in temporary accommodation for more than six months (See Figure 37 & 38).

Fuel poverty remains persistently above the Scottish average, linked to older, less energy-efficient housing and higher rural fuel costs (See Figures 39, 40 & 41). This contributes directly to poverty and poor health outcomes. Both Dumfries and Galloway and the Scottish Borders have very high rates of fuel poverty, both with 29 per cent vs. 24 per cent for Scotland overall, ranking 8th and 9th highest out of the 32 local authorities.¹⁷

Figure 35: Housing affordability – median house price to income ratio (2022)

| Area | Median House Price (£) | Median Income (£) | Ratio | Scotland (Ratio) |
|---------------------|------------------------|-------------------|-------|------------------|
| Dumfries & Galloway | 140,000 | 27,500 | 5.1 | 5.7 |
| Scottish Borders | 180,000 | 28,000 | 6.4 | 5.7 |

Source: ONS Housing Affordability Statistics 2022.

¹⁷ The Scottish Government, Scottish Household Condition Survey: Local Authority Analysis 2017-2019, 2021, available at <https://www.gov.scot/publications/scottish-house-condition-survey-local-authority-analysis-2017-2019/>

Figure 36: Housing affordability ratios

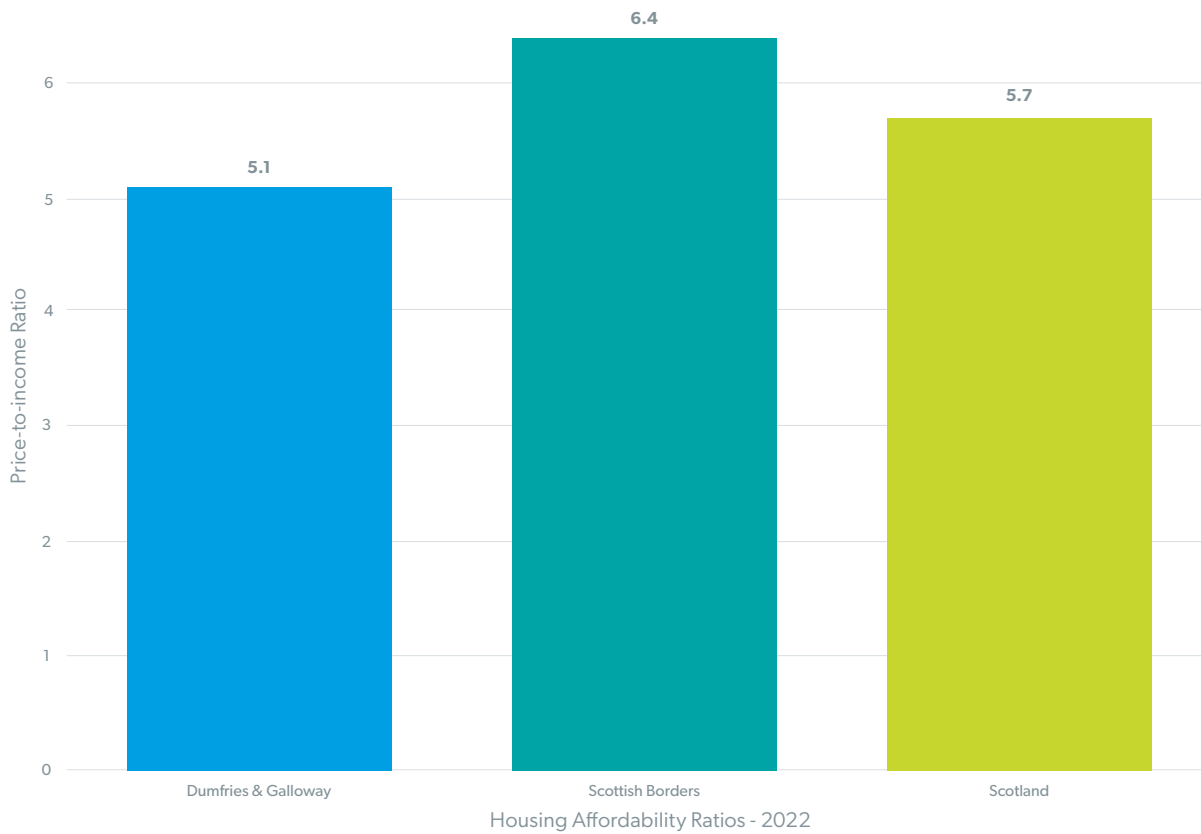


Figure 37: Homelessness presentations and outcomes (2022–23)

| Area | Homelessness Presentations | Households in Temporary Accommodation | Scotland (Total) |
|---------------------|----------------------------|---------------------------------------|------------------|
| Dumfries & Galloway | 1,320 | 510 | 14,000 |
| Scottish Borders | 1,050 | 420 | 14,000 |

Source: Scottish Government – Homelessness in Scotland 2023.

Figure 38: Homelessness presentations vs temporary accommodation

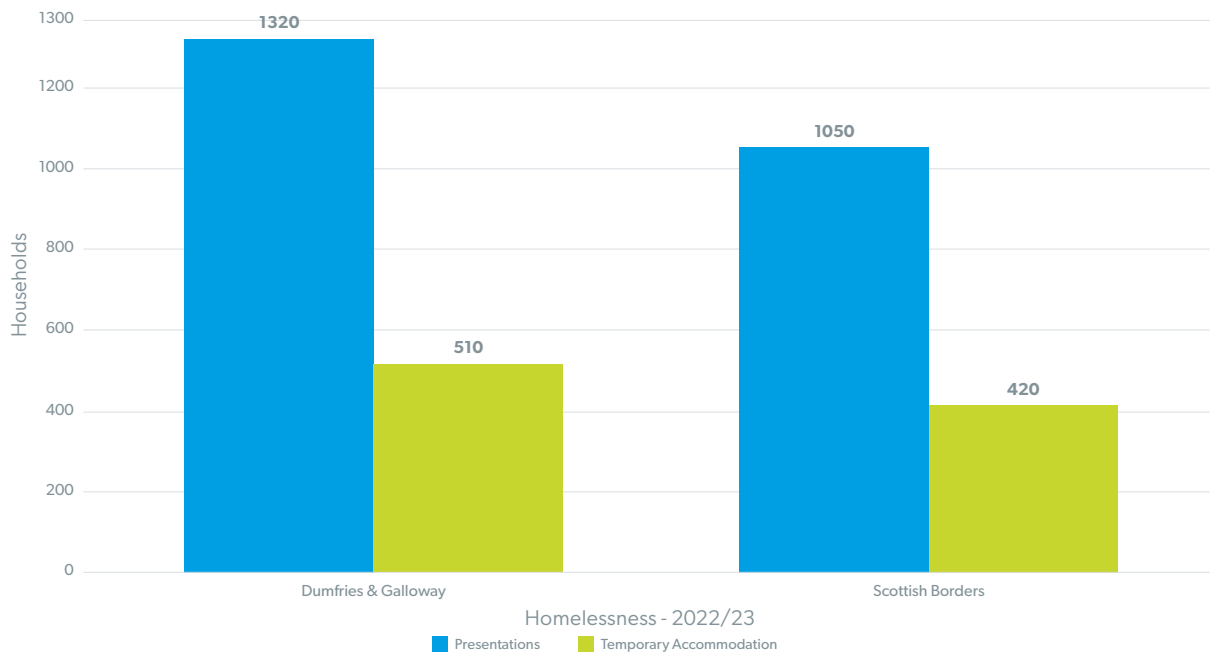


Figure 39: Fuel Poverty rates (2021 modelled estimates)

| Area | Fuel Poverty (per cent) | Extreme Fuel Poverty (per cent) | Scotland (per cent) |
|---------------------|-------------------------|---------------------------------|---------------------|
| Dumfries & Galloway | 34.0 | 22.0 | 25.0 |
| Scottish Borders | 33.5 | 21.5 | 25.0 |

Source: Scottish House Condition Survey 2021.

Figure 40: Fuel Poverty Rates

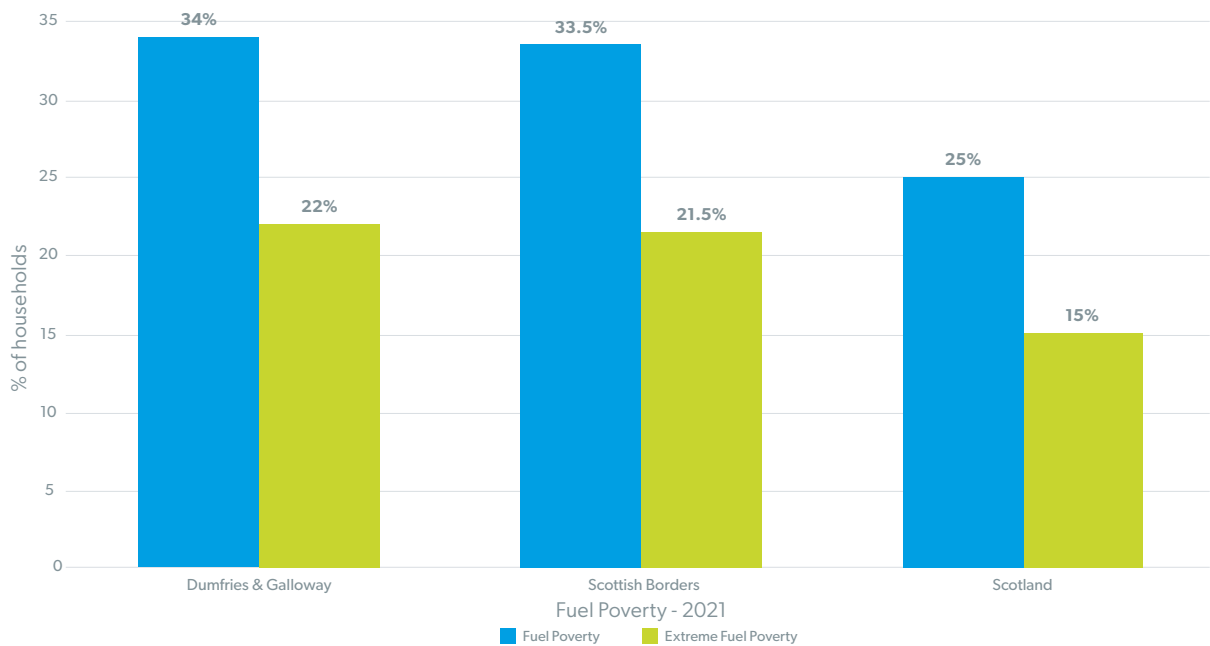
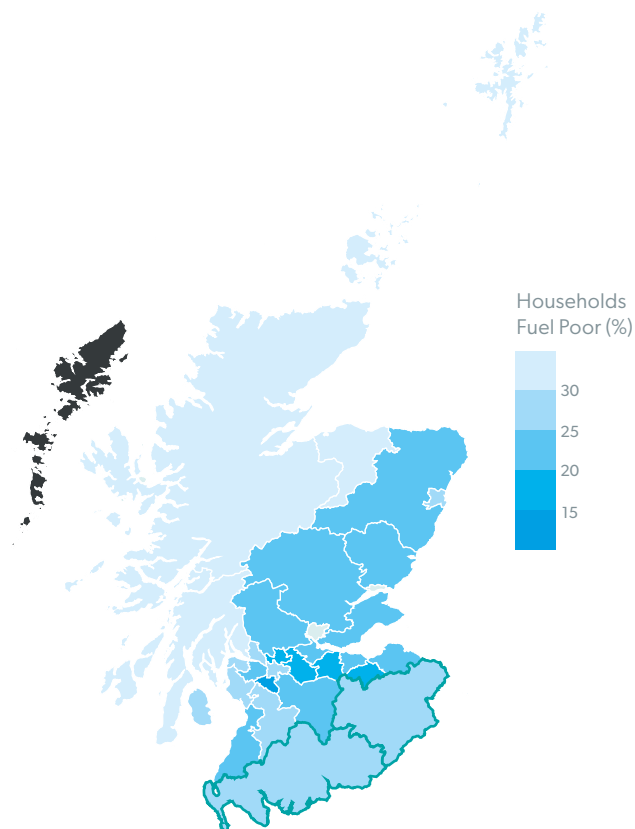


Figure 41: Fuel Poor households by local authority, 2019



Source: CSJ Analysis of The Scottish Government, Scottish Household Condition Survey, 2021.

Debt

Problem debt remains a significant barrier to financial resilience in Dumfries & Galloway and the Scottish Borders. Many low-income households experience persistent arrears on utilities, rent and council tax, often linked with insecure employment and rising living costs. (See Figures 42 & 43). Evidence from Citizens Advice Scotland and local advice services indicates that council tax debt and energy arrears are the most common forms of problem debt. Rural households are disproportionately affected by high transport and heating costs, contributing to higher levels of borrowing and arrears. The proportion of households spending a high share of their income on debt repayment is greater in the South of Scotland than the national average, further reducing disposable income and exacerbating poverty. (See Figures 44 & 45).

Demand for debt advice services has risen sharply since 2020, with local charities reporting long waiting lists for money and welfare rights advice. (See Figures 46 & 47)

Figure 42: Debt advice clients – main types of debt (2022–23)

| Debt type | D&G Clients (per cent) | Borders Clients (per cent) | Scotland (per cent) |
|----------------------|------------------------|----------------------------|---------------------|
| Council Tax Arrears | 34.0 | 32.5 | 31.0 |
| Energy Arrears | 28.0 | 29.5 | 27.0 |
| Rent Arrears | 18.5 | 17.0 | 19.0 |
| Credit/Store Cards | 12.0 | 13.5 | 14.0 |
| Other Unsecured Debt | 7.5 | 7.5 | 9.0 |

Source: Citizens Advice Scotland – Debt Advice Statistics 2022–23.

Figure 43: Main types of debt (advice clients)

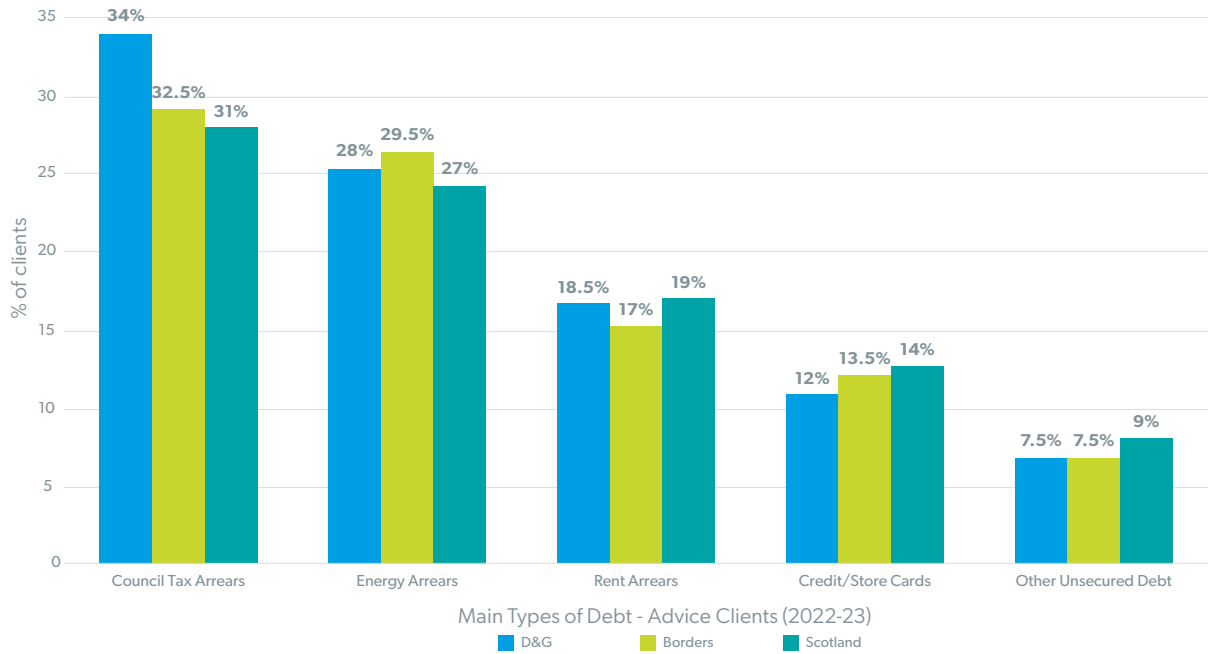


Figure 44: Household over-indebtedness (2021, per cent of households)

| Area | Over-indebted (per cent) | Scotland (per cent) |
|---------------------|--------------------------|---------------------|
| Dumfries & Galloway | 13.5 | 11.5 |
| Scottish Borders | 12.8 | 11.5 |

Source: ONS Wealth & Assets Survey; Scottish Government Debt and Credit Report, 2021.

Figure 45: Over-indebtedness rates

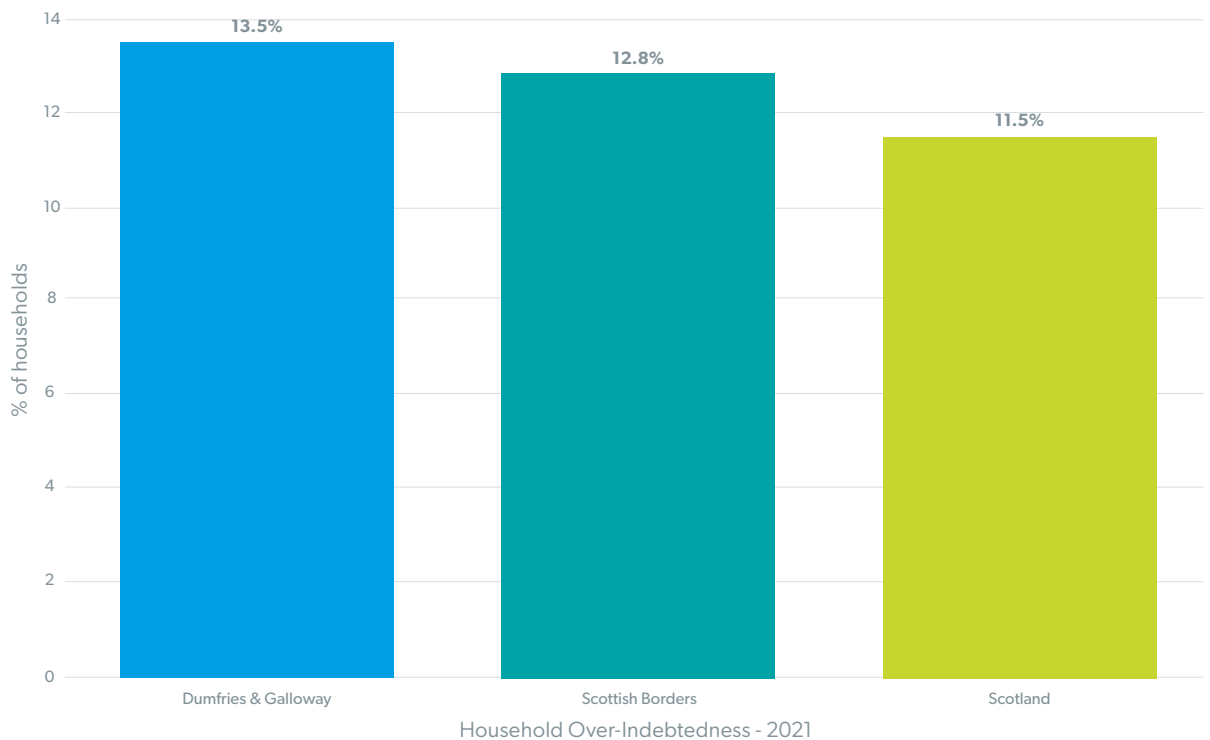
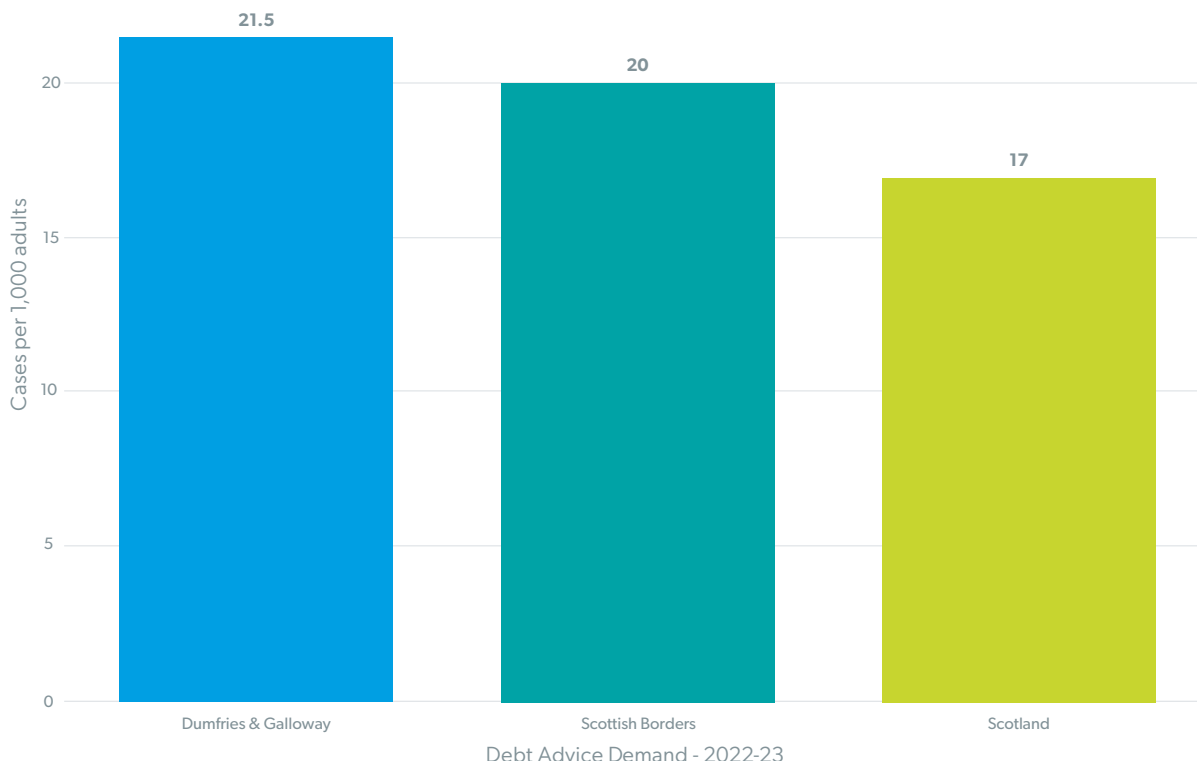


Figure 46: Citizens Advice – demand for debt advice services (cases per 1,000 adults, 2022–23)

| Area | Debt Advice Cases per 1,000 | Scotland (avg) |
|---------------------|-----------------------------|----------------|
| Dumfries & Galloway | 21.5 | 17.0 |
| Scottish Borders | 20.0 | 17.0 |

Source: Citizens Advice Scotland – Annual Statistics 2023.

Figure 47: Demand for debt advice services



Chapter 3:

A rural poverty literature review: Scotland, The UK and international comparisons

Introduction

Rural policy refers to the strategies and interventions designed to meet the social, economic and environmental needs of rural communities. Once centred mainly on agriculture and land use, it now extends to housing, transport, digital connectivity, employment, healthcare and social inclusion.¹⁸ This reflects a recognition that rural well-being depends not only on productivity but also on access to services and opportunities¹⁹

Rural areas face distinct challenges: sparse populations, geographic isolation, higher living costs and fewer labour market opportunities²⁰ Delivering services is more complex and expensive, while transport and digital gaps deepen disadvantage.²¹ Without tailored support these conditions risk widening inequalities between rural and urban regions. Effective rural policy is therefore essential to fairness, resilience and sustainability.²²

This literature review considers how rural policy has been framed and delivered in Scotland, across the wider UK and internationally. Comparing these contexts highlights both the opportunities and limits of devolved powers and reserved responsibilities, while also pointing to lessons from elsewhere. The review also positions this paper's contribution: whereas much existing policy is designed from the top down, this study takes a bottom-up approach, drawing on community voices from Dumfries, Galloway and the Scottish Borders to explore the gap between ambition and rural reality.

Framing rural policy

The framing of rural policy has shifted over the past two decades. Earlier approaches cast rural areas in deficit terms, emphasising gaps in services, income, or infrastructure that had to be filled.²³ More recent perspectives emphasise opportunity and rural places as contributors to climate action, natural capital, cultural heritage and digital innovation.²⁴ This reframes rural policy as an agenda for resilience and opportunity, moving beyond a narrow focus on disadvantage.

18 ECD (2020). Rural well-being: geography of opportunities. Paris: OECD Publishing and Shucksmith, M. (2012). Future directions in rural development? Dunfermline: Carnegie UK Trust.

19 OECD (2021). A new rural development paradigm for the 21st century: a toolkit for developing countries. Paris: OECD Publishing, p. 22.

20 Scottish Government (2021). Rural Scotland: key facts 2021. Edinburgh: Scottish Government, p.4.

21 DEFRA (2022). Rural proofing: practical guidance to consider the impacts of policies on rural areas. London: Department for Environment, Food and Rural Affairs, p.6.

22 Poverty Alliance (2024). Event Report - Challenging Rural Poverty in Scotland. Glasgow: The Poverty Alliance, pp 1-4.

23 Shucksmith, M. (2012). Future directions in rural development? Dunfermline: Carnegie UK Trust.

24 OECD (2020). Rural well-being: geography of opportunities. Paris: OECD Publishing, pp. 13-21.

Definitions of 'rural' are central to this. In Scotland, the Urban-Rural Classification distinguishes between 'accessible' and 'remote' rural, while islands are recognised separately under the Islands (Scotland) Act 2018.²⁵ These classifications guide funding and eligibility, but they can also obscure disadvantage. The Scottish Index of Multiple Deprivation (SIMD) identifies few rural areas in the most deprived 20 per cent, not because poverty is absent but because it is scattered and less visible.²⁶

At UK level, 'rural proofing' was introduced to ensure that policies reflect rural realities. DEFRA's guidance (2020) highlights costs linked to distance and sparsity, but evaluations show that it is inconsistently applied and weakly enforced.²⁷ Similar debates occur in Scotland, where recent reviews call for a stronger rural lens, especially around housing, healthcare and digital access.²⁸

Framing matters. Whether rural communities are seen as problems to be fixed or assets to be cultivated has real consequences for investment, service design and how poverty is experienced.

Rural Scotland: trends, assets and structural gaps

Scotland is overwhelmingly rural in geography, 98 per cent of its landmass, but only 17 per cent of its population lives there.²⁹ The distinction between accessible and remote rural and the separate recognition of islands, shapes not only description but resource allocation.

The economy in these areas is dominated by small and medium-sized enterprises (SMEs), which account for nearly 80 per cent of private sector jobs in remote rural Scotland.³⁰ SMEs bring diversity and resilience but also expose communities to risk: they tend to be small, seasonal and reliant on fragile infrastructure. In Dumfries and Galloway, for instance, SMEs anchor the economy, yet studies highlight a lack of business space and investment support, restricting growth.³¹

Demographic pressures add further strain. Rural Scotland is ageing more rapidly than the national average, with young people leaving for education or work. This creates labour shortages in health, education and care, threatening already stretched services.³² The National Islands Plan (2019) sets population retention as a priority, but results remain uneven.

Measuring poverty is equally complex. SIMD captures little rural deprivation, giving a misleading picture of affluence. In reality, disadvantage is dispersed, hidden and often severe.³³ Alternative indicators such as travel time, fuel poverty and housing stress paint a more accurate picture.³⁴

Housing is a central issue. Affordability is undermined by second homes, short-term lets and higher building costs. Fuel poverty is common, particularly in older and off-grid housing.³⁵ While the Rural & Islands Housing Action Plan (2023) aims to expand supply, progress is slowed by planning and infrastructure constraints.

Connectivity compounds these challenges. Despite the R100 broadband programme, coverage gaps remain. Ferry unreliability, limited rail and expensive bus services restrict access to work and services. The Scottish Rural Communities Policy Review (2025) warns that centralising services without rural safeguards risks worsening inequality.

25 Scottish Government (2021). Rural Scotland: key facts 2021. Edinburgh: Scottish Government, p.6.

26 McKendrick, J., Mooney, G. and Dickie, J. (2011). Poverty in Scotland 2011: towards a more equal Scotland. London: Child Poverty Action Group, Shucksmith, M., Brown, D.L., Shortall, S. and Vergunst, J. (2014). Rural transformations and rural policies in the US and UK. Abingdon: Routledge.

27 Atterton, J. (2008). Rural proofing in England: a policy analysis. Centre for Rural Economy Discussion Paper Series No. 15. Newcastle: Newcastle University, p.1.

28 Scottish Government (2025) Scottish Rural Communities Policy Review. Stage 2 review of rural policy delivery context. Edinburgh: Scottish Government.

29 Scottish Government (2021). Rural Scotland: key facts 2021. Edinburgh: Scottish Government, p.4.

30 Scottish Parliament (2021). Scotland's business base: facts and figures. Edinburgh: Scottish Parliament Information Centre (SPICe), p.36.

31 Dumfries & Galloway Council (2017). Employment land and property study, Executive Summary. Dumfries: Dumfries & Galloway Council, pp.2-3.

32 Shucksmith, M. (2012). Future directions in rural development? Dunfermline: Carnegie UK Trust, p.6.

33 Shucksmith, M., Brown, D.L., Shortall, S. and Vergunst, J. (2014). Rural transformations and rural policies in the US and UK. Abingdon: Routledge.

34 McKendrick, J., Mooney, G. and Dickie, J. (2011). Poverty in Scotland 2011: towards a more equal Scotland. London: Child Poverty Action Group, pp. 196-201.

35 The Poverty Alliance. (2023). A Scotland where we all have safe, secure and sustainable homes – Housing policy brief. Glasgow: The Poverty Alliance, p.3.

Finally, land and energy transitions bring both opportunities and risks. Renewables, forestry and carbon markets have generated new investment, but critics point to ‘green lairdism’, where benefits accrue to outside investors and local costs rise.³⁶ Without stronger governance, these changes may widen rather than reduce inequality.

Overall, rural Scotland has deep assets but also structural vulnerabilities: housing shortages, weak infrastructure, demographic decline and hidden poverty. Regions such as Dumfries and Galloway remain particularly exposed yet often overlooked in favour of the Highlands and Islands.

Many of these issues have been highlighted in both Scottish Parliament and Scottish Government reports.

The Scottish Parliament’s Rural Affairs and Environment Committee Inquiry into rural housing in 2009³⁷ pointed to an over-cautious planning culture in much of rural Scotland that has effectively entrenched a presumption against development and called for cultural change. It also noted a Scotland-wide shortage of suitably qualified professionals in planning departments. The Committee found that the lack of zoned land being made available for affordable development is one of the biggest difficulties facing the rural housing market. Despite being published in 2009, these issues remain of concern.

More recently the Scottish Government’s Rural and Islands Housing Action Plan published in 2023³⁸ identified £25m up to 2028 for Rural Affordable Housing for a Key Workers Fund and promised 11,000 affordable homes by 2032 in remote, rural and island communities along with a pledge to bring more empty homes back into use.

The Scottish Affairs Select Committee Inquiry at Westminster also carried out an inquiry, which looked at the cost-of-living crisis in rural communities.³⁹ It highlighted several issues around data and a “general scarcity of detailed data” on remote rural Scotland. It suggested that having better data on rural populations would also allow for a more targeted system of cost-of-living support to be delivered in the future

Rural policy in a UK context

At UK level, rural policy has long been tied to agriculture and land management rather than a wider social strategy.⁴⁰ Rural proofing, updated in 2020, requires departments to consider rural impacts. Yet evidence suggests it is applied unevenly and with little accountability. The closure of the Commission for Rural Communities in 2013 further reduced scrutiny of rural disadvantage.

Reserved matters, such as welfare, employment law, energy regulation and taxation are especially significant for Scotland. Reforms to Universal Credit, with its digital-by-default design, have disadvantaged rural claimants who face higher living costs, poor connectivity and fewer local services.⁴¹ Energy regulation also shapes fuel poverty in off-grid homes.

Other recent initiatives have had mixed outcomes. The Levelling Up White Paper (2022) has been criticised for overlooking rural areas, while the UK Shared Prosperity Fund has been constrained by short cycles and heavy bureaucracy. The Agriculture Act 2020 and Environmental Land Management Scheme (ELMS) pose risks for upland farming, with wider implications for employment and community stability.⁴²

Overall, UK rural policy remains fragmented, with reserved powers exerting strong influence over poverty in Scotland but without a coherent strategy to address it.

36 Hunter, J. (2022). Land, power and inequality in rural Scotland. Edinburgh: Luath Press.

37 <https://webarchive.nrsotland.gov.uk/20170810080759/http://archive.scottish.parliament.uk/s3/committees/rae/reports-09/rur09-05.htm> [ARCHIVED CONTENT] The Scottish Parliament - Rural Affairs and Environment Committee Report

38 [https://www.gov.scot/publications/rural-islands-housing-action-plan/Rural and islands housing: action plan - gov.scot](https://www.gov.scot/publications/rural-islands-housing-action-plan/Rural%20and%20islands%20housing%20action%20plan-gov.scot)

39 <https://publications.parliament.uk/pa/cm5804/cmselect/cmselect/153/report.html> Cost of living: impact on rural communities in Scotland - Scottish Affairs Committee

40 House of Lords Select Committee on the Rural Economy (2019). Time for a strategy for the rural economy. HL Paper 330. London: The Stationery Office.

41 Scottish Government (2019). Universal Credit in Scotland: impact on people and communities. Edinburgh: Scottish Government.

42 Loble, M. and Winter, M. (2020). Transition in agriculture: the UK context post-Brexit. Exeter: Centre for Rural Policy Research, University of Exeter.

Rural policy in an international context

International comparisons show that rural challenges are widely shared but addressed differently.

Ireland's Our Rural Future (2021-2025)⁴³ is a whole-of-government strategy with over 150 commitments covering digital hubs, town-centre renewal and higher education. It embeds rural proofing and annual reporting, with a clear focus on youth retention.

The European Union's Long-Term Vision for Rural Areas (LTVRA)⁴⁴ aims to make rural Europe "stronger, connected, resilient and prosperous" by 2040. It ties agricultural reform to digital and green transitions, but risks fragmentation unless funding streams are better integrated.

Canada's Rural Opportunity, National Prosperity strategy makes universal connectivity the foundation for inclusion, linking broadband to healthcare, education and enterprise.⁴⁵

Australia has pursued regional deals via its Regional Development networks, stressing co-investment and long-term planning.⁴⁶ These bring stability, but rural housing shortages and labour gaps remain persistent⁴⁷

Five lessons stand out:

1. Whole-of-government rural strategies with explicit rural proofing (Ireland; EU LTVRA) improve coherence and signal priority. cross-government strategies
2. Connectivity and services first: universal high-quality broadband, transport integration, and localised access to health/education are repeatedly identified as foundational to inclusive rural growth (Canada; EU) and
3. Place leadership and multi-level governance: regional deals and rural pacts align national ambition with local capacity and private/philanthropic partners (Australia; EU).
4. Housing and talent retention: acute in island/coastal and amenity-rich rural areas; requires bespoke land, planning, and financing instruments (Scotland; Ireland).
5. Transition fairness: agricultural and net-zero transitions must include income smoothing, skills, and community benefit mechanisms, or risk structural decline (UK uplands; natural capital markets)

Each contrast with the UK's fragmented approach and offers insights for Scotland.

Implications for the South of Scotland (Dumfries & Galloway; Scottish Borders)

The literature points to five priority domains for policy and practice in Dumfries & Galloway and the Scottish Borders:

i. Rural proofing of mainstream services.

Health and social care reform, childcare expansion, and employability programmes must be designed and evaluated against the realities of distance, workforce scarcity, and low population density. Evidence suggests that hybrid service models, mobile provision, and proportionate monitoring/reporting are most effective.

UK rural proofing principles and Scottish "rural lens" approaches are directly applicable.⁴⁸

43 Government of Ireland (2021). Our rural future: rural development policy 2021–2025. Dublin: Department of Rural and Community Development.

44 European Commission (2021). A long-term vision for the EU's rural areas: towards stronger, connected, resilient and prosperous rural areas by 2040. Brussels: European Commission.

45 Government of Canada (2019). Rural economic development strategy: rural opportunity, national prosperity. Ottawa: Government of Canada.

46 Infrastructure Australia (2021) 2021 Australian Infrastructure Plan. Sydney: Infrastructure Australia.

47 Productivity Commission (2017). Transitioning regional economies. Canberra: Productivity Commission.

48 SRUC (2020). Rural lens: understanding the needs of Scotland's rural communities. Edinburgh: Scotland's Rural College.

ii. Housing and fuel poverty.

A rural and islands housing action model essential to retaining families and key workers and must include planning flexibilities, targeted grant support, community-led housing, and investment in retrofit supply chains. Scotland's Housing to 2040 framework⁴⁹ and islands-specific reporting⁵⁰ provide relevant templates.

iii. Connectivity and digital inclusion.

International examples emphasise the role of connectivity in rural prosperity. Canadian strategies put backbone broadband, device access, and digital skills at the centre of rural inclusion while EU rural vision programmes highlight connectivity as a driver of education, telehealth, and enterprise. A similar mix of public, private, and philanthropic investment is needed in Scotland.

iv. Community-led local development (CLLD).

Re-seeding LEADER-type capacity with multi-year funding and brokerage between councils, charitable trusts, and small community organisations can unlock sustainable delivery. Reviews of Scotland's rural policy stress that institutional capacity is a precondition for impact.⁵¹

Methodological Notes on Measuring "Hidden" Rural Poverty

Research warns that deprivation concentrations are less visible in rural Scotland, and that reliance on SIMD alone risks under-allocation of resources. A mixed-indicator approach combining travel time to services, fuel poverty, housing stress, digital access, and local wage/price gaps offers a more accurate picture. Emerging rural well-being dashboards⁵² and the Scottish Islands Data Overview⁵³ illustrate this direction of travel.

Gaps and Future Directions

The literature highlights three persistent gaps in rural policy:

1. Policy longevity and scale with short-cycle funds discourage long-term rural transformation.
2. A lack of evaluation. What is needed is improved place-level outcome tracking linked explicitly to rural proofing commitments.
3. Housing and workforce loops, where the integration of housing policy with labour market and care system planning is limited.

Limitations of existing rural policy and research

Across all contexts, rural policy is criticised for being too top-down. Strategies speak of place-based development, yet delivery often remains centralised and disconnected from everyday experience.⁵⁴ Rural proofing offers a lens, but accountability is weak and outcomes limited. Evidence is dominated by quantitative measures such as SIMD, which miss dispersed disadvantage. Dashboards provide more detail but rarely influence funding. The result is that rural poverty often remains hidden. Some areas are also overlooked. The Highlands and Islands attract most attention, while regions like Dumfries, Galloway and The Scottish Borders are less visible despite facing fragile economies, poor connectivity and out-migration. Short-term funding cycles further undermine local capacity. Community-led initiatives such as LEADER showed the value of long-term investment, but successor schemes have been smaller and more competitive.⁵⁵ Taken together, these gaps highlight a persistent divide between policy ambition and rural reality. This paper responds by foregrounding voices from Dumfries and Galloway and The Scottish Borders, unfortunately communities too often excluded from debates on rural poverty.

49 Scottish Government (2021). Housing to 2040. Edinburgh: Scottish Government.

50 Scottish Government (2020). National Islands Plan. Edinburgh: Scottish Government.

51 Rural Exchange (2022). Building rural capacity: lessons for community-led local development. Edinburgh: Rural Exchange Scotland.

52 OECD (2020). Measuring the hidden dimensions of rural poverty. Paris: Organisation for Economic Co-operation and Development.

53 Scottish Government (2022). Scottish Islands Data Dashboard. Edinburgh: Scottish Government.

54 Shucksmith, M. (2012). Future directions in rural development? Dunfermline: Carnegie UK Trust, p.28.

55 Scottish Government (2025) Scottish Rural Communities Policy Review. Stage 2 review of rural policy delivery context. Edinburgh: Scottish Government.

Chapter 4:

Voices from the grassroots: Wee Listens

Introduction

As part of the Voices from the Margins project, the Centre for Social Justice Foundation held four “Wee Listen” conversations with grassroots charities and community organisations across Dumfries & Galloway and The Scottish Borders. These sessions, held in Newton Stewart, Stranraer and Dumfries, brought together those closest to the realities of rural poverty.

In addition to the in-person sessions, a follow-up online meeting was held with a broader set of stakeholders. This digital conversation confirmed and deepened many of the themes raised in the in-person events while also highlighting some fresh perspectives. The combined evidence offers a rich and consistent picture of the specific barriers facing communities across the South of Scotland.

Each meeting lasted around 90 minutes and involved open discussion guided by a shared set of questions. The approach prioritised listening rather than presentation. Our aim was to hear directly from practitioners and volunteers who support families every day, to ensure that the lived realities of rural Scotland shape our analysis and recommendations.

Across the four locations, more than 23 representatives of local charities and community groups contributed.⁵⁶ While each place has its own identity and challenges, strikingly common themes emerged. Poverty in the South of Scotland is not only about low income, but also about the structural barriers of transport, housing, childcare, healthcare, digital connectivity and service withdrawal. The voices of participants illustrate both the difficulties and the creativity with which communities are responding.

1. Work and worklessness

In all four meetings, employment was described as precarious, seasonal and low paid. The lack of higher paid jobs was seen as a critical driver of poverty by all participants. Hospitality, agriculture and care dominate local labour markets, offering jobs that rarely lift households out of poverty. Transport and childcare costs further undermine the ability to sustain work.

“We’re not short of people who want to work, we’re short of jobs that actually pay enough to live on.”

(Dumfries)

“People want to work, but the cost of getting to work eats up what they earn.”

(Newton Stewart)

⁵⁶ A Listening Ear, Borders Childrens Charity, Dumfries and Galloway Citizen Advice Service, Dumfries SHAX, Glenkens Community Arts Trust, Home Start Wigtownshire, Independent Living Support, LIFT Dumfries, South Machars Community Centre, The IT Centre, The Riverside Centre, The Usual Place, TSDG, Xcel project, Wheatley Housing South, Aberlour Childcare Trust.

Employability schemes exist, but participants criticised their fragmentation and short-term nature. Where grassroots organisations are trusted and relationship-based, outcomes are stronger, but these programmes are underfunded.

A critical constraint is the difficulty of recruiting and retaining staff across health, social care, education and the third sector. The lack of affordable housing for younger workers and poor connectivity are seen as major deterrents. The online discussion sharpened this analysis, underlining how workforce shortages are not only about numbers but also about burnout, precarious contracts, and the absence of progression routes.

2. Family support and breakdown

Family stress was a constant theme, with many households “just coping” until a sudden bill or crisis pushes them into breakdown. Affordable childcare is scarce, and grandparents and extended family are playing an increasingly vital role in childcare and emotional support.

“We see families just about coping, but one extra bill or crisis tips them over the edge.”

(Newton Stewart)

“We see parents who are just exhausted and it’s the grandparents who are holding everything together.”

(Dumfries)

Participants highlighted successful family support initiatives – notably the long-running Family Group Project in Stranraer – as examples of preventive, relationship-based approaches. There was also enthusiasm for developing Family Hubs to provide integrated local support.

3. Educational failure

Educational inequality is sharpened by rural factors. Digital exclusion was raised in all sessions, with many children unable to access reliable broadband or devices. In the Scottish Borders all children had been given an iPad from school. In Dumfries, teacher shortages and rising absenteeism were reported. Stranraer participants noted that transport barriers prevent families from accessing funded early years provision.

“If the bus doesn’t run, children just don’t get to school.”

(Stranraer)

“If you can’t afford the internet, your kids fall behind from day one.”

(Dumfries)

Grassroots interventions such as breakfast clubs, mentoring and vocational programmes were celebrated for reducing exclusions and giving young people visible pathways.

4. Addiction

Addiction, particularly alcohol misuse, was identified by charities as a hidden but significant issue across all three areas. Participants described services as patchy, with provision concentrated in towns and with little support in villages. Charities reported that stigma in small communities discourages people from seeking help.

"Addiction is everywhere, but in small places people hide it – until it's too late."

(Dumfries)

"We know the problems are there, but services are miles away and people just give up."

(Newton Stewart)

5. Homelessness and housing

Housing was reported as one of the most pressing challenges, where across the region there was seen to be a shortage of affordable homes, long waiting lists for social housing and reliance on an ageing private rental sector. Participants described rising pressures from holiday lets and second homes.

"There are young people sleeping on friends' sofas for months on end, but they don't show up in the statistics."

(Newton Stewart)

"Families will take whatever housing is offered, even if it leaves them isolated."

(Stranraer)

Participants reported that fuel poverty is exacerbated by old housing stock, much of it off the gas grid, leaving households with unmanageable energy bills. They reported that requirement for landlords to have a minimum EPC rating has led to older housing stock being withdrawn from the private rental market and instead being used for holiday lets.

6. Debt

Fuel poverty and food insecurity were raised in every session. Families were seen to continue to rely on food banks and larders, while fear of energy bills leaves many living in cold homes. Respondents reported that benefit delays and complex processes repeatedly push families into debt and crisis.

"Heating or eating – people here are still having to make that choice."

(Newton Stewart)

"Grass feeds cows not people"

(Newton Stewart)

"We know parents who won't put the heating on because they're terrified of the bill."

(Stranraer)

Cross-cutting themes

Transport and connectivity

The withdrawal of the Stagecoach bus services was described as catastrophic as without a car, families are effectively excluded from employment, education and healthcare. Broadband and mobile black spots were consistently cited as a barrier to participation.

“If you don’t drive, you’re stuck. And even if you do, fuel is so expensive you can’t afford to go far.”

(Newton Stewart)

The online session added further nuance, emphasising how lack of affordable transport particularly undermines access to mental health support, healthcare and services for young people.

Isolation and Mental Health

Isolation is both a symptom and a cause of poverty. Carers, older people and even charity staff themselves spoke of the toll it takes. Again it was reported that stigma in small communities discourages seeking help.

Charity capacity and funding

Charities described themselves as overstretched and competing for short-term funds that undermine stability. Many are forced to issue redundancy notices annually due to insecure funding. Complex application processes deter small organisations. Smaller organisations also described how complex funding applications and disproportionate monitoring requirements drain capacity. This was presented as a structural issue where urban-centric systems fail to “rural proof” their demands.

“We spend more time proving what we do than actually doing it.”

(Newton Stewart)

“Every year we issue redundancy notices because our funding runs out – it’s no way to build services.”

(Dumfries)

The charities also highlighted the issue of not receiving multiyear funding. They also reported a problem with lack of core-cost funding and instead a focus on project funding. A real difficulty was highlighted around having to spend public money before 31st March each year. This led to the suboptimal spending of valuable financial resources.

Philanthropy and business links

Participants in Stranraer noted the absence of sustained philanthropy, with local businesses offering occasional in-kind support but no long-term investment. Across the region, grassroots charities reported weak connections with funders despite delivering high social value.

Comparative overview of Wee Listens (Newton Stewart, Stranraer, Dumfries)

| CSJ Pathway / Theme | Newton Stewart | Stranraer | Dumfries | Common Themes (incl online) |
|--|--|---|--|--|
| Work & Worklessness | Seasonal, insecure jobs in agriculture and hospitality; volunteering valued but not a substitute for work. | Low-paid, irregular hours; employability schemes fragmented but some positive partnerships. | Low-wage economy, many “just above benefits”; grassroots employability schemes praised. | Work available is often insecure, low-paid, and limited; transport and childcare barriers across all three. |
| Family Support & Breakdown | Families on the edge, “just coping”; grandparents central to childcare. | Longstanding Family Group Project; enthusiasm for Family Hub model; grandparents key. | Families strained by cost of living; carers and kinship carers under pressure; preventative support undervalued. | Families heavily reliant on informal support; preventative programmes exist but underfunded; interest in hub models. |
| Educational Failure | Digital exclusion; attainment gap post-Covid; few FE/HE pathways; lack of role models. | Transport prevents access to childcare and schooling; absenteeism rising; digital barriers persist. | Teacher shortages; digital poverty; charities filling gaps with breakfast clubs, mentoring, vocational training. | Education inequality sharpened by digital exclusion and transport barriers; charities step in to support. |
| Addiction | Alcohol misuse hidden; drugs present but less visible; services far away. | Drugs and alcohol a significant but under-discussed issue; services exist but not well integrated. | Addiction widespread but hidden; services concentrated in towns; stigma limits help-seeking. | Alcohol and drug misuse common but stigmatised; services patchy and poorly integrated with family support. |
| Homelessness & Housing | Shortage of affordable homes; pressure from second homes/holiday lets; hidden homelessness (youth sofa surfing). BIG issues with LA planning depts and SEPA. | Families offered isolated housing; old, inefficient stock; hidden youth homelessness. | Shortage of social housing; long waiting lists; poor-quality private rentals; sofa surfing widespread. | Housing shortages, poor quality stock, and hidden homelessness reported everywhere; energy costs worsen poverty. |
| Debt | Fuel poverty acute; food insecurity significant; benefit delays cause crises. | Fuel poverty due to old housing; food costs higher rurally; fear of bills deters heating. | Severe fuel poverty; food insecurity persists; “heating vs eating” still common; benefit complexity. | Fuel poverty and food insecurity dominate; benefit system seen as punitive and complex. |
| Transport & Connectivity | Lack of reliable public transport; car dependency; broadband gaps. | Collapse of bus services; no local coach hire; poor broadband and mobile coverage. | Cuts to bus services leave families stranded; broadband and mobile black spots. | Transport deserts and digital exclusion consistently described as structural barriers. |
| Isolation & Mental Health | Loneliness among older people and carers; stigma in small communities. | Families travel 90+ miles for healthcare; carers and older people isolated; stigma discourages help. | Isolation widespread; stigma and poverty impact mental health of families and staff alike. | Rural isolation exacerbates mental health issues; stigma reduces help-seeking. |
| Charity Capacity & Funding | Charities overstretched; short-term funds; fragile collaboration. | Short-term grants (sometimes only 6 months); recruitment of volunteers difficult post-Covid; inaccessible funding applications. | Charities deliver high-value outcomes but face redundancy cycles; statutory funding inefficient. | Charities across all three are fragile, overstretched, and held back by short-termism and bureaucracy. |
| Philanthropy & Business Links | Not specifically raised. | Very limited philanthropy; occasional in-kind business support. | Weak funder connections despite strong social value; charities seek more visibility. | Weak philanthropic presence; grassroots charities disconnected from funders. |

Conclusion

The Wee Listens highlighted the reality that poverty in rural Scotland is not defined only by income levels, but by structural barriers: transport deserts, housing shortages, digital exclusion education provision, healthcare and the precarious funding of the very organisations that sustain communities.

These conversations revealed a consistent picture across Newton Stewart, Stranraer, Dumfries and The Scottish Borders: families and charities locked in cycles of short-term crisis management, while long-term solutions are hampered by policies designed for urban Scotland. Yet the sessions also revealed local resilience and innovation – from breakfast clubs and family hubs to community gardens and kinship support – that all offer a foundation for change.

This chapter demonstrates why lived experience and grassroots voices must sit at the centre of rural poverty policy. The next chapter, *Big Ideas*, will explore case studies of innovative local practice across each of the CSJ Pathways to Poverty, showing how the seeds of lasting solutions are already being sown in rural communities.

Chapter 5:

Big Ideas. Case studies from small charities.

Case Study 1

A Listening Ear – Tackling rural loneliness and Mental Health in Dumfries and Galloway



The rural challenge

Loneliness and social isolation are profound challenges across Dumfries and Galloway. The region has one of the highest proportions of older adults in Scotland (24 per cent aged 65+ vs 19 per cent national average, NRS 2023). Its scattered settlements, limited public transport and persistent digital exclusion leave many individuals cut off from social contact. National research has shown that chronic loneliness can be as damaging to health as smoking 15 cigarettes a day, increasing risks of depression, dementia, cardiovascular disease and premature death.

During the Covid-19 pandemic, these challenges became acute. Many residents were left entirely without social contact. A Listening Ear (ALE) was created in direct response to this need.

The project

Founded in 2020, A Listening Ear began as a simple telephone befriending service. Volunteers were matched with isolated individuals and provided weekly calls. The service quickly grew to include:

- Friendly cup groups – small gatherings for conversation and companionship.
- Care home befriending – regular visits for residents without nearby family or friends.
- No One Dies Alone service – compassionate companionship for individuals dying in care homes without loved ones present.

Today, the organisation supports around 100 service users with the help of 71 active volunteers. It remains the only free befriending service for adults in Dumfries and Galloway.

Impact and outcomes

Between January and September 2025 alone, volunteers provided over 2,200 hours of friendship. The service has reduced loneliness, improved wellbeing and created stronger community connections. Service users speak of having “something to look forward to” and describe their befriender as a “lifeline.”

The model benefits volunteers too, many of whom are older or rurally based, by giving them purpose, connection and in some cases a pathway into paid care roles. Care homes report that ALE has brought “comfort and joy” to residents and families.

Links to CSJ Mental Health work

The Centre for Social Justice has consistently argued that untreated mental ill-health is both a driver and a consequence of poverty. The Listening Ear model directly addresses this by:

- Reducing the risk factors of poor mental health (loneliness, isolation, anxiety).
- Offering early intervention and low-cost prevention that reduces future NHS and social care demand.
- Building resilience and wellbeing in communities where formal mental health services are thinly spread.

This reflects the CSJ call for community-led, preventative solutions to mental ill-health, rooted in trust and relational support.

Funding and sustainability

With an annual budget of around £120,000, the project is supported by the National Lottery and Third Sector Dumfries & Galloway. Mileage reimbursement is provided, though rural distances remain a challenge for the in-person befriending.

Lessons and potential for scale

A Listening Ear shows that simple, volunteer-driven models can have a profound impact in rural areas. The barriers, long distances, limited transport and poverty, are real, but the potential for replication across rural Scotland and beyond is strong. With modest funding, this model could be embedded into a wider strategy for tackling rural mental health and loneliness.

Case Study 2

LIFT – Building hope and resilience in Lochside



The rural challenge

Rural poverty in Dumfries and Galloway is often hidden. Families in Lochside rarely present as visibly homeless, yet they live in damp, poorly insulated housing, struggle with fuel poverty, and face severe barriers to transport, childcare, and employment. Parents go without meals so their children can eat. Young people miss education and job opportunities because they cannot afford unreliable bus services. Broadband and digital access are patchy, making it difficult to apply for jobs, access benefits, or even book GP appointments.

Unlike urban settings, charities report that stigma in small communities makes it harder to ask for help. Poverty is real, but it is often private and unseen.

The project

LIFT (Lochside is Families Together CIC) was founded in 2016 by Angie Gilmour, a local parent with the belief that “a wee mum” could create something better and respond directly to these issues. It has developed a suite of grassroots projects that provide dignity, reduce stigma and create opportunities:

- Community shops: providing affordable essentials, reducing stigma compared with foodbanks and providing volunteering and training opportunities.
- The Cabin/ArtLAB: a creative hub with youth groups (including a popular Dungeons & Dragons club with sessions for neurodivergent young people), workshops and artist residencies.
- NANA’s garden: grows food, teaches skills, and supports mental health recovery.
- Caravan project: provides respite holidays for families under pressure, including kinship carers.
- Community events: festivals and galas that bring hundreds together, building pride and belonging. Having revived the Lochside Gala after a gap of 30 years.

Each strand addresses a different dimension of rural poverty covering basic needs, youth inclusion, food insecurity, mental health, and community cohesion.

Innovative Partnerships

The collaboration between Wheatley Homes South (WHS) and LIFT (Lochside Is Families Together) demonstrated how a major housing provider can strengthen community-led regeneration in a disadvantaged rural area.

WHS provided tangible support at the outset, gifting a disused cabin and relocating it to Lochside. Their in-house repairs team worked alongside LIFT to transform it into the Art Cabin, now the creative community hub / ArtLab and garden. Situated on WHS land, the project highlights how housing assets can be repurposed through partnership with grassroots groups to deliver wider community benefit.

This partnership goes beyond buildings. WHS, Dumfries & Galloway Council and local residents co-developed a Masterplan for the regeneration of Lochside. LIFT’s role within that process has been critical: showcasing that regeneration must be about more than “bricks and mortar.” Through activities tackling isolation, poverty and limited opportunities, LIFT has contributed to the confidence, skills and pride that make regeneration sustainable.

At the launch of the Masterplan, LIFT’s community leadership was recognised as a trusted voice. By embedding grassroots experience into housing and regeneration planning, WHS ensured the Masterplan addressed real needs and aspirations.

The lesson learned was that large housing associations can achieve greater impact when they view regeneration as a shared endeavour with grassroots community anchors. By aligning housing investment with grassroots creativity and family support, partnerships like WHS and LIFT demonstrate how to tackle rural poverty in ways that are both practical and empowering.

Impact and outcomes

- Families report improved wellbeing, reduced isolation, and greater resilience.
- Parents and carers describe the caravan project as “life-saving,” offering a rare chance for respite.
- Young people see LIFT’s youth provision as their only safe local space.
- The shops not only meet essential needs but also restore dignity, allowing families to choose affordable goods.
- Volunteers gain skills and purpose, with some moving into employment.

Links to CSJ themes

This case study illustrates several CSJ pathways to poverty:

- Family breakdown & support: LIFT strengthens families through practical help, respite and safe spaces for young people.
- Educational failure: by offering creative and inclusive youth activities, it provides alternatives to formal education that keep young people engaged.
- Work and worklessness: volunteering and training build employability skills, while affordable transport and housing remain critical barriers.
- Addiction & Mental Health: isolation and stress are reduced through community hubs, gardens and peer support.

It also highlights CSJ’s call for secure, long-term funding for grassroots organisations, and for rural proofing of national policies on housing, transport and digital access.

Case Study 3

The Grapes Hotel – Housing, community assets and the challenge of rural planning



The rural challenge

Across rural Scotland, vacant and derelict buildings on high streets are a visible symbol of decline. They undermine community confidence, reduce economic vitality and fail to meet pressing needs for affordable housing. In Newton Stewart, the derelict Grapes Hotel was highlighted in the 2023 Local Place Plan, with 59 per cent of over 1,100 respondents calling for high street regeneration and 20 per cent naming the Grapes specifically as an “eyesore.” At the same time, housing need is acute. A 2022 survey by South of Scotland Community Housing identified a shortage of affordable rental options for young people and low-income families, alongside demand for community-led housing solutions.

The project

The Newton Stewart Initiative (NSI), working with South of Scotland Community Housing and Dumfries and Galloway Council, sought to turn the Grapes Hotel into a mixed-use community asset:

- A ground-floor community shop to replace NSI’s outgrown premises and enable the sale of larger second-hand goods.
- Four affordable flats on the upper floors, with off-street parking provided.

The project gained strong public support with 93 per cent of 345 survey respondents backing NSI’s purchase of the building, 85 per cent supporting community-owned affordable housing and 80 per cent supporting relocation of the shop.

Funding and barriers

Initial feasibility work (£36,000) was funded by the Architectural Heritage Fund, the Rural Housing Fund and the Scottish Land Fund (Stage 1). Community Enterprise and Collective Architecture developed detailed plans. However, when NSI submitted a £2.3 million Stage 2 application to the Scottish Land Fund, it was declined. The primary reason was that SEPA’s online maps showed the property in a 5 per cent annual flood-risk zone over 100 years. This led to knock-on rejections by other funders, despite Newton Stewart having a flood protection scheme scheduled for completion in 2028.

Impact and lessons

This case study illustrates the systemic barriers rural communities face in regenerating property assets:

- High upfront costs for renovation compared with urban equivalents.
- Planning and environmental constraints which, while important, may apply inflexibly.
- Funding interdependence, where rejection from one major funder cascades across others.

The loss of the Grapes Hotel project was not just a financial blow. It represented a missed opportunity to provide much-needed housing, local retail capacity and visible high street renewal.

Links to CSJ work on housing and assets

The Centre for Social Justice has consistently argued that housing is foundational to tackling poverty, and that community-led housing and asset ownership can empower local solutions. The Grapes Hotel case highlights:

- The importance of flexible planning and regulatory approaches (“rural proofing”) to unlock high street regeneration.
- The need for greater partnership between funders, local authorities and communities, so that viable projects are not blocked by single-issue assessments.
- The potential for community asset transfer and redevelopment to deliver both affordable housing and wider social benefit.

Case Study 4

Home-Start Wigtownshire: Family hubs for rural families



Pathways: Family Support, Educational Failure, Early Years Development

In Wigtownshire, families raising young children face the double challenge of poverty and distance. Affordable childcare is limited, transport links are weak, with health and early years services stretched across a large rural area. Parents often feel isolated and unsupported, with charities reporting that stigma makes it much harder to ask for help. These realities mirror findings across Dumfries and Galloway that rural poverty is frequently hidden and compounded by long journeys, poor connectivity and limited access to affordable housing.

The Project

Home-Start Wigtownshire has supported local families for 25 years through its volunteer home-visiting model, offering practical and emotional support during the crucial early years. Building on this tradition, and with the expansion of its services to provide group and remote support, the charity now seeks to expand its role by developing a Family Hub approach tailored for rural communities.

The project currently operates from a single room within a local authority (LA) building in Stranraer. However, the recent increase in staff numbers and expansion of service delivery has made this arrangement unsustainable in the long term.

The proposed model takes inspiration from the Home-Start Glasgow North Family Hub, which provides a single, welcoming “front door” for parents, but adapts it for a rural setting:

- Core Hub in Stranraer as a base for coordination and delivering of key services: home-visiting, group sessions, and rapid referral.
- Spoke sessions in Newton Stewart, Creetown, Sorbie, and other villages, hosted in community halls and schools.
- Mobile Hub reaching outlying settlements with pop-up family groups, advice drop-ins, and perinatal support.
- Integration of specialist services such as financial advice, perinatal & infant mental health, education & employability, and parenting courses through partnerships.

This model ensures that families across a wide geography can access support without prohibitive travel costs. The hub and spoke model in Family Hubs is a way of organising family support services so that a central hub coordinates and delivers key services, while local spokes provide accessible, community-based support, ensuring consistency and reach across an area.

Impact and Outcomes

Families supported by Home-Start describe the service as a “lifeline.” Volunteers support families by offering emotional encouragement, practical help at home, guidance in parenting, and connections to community resources — helping parents with routines, school readiness, and the daily stresses of parenting under pressure. The Family Hub model would allow the charity to:

- Reach more families earlier, preventing crisis escalation.
- Improve parental confidence and mental health through peer support and targeted programmes.
- Strengthen child development and school readiness, especially for children in low-income households.
- Provide wraparound support by linking families directly to health visitors, midwives, schools, and local advice services.

Lessons for Policy

Home-Start Wigtownshire demonstrates how the Family Hub model can be rural-proofed: using flexible venues, mobile outreach and volunteers to bridge distances. It highlights three policy imperatives:

1. Rural proofing of family policy – ensuring early years reforms account for low-density areas.
2. Investment in community-led hubs – recognising charities like Home-Start as trusted anchors of local delivery.
3. Joined-up local partnerships – aligning health, education, and voluntary services around a single access point.

Conclusion

Home-Start Wigtownshire offers a compelling rural adaptation of the Family Hub idea. By combining its proven home-visiting approach with hub-and-spoke community delivery, it can provide the kind of early, trusted support that prevents problems from escalating. For policymakers, it shows how Family Hubs currently most visible in cities can work in rural Scotland, with volunteers and community assets at its heart.

Case Study 5

The IT Centre – Tackling digital exclusion and building futures

theitcentre

Pathways: educational failure, work and worklessness

Digital access is increasingly essential, yet in Dumfries and Galloway many households remain excluded due to low incomes, rural isolation, or lack of skills. Older adults can feel cut off from services and family connections, while young people face few local opportunities to develop digital skills or access jobs in the tech sector. These combined challenges risk deepening disadvantage in rural communities.

The project

The IT Centre in Castle Douglas was established in 1998 to support digital learning and inclusion. In 2020, it launched Re Use IT, a project that combines digital inclusion with environmental sustainability and youth employment. The project refurbishes donated laptops, tablets, and phones, redistributing them free of charge to those who need them most, from older residents struggling with isolation to families unable to afford devices for their children's education. A central feature is the creation of paid placements for young people. Participants gain hands-on experience in device repair, customer support and community engagement. These roles provide real wages, valuable skills and a stepping stone into further education or employment in digital industries. Alongside this, the Centre delivers over 1,000 one-to-one IT support sessions annually, as well as creative digital classes and volunteering opportunities.

Impact and outcomes

- 150+ refurbished devices redistributed each year to low-income families and isolated individuals.
- 1,000+ IT support sessions annually, improving confidence and digital skills for older adults and vulnerable groups.
- Paid youth placements, enabling young people to build careers in tech and overcome barriers to local employment.
- Strong partnerships with local services, including the NHS, Social Work, and charities, extending reach and impact.

Celia, aged 80, shared: "Huge thanks to The IT Centre – I've learned to keep in touch with my family via Facetime and feel less isolated."

Craig, 19, explained: "I loved technology but struggled to see local opportunities. My placement gave me my first paid job in tech, helped me into college and now full-time employment. I had given up but now see a bright future."

Policy Implications

The IT Centre illustrates how digital inclusion can be combined with employment pathways to tackle multiple dimensions of rural poverty. Key lessons include:

- confidence-building matters as much as technical skills.
- paid placements for young people offer long-term dividends, building resilience and reversing outmigration.
- sustainable funding is critical: insecurity and rural transport barriers remain challenges.
- key partnerships with large public bodies to take their redundant IT – i.e. the NHS and the local council.

Conclusion

By embedding digital skills training, device access and youth employment into one community-led programme, the IT Centre shows how rural areas can overcome digital exclusion while building opportunities for the next generation. Its model has strong potential for replication in other rural and coastal settings, provided there is access to donated devices, technical expertise and committed local partnerships with public bodies.

Case Study 6

The Usual Place – Unlocking Employment Pathways for Young People with Additional Support Needs



Theme: Youth Employment and Inclusion

CSJ Pathway: Educational Failure / Work and Worklessness

The Usual Place, a social enterprise café and training venue in Dumfries, was established in 2015 to address a profound local gap — the lack of meaningful vocational opportunities for young people with learning disabilities and additional support needs. Operating as a real business rather than a simulated training environment, The Usual Place provides supported work experience that builds confidence, skills and purpose through authentic participation in a bustling community setting.

A Model of Inclusion Through Work

At the heart of The Usual Place's philosophy is the belief that belonging comes before training. Young people flourish when they are seen, valued and trusted as contributors, not merely as participants in a programme. The café's model demonstrates how dignity and agency grow naturally when young people are part of a real working team preparing food, serving customers, managing bookings and contributing to the enterprise's success.

This approach reframes disability not as a limitation but as a dimension of diversity that can enrich workplaces and communities. By designing the environment around the strengths and needs of trainees, rather than adapting it afterward, inclusion becomes part of the culture rather than a compliance exercise.

Barriers That Remain

Despite its success, The Usual Place continues to highlight systemic barriers that prevent many young people from moving from training into sustainable employment. Transport is a recurring challenge. In a largely rural region many young people simply cannot reach jobs, apprenticeships, or further training without reliable and affordable transport. Public services are limited or infrequent and accessible transport options are scarce.

The Usual Place reports that employers in small rural towns also report uncertainty about how to provide the right support for individuals with additional needs. While there is often goodwill, there is still a gap in confidence, practical guidance and funding for workplace adaptation and mentoring. This can leave capable young people stuck in a cycle of training without progression.

Lessons and Questions for Policy

The Usual Place's experience raises vital questions for policymakers and funders:

- How can employment pathways be designed to recognise that work is the medium, not just the goal. In other words how to make it a route to dignity and community contribution, not merely economic output?
- How can long-term, low-volume but high-impact models be sustained, when current funding systems prioritise short-term outcomes and large-scale metrics?
- Can funding be designed to follow the young person without turning individuals into income streams or compromising the integrity of community-led work?

Impact

Graduates of The Usual Place have gone on to secure jobs, further training, and community leadership roles. Many describe the experience as transformative and not just because they gained employment skills, but because they found belonging, confidence, and a sense of being valued in their community.

As one young participant reflected:

“It’s the first place I’ve ever felt like I was part of something real — not just being helped, but helping others too.”

Conclusion

The Usual Place exemplifies how grassroots innovation can transform lives when trust, inclusion, and community are at the core. Yet its story also underlines the fragility of such success in rural Scotland where transport, funding models and policy silos continue to limit opportunity. Supporting organisations like The Usual Place is essential if every young person, regardless of learning needs or geography, is to have a fair chance to contribute and thrive.

Chapter 6:

UK and international projects on rural poverty

The CSJ Foundation works with over 800 small charities across the UK, all of whose work ties closely to the five Pathways to Poverty outlined in previous chapters. Each of these charities has been carefully selected for their ability to create impact and make a difference. This chapter looks at ten of this 800 who are working within a rural context and who are facing similar problems to those seen in this report. As such their learning and model could bring potential solutions to issues seen in the South of Scotland.

A second model also discussed is the 2023 McKinsey Global Institute landmark report entitled “Small Towns, Massive Opportunity”.⁵⁷ This was the result of extensive work in the rural US and brings a different lens to look at potential solutions to rural poverty.

1. Insights from ten CSJF Alliance UK rural charities

1. Revival North Yorkshire (North Yorkshire)

Focus: Social isolation & community wellbeing.

In the moor and coastal villages of the Esk Valley and wider North Yorkshire, Revival supports older and vulnerable residents to stay independent, connected and engaged. Their work, ranging from doorstep befriending and weekly lunch clubs to volunteer transport schemes and inter-generational activities, addresses loneliness a critical but often overlooked driver of rural poverty and ill-health.

Insight for Scotland’s South: Highlights the value of small community outreach and volunteer transport-based support in low-density areas, providing a template for tackling hidden deprivation that parallels the issues seen in Dumfries & Galloway and the Borders.

2. Berwick Youth Project (Berwick-upon-Tweed)

Focus: Youth support, dual housing and regeneration.

Serving 13-25 year-olds, Berwick Youth Project offers drop-in support, outdoor activities and supported accommodation. Notably, its 16-25 cohort house-share programme provides transitional living and life-skills support in an area that straddles a rural-coastal transition zone.

Insight for Scotland’s South: Demonstrates how youth-focused housing plus activity provision can anchor services in marginalised coastal/rural towns and is relevant to workforce retention and destination-inequality in the South of Scotland.

⁵⁷ McKinsey & Company (2023). Small towns, massive opportunity: Revitalizing America’s smaller communities. McKinsey Global Institute. <https://www.mckinsey.com/mgi/our-research/small-towns-massive-opportunity>

3. M10 (North East England)

Focus: Mentoring, careers guidance and school-leaver pathways.

M10 delivers a mentoring programme (“Boys’ Network”) linking industry professionals with students, alongside bespoke 1-to-1 coaching and employer engagement in schools.

Insight for Scotland’s South: Addresses the “educational failure” pathway in rural context of smaller school sites and fewer local employers by embedding external professional capital into the local offer. Could inform a rural South pilot of mentoring-plus-careers hubs.

4. Woodshed Workshop (County Durham)

Focus: Regeneration, skills and alternative education.

Woodshed offers joinery, wood-work, DIY and construction trades training, especially for socially excluded young people (14-24) and adults with complex barriers.

Insight for Scotland’s South: Illustrates how creative place-based skill hubs can prevent youth disengagement and build employability in peripheral regions which is relevant to small towns like Stranraer, Galashiels or Newton Stewart.

5. Chopwell Regeneration Group (Tyne & Wear)

Focus: Community-led asset regeneration & local services.

In a former mining village, Chopwell Regeneration mobilises residents, reclaiming vacant properties, improving the environment and delivering training, health and wellbeing programmes.

Insight for Scotland’s South: Shows how devolved communities can rebuild local service ecosystems when public/private infrastructure has retreated as seen in many South of Scotland towns experiencing post-industrial decline.

6. Back On The Map (Sunderland)

Focus: Housing-led community regeneration and high-street revival.

Back On The Map buys and refurbishes substandard private-rented homes, converts empty shops into community hubs and uses rental surpluses to fund local services. They also offer tenant training in order to ensure people can maintain their tenancies. The converted shops they own have been used for a wide range of services for the local community, including developing woodworking skills, a housing support office and retail shops where they are the landlord.

Insight for Scotland’s South: Aligns with the housing and community-assets agenda of holding the high-street while also securing affordable homes. A model for rural towns with vacant retail and housing stock. It chimes with the work the Newton Stewart Initiative has tried in Newton Stewart, as seen in the case study in Chapter 5.

7. Kids Kabin (North East England)

Focus: Youth engagement, alternative skills and outreach.

Using mobile workshops (pottery, wood-work, bike repair) and hub-partnerships with schools, Kids Kabin engages 8-13 year-olds and gives them confidence, practical skills and a sense of belonging.

Insight for Scotland’s South: Demonstrates how multi-venue, mobile outreach models can penetrate dispersed rural geographies and offer early-skills intervention, potentially useful for remote villages and school clusters in the South of Scotland.

8. CREST Cooperative (North Wales)

Focus: Circular economy, employability & food poverty.

Based in Llandudno, CREST is a social enterprise and cooperative that tackles poverty through practical, community-led initiatives. Their model combines reuse and recycling services, which reduce waste and create local jobs, with food poverty interventions, including a community surplus food scheme that redistributes unsold supermarket goods. CREST also provides training placements for people furthest from the labour market, helping them gain employability skills through volunteering, retail and logistics roles.

Insight for Scotland's South: CREST demonstrates how circular economy principle of linking waste reduction, food redistribution, and employability, can be embedded in rural regeneration. For Dumfries & Galloway and the Borders, similar cooperative approaches could combine environmental sustainability with anti-poverty impact. It is similar to the work being done in Stranraer by Furniture Stranraer which could be replicated.

9. Zink (Buxton, Derbyshire)

Focus: Integrated anti-poverty hub & employability pathways.

Zink is a rural-market-town charity in Buxton, Derbyshire, offering a comprehensive anti-poverty service. Its Zink Centre combines a foodbank, advice services, employability training and creative learning activities under one roof. Clients move from crisis support into volunteering, skills development and employment through structured pathways. Zink also runs social enterprises such as a charity shop and community café which provide both income and work experience.

Insight for Scotland's South: Zink's integrated "one-stop hub" approach mirrors the family hub model now being discussed in Scotland but adapted for rural towns. For areas like Stranraer or Hawick, such a model could bring multiple services together under one roof, reducing stigma and transport barriers while fostering progression from relief to resilience through its innovative "micro jobs" model.

10. Bacup Family Centre (Rossendale, Lancashire)

Focus: Early years, family resilience & community support.

Serving families in Rossendale, Bacup Family Centre provides holistic early-years support, parenting programmes and practical help such as baby banks and emergency food. It works with schools, social services and health providers to create a safety net for struggling families. Alongside crisis help, Bacup builds longer-term resilience by running peer support groups, parenting skills classes and family wellbeing activities, ensuring families stay connected and supported.

Insight for Scotland's South: Bacup shows how early intervention in family life can prevent escalation into more entrenched poverty. In a rural Scottish setting, a similar family centre or hub model could counteract geographic isolation by giving families a trusted, local space to access both formal and informal support. This ties well with the approach highlighted in the Home Start Wigtownshire case study in Chapter 5.

Summary

These ten case studies from across the UK show that tackling rural poverty requires multi-strand, locally embedded, place-based action and not simply transplanting urban models. Common success factors include:

- Anchor organisations rooted in communities
- Flexible delivery tailored to low-density geographies
- Integrated offers (skills, housing, community, connectivity)
- Pragmatic, community-led asset-and-service redevelopment
- Integration of services (food, advice, employability, early years) into single, trusted community hubs
- Pathways out of crisis, moving people from emergency support to volunteering, training and employment
- Asset-based and cooperative principles, where communities themselves create the solutions

For Dumfries & Galloway and the Scottish Borders, these insights emphasise the potential of aligning policy with on-the-ground innovation.

2. Lessons from the US “Small Towns, Massive Opportunity”

As highlighted earlier rural poverty is not unique to Scotland. Across the world small towns and rural communities wrestle with persistent disadvantage shaped by geography, economic dependence on narrow sectors and the withdrawal of essential services.

The McKinsey Global Institute’s landmark report *Small Towns, Massive Opportunity (2023)*⁵⁸ examines the fortunes of rural America, identifying both the risks of decline and the conditions that allow communities to thrive. Although written in a US context, its findings provide a valuable lens through which to assess rural poverty in Dumfries & Galloway and the Scottish Borders. Many of the structural drivers and potential solutions highlighted resonate strongly with challenges in the South of Scotland.

The McKinsey analysis divides rural America into six broad “archetypes”, each defined by its economic base and demographic patterns. When mapped onto the South of Scotland, these categories reveal the diversity of the region and the need for tailored strategies rather than a one-size-fits-all approach.

1. Agricultural powerhouses, with strong farming and forestry industries, mirror Dumfries & Galloway’s livestock, dairy and timber sectors and the Borders’ arable production.
2. Manufacturing workshops, anchored in the US by large-scale industrial employers, find echoes in the South’s smaller but significant food processing and timber plants, albeit with a more fragile industrial base.
3. Migration magnets, often tourism-driven or retirement destinations, parallel Galloway’s coastal towns and visitor economy, shaped by both seasonal employment and in-migration of older residents.
4. Resource-rich regions, dependent on extractive industries, have parallels in the region’s former mining areas such as Kirkconnel and Sanquhar, where the legacy of coal continues to shape community identity.
5. Remote regions, with isolation, low GDP per capita and depopulation, can be seen in Upper Nithsdale, West Galloway and the rural Borders.
6. Finally, middle America, with diversified market town economies, aligns with Dumfries, Galashiels, Hawick and Kelso.

A comparative mapping underlines that the South of Scotland is not a single economy but a patchwork of overlapping archetypes, requiring place-sensitive and differentiated strategies.

58 McKinsey & Company (2023). *Small towns, massive opportunity: Revitalizing America’s smaller communities*. McKinsey Global Institute. <https://www.mckinsey.com/mgi/our-research/small-towns-massive-opportunity>

McKinsey identifies eight aspirations that shape rural well-being: living standards, financial stability, job quality, health, education, housing, connectivity and community. These correspond closely with the Centre for Social Justice's own Pathways to Poverty, reinforcing the argument that tackling poverty must go beyond income measures. Access to services, reliable digital and transport connections and strong local community networks are equally critical. This holistic understanding of well-being is especially relevant to rural Scotland, where deprivation is often hidden and compounded by isolation.

The report also highlights six strategies that can drive rural renewal, many of which have direct application in the South of Scotland. Support for entrepreneurs and start-ups is central, recognising that rural residents often lack access to finance, training and peer networks. In Scotland, this suggests an expanded role for South of Scotland Enterprise in seeding ecosystems in agri-tech, food innovation, creative industries and social enterprises.

Anchor institutions such as colleges, hospitals and research institutes act as stabilisers and hubs for innovation. Here, SRUC's Barony campus, Borders College and Dumfries & Galloway College have a vital role to play in driving local skills and community engagement.

Postsecondary preparedness is another theme, addressing the underperformance of rural students in accessing higher education. Targeted attainment support, mentoring, and bursaries could help ease transitions into further and higher education for young people across the South.

Workforce resilience also depends on flexible, rapid training tailored to employer needs. In Scotland, this could take the form of short, accredited pipelines into growth sectors such as forestry, renewables, care, and tourism, delivered in partnership with local colleges. Healthcare hubs, integrating services and making greater use of mobile and telehealth models, are a further recommendation with direct relevance given the shortage of GPs and mental health provision in the South.

Finally, McKinsey's emphasis on cradle-to-career programmes highlights the transformative potential of long-term, place-based interventions. Piloting such an approach in areas such as Stranraer or Upper Nithsdale, bringing together schools, charities and funders in a decades-long commitment, could create lasting change.

The report also draws attention to cross-cutting challenges. Both rural America and rural Scotland face depopulation and ageing demographics, raising the need for programmes that encourage young people to stay or return coupled with strategies to ensure retirement migration brings assets rather than drains services.

Service deserts are another parallel: the closure of banks, GP surgeries and post offices in Scotland mirrors the banking deserts identified in the US. Multi-service community hubs could help fill these gaps.

Connectivity remains a binding constraint in both countries, highlighting the urgency of treating broadband access as a core public utility. Tourism and migration, while potential assets, also generate housing pressures.

Finally they suggest that harnessing philanthropy and community benefit schemes to ensure tourism income is reinvested locally can help to counteract inequality.

Taken together, these insights underscore that rural poverty is structural rather than incidental. It stems from economic dependence, demographic pressures and the steady withdrawal of services. Solutions must therefore be long-term, integrated, and place-based. The McKinsey evidence reinforces the role that philanthropy can play in bridging gaps where government and markets under-deliver, piloting innovative approaches and backing the local anchor organisations that hold communities together.

The central lesson from *Small Towns, Massive Opportunity* is that rural decline is not inevitable. With targeted interventions, strong anchor institutions and community-led strategies, small towns and rural areas can thrive. Viewing Dumfries & Galloway and the Scottish Borders through this comparative lens not only highlights shared challenges but also points to transferable solutions. It strengthens the case for a bold, long-term approach to tackling rural poverty in Scotland and one that blends international evidence with local leadership, innovation and resilience

Chapter 7:

Policy Recommendations

Rural poverty in Dumfries & Galloway and the Scottish Borders is not a short-term phenomenon. It is a structural challenge driven by economic fragility, demographic pressures, service withdrawal and spatial disadvantage. The evidence gathered in this report, combined with learning from other parts of the UK and internationally, demonstrates that policy responses must be long-term, integrated, and place-based. Crucially, they must also mobilise philanthropy and private resources alongside government investment to achieve transformational change.

This chapter sets out recommendations for four key groups of actors: the Scottish Government, the UK Government, local government, and funders/philanthropists. The recommendations flow from the six Pathways to Poverty and from the priorities voiced by communities themselves during the Wee Listens.

1. Scottish Government

The Scottish Government has a central role in shaping a coherent strategy for rural Scotland that goes beyond sectoral interventions. The following actions are recommended:

- **Rural Proofing Across Policy:** The Scottish Government should apply a statutory “rural lens” to all major policies in health, education, childcare and social security to ensure they are deliverable in low-density areas.
- **Housing and Planning Reform:** The Scottish Government should ease planning restrictions for community-led housing and rural key-worker accommodation. (The Grapes Hotel case study shows how flexible use of existing properties could have met pressing needs while regenerating local communities, if statutory bodies had been able to ease restrictions).

The 2023 National Rural and Islands Housing Action Plan should include a ring-fenced allocation for the South of Scotland. For the South of Scotland, this plan is highly pertinent. The commitment to allocate at least 10 per cent of rural affordable homes under the national target offers a concrete benchmark for the region.

Key-worker housing funding is especially relevant in rural settings where recruitment and retention of health, care, education and hospitality staff are constrained by housing shortages. We suggest that such funding be used as a match fund with philanthropy and housing associations to increase local impact.

The Scottish Government should increase the emphasis on tackling empty homes and conversion of under-utilised stock in rural areas. This aligns with local regeneration needs (for example, repurposing vacant high-street properties).

Such a spotlight on community-led housing supports this report’s case studies of anchor organisations and highlights the role of community trusts in rural housing which links strongly with our Big Ideas section.

We support the 2023 National Rural and Islands Housing Action Plan report’s focus on “right homes in the right places” which again reinforces the need for planning flexibility in rural areas and which aligns with the recurring themes from the Wee Listens around housing, land use and barriers in planning.

- **Integrated Family and Youth Hubs:** The Scottish Government should support development of family hubs in rural towns, such as the potential Home Start Stranraer model, combining childcare, parenting support, employability and community services under one roof. This mirrors both Scottish ambitions and models successfully developed in England.
- **Skills and Colleges:** The Scottish Government, through the Scottish Funding Council should position the SRUC, Dumfries & Galloway College and Borders College as community anchor institutions in the wider fight against poverty. This would require funding reform to allow colleges to support cross-cutting anti-poverty objectives by accessing health, justice and welfare funding for services delivered on behalf of these organisations.

Scottish government investment should be made to enable other organisations to co-locate within college campuses. Consideration should be given on how to co-locate employers and the local economy into these hubs – such as being done on the Crichton Campus in Dumfries. On the skills front Colleges should be enabled to deliver rapid training pathways for rural sectors (forestry, renewables, health and social care). Using a community hub approach would enable a college provision of Cradle-to-Career pathways as piloted in the US.

- **Connectivity and Service Access:** Scottish Government should invest in mobile and digital-first solutions for transport, telehealth and advice services. Rural communities repeatedly emphasised barriers of travel cost and service withdrawal during the Wee Listens. Connectivity should be treated as a core public utility.
- **Decentralisation:** Scottish local government is not in a healthy state. Powers have been centralised to Holyrood, budgets are inadequate, and opinion polls show that trust in local democracy is in decline. Too often policies are developed from a central belt viewpoint and don't take account of the differing needs and circumstances in our rural areas. We need to decentralise and give a far greater voice to our local communities to enable the ideas and themes outlined in this paper to be implemented.

2. UK Government

Reserved powers also shape rural poverty in Scotland, particularly in welfare and fiscal regimes. Key recommendations include:

- **Fuel Poverty and Energy Costs:** The UK Government should extend and rural-proof the UK's fuel poverty and home insulation programmes. Rural households are disproportionately reliant on oil and off-grid fuels. Targeted grants and supply-chain support for retrofitting in remote regions are essential.
- **Digital Infrastructure Investment:** The UK Government should accelerate delivery of gigabit broadband and 4G/5G rollout in rural Scotland through UK subsidy schemes. A trial of Starlink based in community hubs should be trialled. Connectivity is a binding constraint to rural prosperity.

3. Local Government and South of Scotland Enterprise (SOSE)

Local authorities in Dumfries & Galloway and the Scottish Borders, along with SOSE, remain closest to community needs. They must act as enablers and conveners rather than sole deliverers:

- **Community-Led Local Development (CLLD):** Through the Local Action Groups the relevant local authorities should establish multi-year local funds that support grassroots charities and social enterprises, with delegated decision-making at community level. This would replicate the LEADER ethos. Also use the SOSE convening power to align public, private and philanthropic investment in rural anti-poverty projects.
- **High Street and Asset Regeneration:** Local Authorities should prioritise community ownership and social enterprise use of vacant buildings. Newton Stewart Initiative's repurposing of The Grapes Hotel is an example of how with planning flexibility and community determination there is the potential to unlock stalled assets IF public bodies are supportive.
- **Transport and Service Access:** Local Authorities and the NHS should work to develop local pooled transport schemes and volunteer driver networks. Modest community based transport solutions unlock access to work, training and health.
- **A New Approach to Charity Commissioning:** Rural Local Authorities and Public Bodies should adopt a new "parity of esteem" approach to charity commissioning through easing the burdens of the procurement and reporting processes, adopting multiyear funding and supporting core cost awards.

4. Funders and Philanthropists

Philanthropy must be recognised as a catalytic partner and risk taker in rural regeneration. Our previously published report entitled Supercharging Philanthropy in Scotland ⁵⁹ provides a clear roadmap for providing the philanthropic backing to this work.

- **Match-Funding Mechanisms:** Scottish Government, Local Authorities and philanthropists should co-invest in a national match fund, with targeted "Charitable Investment Zones" in the South of Scotland. This would unlock new resources at scale. In such zones the Scottish Government/ Local Authority would undertake to match any charitable donation to charities working to address social issues. We recommend that £1M of the £20M Plan for Neighbourhoods ⁶⁰ be put forward by the Local Authority as a potential match fund for a two year Charitable Investment Zone in Stranraer and The Rhins.
- **Core and Multi-Year Funding:** Funders (as with local authorities) should adapt practice to support rural charities with core cost and multi-year grants, reducing the administrative burden on small organisations with limited capacity.
- **Philanthropy Champions:** Scottish Government should appoint regional philanthropy champions in the South of Scotland to convene local giving networks, connect donors with community solutions, and build a long-term pipeline of investment.
- **Leveraging Dormant Assets:** Scottish Government should use Scotland's allocation of dormant assets as seed capital for community wealth-building in rural areas, aligned with the Pathways to Poverty.

59 <https://www.centreforsocialjustice.org.uk/library/supercharging-philanthropy-scotland>

60 <https://www.gov.uk/government/news/15-billion-to-restore-pride-in-britains-neighbourhoods>

Conclusion and Next Steps

The evidence presented throughout this report highlights that rural poverty in Dumfries & Galloway and the Scottish Borders is persistent, structural and multi-dimensional. However, the solutions are equally clear: integrated hubs, planning flexibility, better public sector partnership, cooperative enterprises and long-term partnership investment in people and places.

Policy reform by the Scottish and UK Governments must be matched by local authority innovation and philanthropic ambition. If implemented, these recommendations would help to ensure that the South of Scotland becomes not a “margin” but a model, a place where rural communities are empowered to thrive and where philanthropy and public policy combine to lift people out of poverty for the long term.

Next Steps: Turning Insight into Action

The next phase must focus on how the solutions highlighted in this report are put into practice. Rural communities have shown what works, from Home-Start’s family hubs to LIFT’s community enterprise, from A Listening Ear’s volunteer networks to the IT Centre’s digital inclusion model. These examples demonstrate that innovation already exists within rural Scotland; what is needed now is the determination, power and flexibility to scale it.

The Voices from the Margins project has demonstrated that when local people are trusted, they deliver extraordinary results with limited means. The task ahead is to build a system that rewards such initiative and that shifts from short-term firefighting to long-term prevention. We must move from central prescription by Government and Local Authorities to local empowerment.

With commitment imagination and partnership, the South of Scotland can lead the way in showing that rural poverty is not inevitable.

The voices from the margins must be heard in the corridors of power.

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