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**POVERTY
AND
ETHNIC MINORITIES
IN SCOTLAND**
*A Review of
Literature*

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**Scottish Ethnic Minorities Research
Unit Research Paper: Number 4
Series 2
ISSN 0957 9028
December 1995**

GLASGOW



CALEDONIAN
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SCOTTISH



ETHNIC
MINORITIES
RESEARCH UNIT

Acknowledgements

The authors gratefully acknowledge the advice and assistance of Farkhanda Chaudhry and the Strathclyde Poverty Alliance. We would also like to thank Mike Dalton (Co-Director SEMRU) for proof reading the final paper.
SEMRU, September 1995

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Preface

This paper is based on a review of literature commissioned by the Strathclyde Poverty Alliance and is a continuation of previous, related work undertaken by the Alliance (Strathclyde Poverty Alliance 1994). The primary aim of the review was to uncover current literature on poverty and ethnic minorities, particularly in the Strathclyde Region and to place this within the broader context of poverty in Scotland.

The review involved a library search and an evaluation of relevant documented work on ethnic minorities in Britain and especially Scotland. The main task of the researchers was to organise published material relating to poverty and to provide an outline of the prevailing issues in terms of poverty and the local ethnic minority communities. Although certain observations may reflect the views of the authors, the substance of this compilation must be seen essentially as the work of others.

Based on this review, suggestions were offered to the Poverty Alliance for consideration in future development work.

A Note on Terminology

For the purpose of this study, the terms "ethnic minority", "minority groups" and "black and ethnic minorities" are used to refer to 'people of colour', mainly of African/Caribbean, Chinese and Asian (Indian, Pakistani & Bangladeshi) descent.

Abbreviations

SEMUR: The Scottish Ethnic Minorities Research Unit
SPA: Strathclyde Poverty Alliance
TUC: Trades Union Congress

Introduction

It is particularly difficult to measure poverty in Scotland as most statistical data in this regard, usually pertains to the overall patterns throughout the UK with only a limited amount relating specifically to Scotland (Craig 1994). Moreover the focus of most British and especially Scottish literature on poverty has largely been colour-blind. It is therefore not surprising that ethnic minority poverty is usually subsumed under overall poverty in the general population since social policy research has been inclined to pay scant attention to issues of 'race' (Amin and Oppenheim 1992).

While certain aspects of poverty may be similarly experienced by both white and ethnic minority communities, it is often argued that poverty is not even-handed. Some researchers maintain that the way in which poverty is experienced by ethnic minorities is often more acute as deprivation is compounded by discrimination, exclusion and isolation (Watt 1993; Amin and Oppenheim 1992). In addition, although the authors agree with Amin and Oppenheim (1992) that the relationship between 'race' and poverty has its historical roots in the kind of jobs that people from ethnic minorities were recruited to fill, this paper attempts to illustrate that the experiences and many barriers confronting ethnic minority populations in terms of access to services contribute equally to poor living conditions and deprivation. Geddes (1995: p15) concurs that **"...the deficiencies of local public service provision in meeting the needs of deprived communities... especially the ethnic minorities, are now increasingly recognised by local authorities, and a number of them are actively grappling with the dilemmas which are posed by the combination of rising levels and intensity of poverty, increasing public expectations and a shrinking resource base..."**.

These and other such fundamental issues which affect ethnic minority poverty remain unclear and importantly, most poverty strategies and policies that are often targeted at the general population are not particularly appropriate nor are they entirely relevant to the ethnic minority communities. Although, it has to be acknowledged that recently, many local organisations (Strathclyde Regional Council 1990; Glasgow District Council 1992; Strathclyde Poverty Alliance 1992) have become aware of this discrepancy and have advanced a variety of anti-poverty strategies and policies, aimed at combatting poverty and its effects on the quality of life of certain sectors within Scottish society.

Recognising the limited and fragmented nature of documented research on ethnic minorities, particularly in relation to poverty, this review attempts to co-

ordinate recent evidence relating especially to the social circumstances and experiences of ethnic minorities in Scotland. The material selected during this exercise and its treatment reflects the principle aims of the commissioned project and its intention to assist in the development of the SPA's work. More specifically, the main aims of the project were:

- to gather and review existing material on poverty and ethnic minorities in Scotland, particularly in the Strathclyde Region.
- to identify links between poverty and other related issues such as low pay, employment and living conditions (housing and health) by using previous studies that had focussed on ethnic minority communities.
- to place this within a context of poverty in Scotland, considering factors such as institutional racism, discrimination and cultural perceptions which may impact directly on ethnic minority communities and their quality of life
- to recommend strategies for future research and developmental work.

These aims were met by two main methods, the first of which was a review of literature to date, principally relating to Scotland, but also where relevant, including other parts of the UK. This involved a general library search using the University's Dynix System, CD Rom, J.A.N.E.T. and B.I.D.S. systems. The second method involved a review of existing SEMRU publications and other material on the local ethnic minority communities. A number of local studies, albeit not directly aimed at evaluating poverty, have provided sound indicators of poverty and deprivation amongst Strathclydes' ethnic minority communities. The studies consulted were mainly in the area of health, housing, employment, gender and child care, public services and discrimination. In addition to the in-house printed material used, a number of external voluntary and statutory bodies were also contacted in search of relevant information.

The remainder of this paper is set out in three sections. **Section 1** deals with the definitions of poverty, **Section 2** focuses on ethnicity and poverty, highlighting the major issues that tend to effect poverty and the final section (**Section 3**) offers concluding remarks and suggested areas for future developmental work.

Section One: Definitions...

"...it is relative rather than absolute; it is essentially qualitative rather than quantitative; it is to a certain extent subjective rather than objective; it refers to the general condition of man rather than a specific facet of his existence..." (Lampman 1971 in Clinard 1974: p100)

It is often difficult to provide a standard definition of poverty and over the years, poverty has been described variously by poverty researchers. It is usually defined in ways that refer to an insufficiency in the material necessities of life and an inadequate standard of living (Clinard 1974). A key factor in the debate concerning the measurement of poverty continues to be the distinction between the absolute and relative aspects of poverty (Pacione 1989). The absolutist definition, as maintained by Clinard is derived from Rowntrees' (1901) work and is based on the notion of minimum level of subsistence and the related concept of a poverty line.

More recently, it has been argued by others that needs are culturally and socially determined, rather than biologically fixed and as such, poverty should be viewed as a relative phenomenon. The broader definition of needs inherent in the concept of relative poverty include job security, work satisfaction, use and access to public services as well as satisfaction of higher order needs such as status, power and self-esteem. Pacione explains this view by summarising Townsends perspective **"...individuals, families and groups in the population can be said to be in poverty when they lack the resources to obtain the types of diet, participate in the activities and have the living conditions and amenities which are customary, or at least widely encouraged or approved, in the societies to which they belong..."** (1989: p101)

The proponents of the relative poverty perspective argue therefore that poverty must be defined relative to the prevailing living standards in a society ie: poverty is not just about survival but about social needs too. (Save the Children 1994). Referring to the work of Kirk et al (1991) and Stirling Resource Centre (1992), Craig (1994) acknowledges that absolute poverty as a term used to describe outright destitution, can at best be applied only to a limited number of people and maintains that relative poverty is a more meaningful concept as it allows for the differences between groups in terms of access to income and wealth.

A third dimension to the debate relates to the recognition that poverty is regionally variable. Levitt (in Brown and Cook 1983) for example, points out that it has been acknowledged since the 1930s, that the experience of poverty and deprivation could vary regionally. More recently, the European Community also emphasised the importance of recognising the differences in living standards between countries and pointed to the link between material deprivation and social and cultural exclusion (Save the Children 1994).

Discussions regarding poverty in Scotland must not only be considered within a broader context of the worldwide recession which has had drastic effects on the Scottish economy, but also in relation to the present day government's economic ideology. Regarding the latter, the emphasis on individual responsibility for social and economic well-being, culminating in the withdrawal of the Welfare State is most significant. This approach fails to recognise distinct patterns of disadvantage, placing an added burden on people to 'prove' their poverty. The welfare policies of the post war period failed to adequately address the problems of poverty and deprivation, and these persist as the daily experience of many people in the United Kingdom (Pacione 1989).

Whilst there appears to be no standard definition of poverty, it is increasingly accepted that poverty represents inequality in living standards and is not merely related to income and money. Indeed, the link between poverty and a number of other social factors for example, limited access to housing, health care, education and employment which has been known to impact on people in a number of differing ways, is frequently included in recent debates regarding poverty (Norris 1977). Although the significance of evaluating poverty in Scotland as a region, has been recognised by some, the multi-cultural nature of Scottish communities and its implications have not been fully considered by policy makers.

The assumption hitherto that all communities in Scotland experience poverty similarly and equally is not supported by the growing evidence to suggest that most people from ethnic minority communities are at greater risk of experiencing poverty than members of the indigenous population due to wider discrimination in society, with race being a crucial indicator of poverty (Amin & Oppenheim 1992). Research shows that ethnic minorities in Scotland are more likely to be in low paid work and twice as likely to be unemployed (Scottish Anti-Poverty Network 1995). Similarly, marginalised very often in their access to mainstream services, minority communities are confronted by welfare services which are complex, confusing and often culturally insensitive to their needs. This failure to recognise the particular needs of ethnic minority communities can often result in poor uptake of services and consequently a reduced quality of life for many ethnic minority families.

In the absence of an official standard definition of poverty and given the recent support for both the absolute and relative definitions the researchers saw the relevance of including evidence relating to both the absolute and relative aspects of poverty. The Scottish Anti-Poverty Network also saw the relevance in including both the absolute and relative aspects in their definition of poverty **"...Poverty in Scotland is not simply about a lack of the basics necessary for survival (*absolute poverty*). It is about comparing how people fare in relation to what is generally considered an adequate standard of living and how inadequate incomes effectively exclude people from participating in ordinary everyday activities (*relative poverty*)..."** (1995: p3). More specifically, the authors believe that relative definitions in particular, prove to be most useful when utilised in relation to ethnic minority communities as they often take poverty beyond the biological needs such as food, water, clothing and shelter, to a wider spectrum of material deprivation that is; social exclusion and cultural experience, variable over time and between societies.

The authors believe that especially in Scotland, the relative definition of poverty has special implications for ethnic minority populations since various commonly known cultural factors including for example; religious and extended family obligations, the obligation to support overseas families, family status, the obligation to host traditional ceremonies and to provide gifts at traditional ceremonies, influence the quality of life and daily living circumstances of many ethnic minority households. This paper allows for such issues to be examined and attempts to illustrate how these can often contribute to rendering ethnic minority communities more susceptible to poverty and a reduced quality of life. We also look at a number of different indicators including for example; income, employment patterns, housing and social circumstances and health conditions, in an attempt to build up a picture of the level of poverty amongst the local ethnic minority communities.

Section 2: Ethnicity and Poverty in Scotland...

There is ample evidence to suggest that members of ethnic minorities are more likely than the white to be in low-paid jobs. Amin and Oppenheim for example, maintain that ethnic minorities have been regarded as a convenient pool of cheap labour since the early 1950's: "... Working in unskilled and low paid work - mainly in manufacturing industry - and facing marginalisation through racism and discrimination, people from ethnic minorities have been and continue to be more susceptible to poverty than white people..." (1992: p v). Referring to the current situation in Britain, they add that minority groups' economic displacement of recent years has generally been accompanied by poor housing, increasing homelessness and run-down schools.

Similarly, Pacione (1989) points out that especially in Scotland, the complex of poverty related problems such as poor housing, increased rates of family breakdown, increased mortality, homelessness and mental illness have shown to exhibit a spatial concentration in particular parts of the inner city areas where most ethnic minorities tend to reside. Even though the ethnic minority communities now form a sizable (64 000) and established part of the Scottish population, comprising mainly those of Pakistani (42%), Indian (19%) and Chinese (15%) origin, the socio-economic background, composition and life circumstances of ethnic minority groups have not been fully accommodated by wider research and policy making bodies (Dalton and Hampton 1994).

In terms of research, much of the analysis relating to social class, employment and Scottish ethnic minorities derives from the 1991 census which had for the first time, introduced an ethnic question. Although this data has proved extremely useful it is nonetheless fraught with certain limitations. A major one being the undercount for black and ethnic minority groups. Dorling and Simpson (1993) found that although the undercount for these communities was 4.9% nationally, they estimated that the undercount for young black and ethnic minority males in particular, are likely to vary between 20% and 40% in certain metropolitan areas. Moreover, indicators pertaining to the needs of ethnic minority groups and especially the extent of poverty within these groups are difficult to derive from the census data. This prevailing lack of information, entwined with the limited understanding of race relations has often impacted negatively on the lives and opportunities of local ethnic minority communities

Employment Patterns, Low pay and Welfare Benefits...

In considering ethnic poverty, several researchers are inclined to choose patterns of employment ie: 'unemployment', 'self-employment', 'low pay' and 'inadequate social security' as the starting point of their discussions (Amin and Oppenheim 1992, Pacione 1989, Save The Children and Glasgow Caledonian University 1995). These are often perceived as the more 'direct' causes of poverty, and Pacione (1989) for instance, argues that these factors often lie at the root of most social problems and should therefore be the focus for those seeking to alleviate urban deprivation.

However, as with most ethnic minority research, the existing work on employment frequently tends to ignore Scotland, especially failing to take into account the particular composition and patterns of settlement of it's ethnic minorities (Watt 1993). Watt argues that the economic problems that have affected the West of Scotland, especially Glasgow where the majority of ethnic minorities (21 517) tend to reside, are more acute than any other British or European city.

Based on a Scottish Office survey in 1991, Watt identified several patterns of employment pertaining to ethnic communities in the West of Scotland. In terms of assessing poverty levels, the following patterns are of particular significance: the high unemployment rates among ethnic minority men (mainly Pakistani), the rise in self-employment among Asian and the significant number of ethnic minorities employed in "...distribution, hotels, catering and repairs...industries that are notorious for low pay and poor conditions..." (1993: p 26). It is clearly evident from Watt's work that ethnic minorities, particularly in the West of Scotland, face poverty and racism in a declining economy. Specific trends relating to unemployment, low pay, self-employment and welfare benefits and their effect on ethnic communities in Scotland are explored further in the following sections.

Unemployment...

As could be expected, the picture of unemployment amongst ethnic minorities is complex, as unemployment rates tend to vary not only in terms of ethnic group but also in terms of gender and location (Watt 1993, Amin and Oppenheim 1992). In terms of location for example, poverty caused by unemployment can have a regional, and therefore an urban or rural dimension but sometimes the national trend will mirror the unemployment trends within ethnic communities, to some extent. For instance, whilst in 1992, the Shetland and Grampian regions had the lowest unemployment rate, by comparison, Strathclyde and the Western

Isles experienced the highest (Save The Children and Glasgow Caledonian University 1995).

Similar patterns were noted by Pacione (1989) in a study which analysed levels of deprivation in all enumeration districts in Scotland. As in the Watt study, Pacione also found that the Strathclyde region had a disproportionately large share of Scotland's most deprived districts with the Glasgow and the Clydeside conurbation (Monklands, Motherwell, Hamilton, Renfrew and Dumbarton) being the most deprived districts. Given that the majority of the ethnic minorities reside within the Strathclyde region and indeed, mostly in Glasgow, unemployment trends within these communities would invariably reflect the overall regional pattern.

Confirming this regional pattern in Strathclyde, Save the Children (1994) also point out that the unemployment rate for these communities was substantially higher than that of the white population. They found for example, that in Strathclyde, while the unemployment rate was 13% for the white population in 1991, it was much higher (17%) for the ethnic groups. In addition, they also draw attention to the race/gender differences and refer in this regard, to the Scottish Office survey (conducted : 1988/89). This particular study indicated that the male ethnic minority unemployment rate was higher (19%) than that of their white counterparts (14%), a pattern that is confirmed in a later Scottish Office survey (Watt 1993). Similar trends were noted with the female ethnic minority and white unemployment rates; 21% and 10 % respectively. Although the gap in Scotland between ethnic minority and white employment is less marked than in England, it is nevertheless still quite substantial.

In another study, Sly (1994) also found that economic activity rates differed in terms of ethnicity and that certain groups, especially the Pakistani and Bangladeshi suffered higher rates of unemployment than any others. Similar findings were recorded in a STUC report where they cautioned that the recession could lead to a further growth in unemployment amongst ethnic minority communities, especially the Pakistani who at the time held the highest unemployment rate (24% males and 28% women). They concluded that given the demographic dispersal of ethnic minority workers in Scotland, the picture may well be worse than the UK average (STUC 1992).

Self -employment..

Given the various difficulties experienced in accessing work, many ethnic minorities have been inclined to consider self-employment as an alternative

means of survival. Asian self-employment is proportionately higher than that of the general population and this shows signs of moving further ahead (Watt 1993). Referring to Haq (1989), Watt claims that Glasgow has emerged as one of the main centers of ethnic minority business in Scotland with as much as 51% of the employed ethnic minorities being in self-employment. She argues that self-employment represents a survival strategy, as a result of being designated "...labour market refugees..."(1993: p55). Hence, she concludes that Asian involvement in small businesses can only be understood in relation to a racially-biased job market which severely limits their employment opportunities.

Similar views are supported by other researchers (Bailey et al 1994, Ridley and Kendrick 1994). In a Scottish study conducted by Bailey et al (1994), it was discovered that the Chinese in particular, tended to have an extremely limited range of occupations with as many as 90% being currently employed in family owned catering businesses. Save the Children and Glasgow Caledonian University (1995) point out however that although self-employment is much more common in ethnic minority communities than in white communities in Scotland, it should not be regarded as a mark of affluence. Indeed Mann (in Ridley and Kendrick 1994) concurs that self-employment in the ethnic economic enclave represents an escape route resulting from limited occupational choice, and concluded that it is a disguised form of under-employment and unemployment.

It is therefore generally accepted by many that self-employment does not necessarily present patterns of affluence, especially since at least 24% of all self-employed people in the United Kingdom fall under the 50% below average income threshold (Households Below Average Income 1983).

Low Pay and Limited Disposable Income...

Pacione (1989: p102) asserts that in addition to unemployment, any discussion of poverty or the poor must include aspects of low pay and income that is insufficient to provide a decent standard of living. In referring to this group, Pacione maintains that they are the "...reserve army of workers..." who are more likely to become unemployed and less likely to enjoy fringe benefits such as sick pay, old age pensions and other such benefit schemes. In this regard, Save The Children and Glasgow Caledonian University point out that "...ethnic minority employees are concentrated in some of the lowest paid kinds of work..." and point out that over 45% of all male ethnic minority employees in a recent Scottish Office Survey and 47% of all female employees worked in the combined category of 'hotel, catering, distribution and repairs' compared to 11% and 23% of their white counterparts (1995: p130).

On a more localised level, McFarland & Walsh (1989) in a survey conducted in the Woodlands area, found half the respondents in their sample to be in low paid, part-time employment, with little opportunity for training or career development. In addition, they also discovered that the unemployment rate for ethnic minority females was extremely high and that the majority of those employed, were economically active in independent retailing which has had declining fortunes since the end of World War Two, and had been worse off, since the recent recession.

In an in-depth analysis of the UK Labour Force, Sly (1994) found many variations between ethnic minority groups and social class. For instance, nearly two-thirds of the Indian men were found to be engaged in non-manual occupations, compared to two-fifths of the black and Pakistani men. Further, larger proportions of Indian men were employed in professional work compared to Pakistani men.

The employment situation of ethnic minorities is further compounded by poor access to jobs and training which has a profound bearing on the quality of work obtained by ethnic minority communities. This is clearly illustrated by Save the Children in their Poverty brief, who state that: **"...Throughout Scotland you'll find black people who are trained pharmacists, doctors, accountants, lawyers. You'll meet them in the shops and restaurants where they work. You are effectively ghettoised in the race relations industry or self-employment in Scotland...."** (1994: p2)

Nonetheless, it has been suggested by some that in the case of the ethnic communities, despite earning an income, some families can still experience deprivation, as in some cases, certain cultural factors can contribute to reducing the families disposable income. For example, Avan (1994) maintains that ethnic women in particular are disadvantaged, as the household financial matters often tends to be the responsibility of the head of the household usually the male breadwinner, and as a result the women have little if any disposable income. Similarly, she points out that it is commonplace for some ethnic families to have certain financial commitments to relatives that are still living in their country of origin. Since, matters regarding success and family status are usually given priority, some families may purchase land or build a house in their country of origin to gain the respect of members from their community. This places obvious strains on the family income.

In another study, Amin and Oppenheim(1992) identified that ethnic minority communities experience debt differently as they are more likely to borrow from

friends or family, which entails a strong obligation to pay loans back, causing added stress and anxiety. Debt in many instances are also related to specific cultural commitments such as family trips abroad and obligation to provide gifts at weddings and births. The report of the Scottish Office found that at least 1 in 5 families were sending money back to dependents abroad (Smith 1990).

In other cases, several Asian families were found to have dependents relatives who had accompanied them to Scotland, adding to the financial burden and of the family. In this regard, Walsh (1987) expressed concern that unemployment is likely to spread if family businesses, in particular, are no longer able to support the growing number of Asians dependent on them. The relatively smaller Chinese families has meant that Chinese businesses are more able than other ethnic communities, to support their family members (Bailey et al 1994).

Welfare Benefits...

One of the better known method of measuring poverty in Britain is associated with the evaluation of welfare benefits such as Income Support/Supplementary Benefit level (Geddes 1995). In 1992, Glasgow City Council discovered that the uptake of means tested benefits by ethnic minority residents in Glasgow was broadly similar to that of the city as a whole, but noted significant differences in the types of benefits claimed. For example, only 7% of the city's ethnic minority population received housing benefit compared to 22% for the whole of Glasgow but on the other hand, 18% of ethnic minority residents received family credit compared to only 1% of the Glasgow population.

Although there is often a strong cultural preference for paid work and great stigma is usually attached to unemployment, Amin and Oppenheim (1992) found that a fair number of ethnic minority families still depended on welfare benefits. They linked this to risks of unemployment and low pay that most ethnic minorities face. Some researchers have previously attempted to measure poverty in terms of those claiming welfare benefit (Amin and Oppenheim 1992), but various issues uncovered during this review indicate that this might not necessarily be the most reliable method of assessing levels of poverty among ethnic minority communities.

For example, factors such as the lack of information and understanding of the benefits system, the stigma attached to collection of benefits, language difficulties and racism, often result in ethnic minorities not claiming or under-claiming benefits. Save the Children and Glasgow Caledonian University (1995) concur that for ethnic minority communities, the problems facing those claiming

benefit are multiplied by language problems and racism.

There is mounting evidence to suggest that access to social security is more difficult for black and ethnic minorities than it is for the white groups (TUC 1995). Referring to the National Association of Citizens' Advice Bureaux's report (1991), The Trades Union Congress (TUC) points out that poor communications, delays, wrongful refusals, under-claiming and incorrect payments were commonplace amongst ethnic minority claimants. They also maintain that people from black and ethnic minority communities are more likely to face discrimination in benefits delivery, especially where eligibility for benefits depends on the officers' discretion. In this regard, many were particularly affected by the 'Persons Abroad Regulations', 'Habitual Residence Tests' and rules relating to immigration status.

Other cultural factors were also uncovered in terms of under-claiming. In a study carried out by the Social Policy Research Unit in Leeds (1994), it was discovered that ethnic minority perceptions of welfare benefits tended to be negative, and are very much influenced by religious and cultural factors. This prevented many ethnic minorities from claiming benefits even though they were qualified to do so. Further, in some communities, the Bangladeshi, Pakistani, and Chinese communities the claiming of welfare benefits are frowned upon and as a result certain individuals are hesitant to claim public funding.

More locally, McFarland et al (1987) found that due to a lack of knowledge about the nature of services available and the unhelpful attitudes of certain service providers, the Asian community in East Pollokshields were less inclined to make use of the welfare services. They concluded that although certain ethnic minority communities have their own internal modes of support, the needs of the majority remained unmet as they were outwith the control of the local community, requiring wider welfare support.

One tends to agree with Pacione (1989) that one of the most significant causes of acute poverty can be directly linked to the under-claiming and non-claiming of welfare benefits. This, and the additional difficulties experienced in terms of access to welfare services make the ethnic minority communities more susceptible to poverty and deprivation.

Higher Education and Training...

Various researchers have noted the desire and strong commitment by ethnic minority communities to encourage their children to continue into higher education (Singh 1990, Knox and Siann 1990, Brown 1984). Apart from

perceiving higher education qualifications as being the gateway to better jobs, certain cultural factors also appears to contribute to the importance that some communities place on higher education. Knox and Siann (1990) established for example, that Muslim mothers in Scotland generally regarded higher education for their daughters as crucial since education is generally seen as an important attribute in terms of the family's honour and status in the community. Similarly, Singh (1990: p.349) mentions that for Asian parents university education, particularly for boys, is seen as a '**must**' and that failure to gain some sort of post 'O' and 'A' Level qualifications lowers their social status within their own community. In the case of Asian girls, higher education qualifications are thought to improve considerably their chances in the 'marriage market'. But it has been suggested that this growing commitment to accessing higher education places major financial pressure on the family and in some cases, resulting in deprivation.

In addition, the recent cuts in grants and removal of student's benefits rights has resulted in widespread deprivation amongst the student population and a greater reliance on families for financial support. This has created distinct class divisions with children from social classes 4 and 5 being less likely to progress through the higher education system (Pearson et al 1989). Though figures are not available specifically for ethnic minority students, the data collated must be seen to include those of ethnic minority origin.

Despite a cultural commitment to higher and further education, current employment prospects for most ethnic minority graduates are poor. Increasing unemployment, segregation in low paid and insecure jobs are commonly experienced. The labour market has, in recent years, undergone major restructuring with an increase in low paid, part-time, insecure work. It has been suggested that many young ethnic minority people may be sheltering from discrimination in the labour market by staying on at school or in higher education given that ethnic minority youth have been disproportionately affected by unemployment and poor access to the labour market (Sly 1994).

Sly (1994) concurs that higher education qualifications do not always give the ethnic minority population the same advantages as the white in the labour market. Brennan and McGeever (1990) argue in a similar vein pointing out that ethnic minority graduates perceive ethnicity and racial discrimination as the crucial factors affecting their chances in the labour market despite their possession of good qualifications. An added concern in terms of access into the labour market relates to the difficulty in getting their foreign qualifications recognised. Often, occupations of ethnic minorities are not commensurate with qualifications and previous work experience and as a result many become

downwardly mobile and form part of the long-term unemployed. McFarland and Walsh (1988) found this to be true for refugees as well, and concluded that although it is often assumed that ethnic minority individuals and refugees have unrealistic expectations in relation to their careers, this was not the case as many well qualified individuals, in their study, were either unemployed or in very low paid jobs.

Housing and Health...

While thus far we have essentially discussed certain 'absolute' issues relating to poverty, the rest of the paper focuses on the lifestyles and related circumstances of ethnic minorities in an attempt to illustrate how a reduced quality of life can contribute to 'relative' poverty. The two primary areas that will be considered in the following sections are housing and health.

Housing...

Over the last decade, the general living conditions and housing needs of ethnic minorities in Scotland have been well documented by various housing researchers (Dalton and Daghlian 1989, Bowes et al 1989, SEMRU 1993a, Dalton and Hampton 1995). This paper draws on certain pieces of their work relevant to this review, to illustrate examples of prevailing ethnic minority lifestyles. It is evident that despite the numerous fact finding exercises in the past, agencies have failed to take effective action to change the living circumstances of most ethnic minority families in Glasgow, as a result the housing expectations and living conditions of many participants remain low (Dalton and Hampton 1995). Dalton and Hampton (1995) conclude that Govanhill mirrors the overall unmet housing needs in Glasgow, and that some of the housing experiences and aspirations that had emerged during their survey such as household structure, living arrangements, overcrowding, poor housing conditions and slow response to requests for rehousing were issues that need to be considered when planning for this group.

Location and tenure...

In the Strathclyde region, past housing policies have to a large extent, affected ethnic minority patterns of residence as most of the ethnic minority communities tend to cluster around the inner city areas such as Woodlands, Govanhill, Garnethill and Pollokshields. The majority of dwellings in these areas, although owned, were built prior to World War One and are presently in a state of decay and disrepair. Housing researchers often suggest that institutional and overt racism has contributed to ethnic minority communities being

segregated in areas with poor quality housing. Dalton and Daghlian (1989) claim for instance, that most ethnic communities have previously bought at the bottom end of the housing market while Bailey et al (1994) point out that much of Scotland's housing stock is inaccessible to most ethnic minorities and as result many are segregated in poorer quality, inner city accommodation.

In many cases, access to housing is shown to influence the tenure, locality and quality of ethnic minority housing choices. Dalton and Hampton concur: "...for some... the housing market is perceived through a jaundiced lens reflecting bitter experience. Others appeared not fully to understand the procedures involved in getting a house. All the participants felt that getting a house was much more difficult if one were of ethnic origin..." (1995: p27). The Dalton and Hampton study also emphasises the problems still experienced in terms of access to available printed material as a result of language difficulties, and note that the major concern for most participants appeared to be in relation to the lack of knowledge of housing and related services. As a result, many families in Govanhill continue to live in poor conditions. Indeed, the majority of the respondents in the Govanhill study perceived that existing services as well as accessibility to better housing were more favourable to the white community than it was to them.

Ethnic minority groups throughout the UK are often restricted in their choice of housing through discriminatory housing policies and other interlinked factors such as unemployment and low pay (SEMRU 1993b). Since the late 1970s the Conservative government has increasingly promoted the notion of society being based on home-ownership, nonetheless it has to be recognised that this does not necessarily mean prosperity, and indeed in many cases, home ownership serves as a method of segregating certain groups into poorer quality housing units, as discovered by SEMRU (1993b). They argued that if ethnic minority groups have limited access to council housing then their choice of owner-occupation is necessarily qualified but added that minority ethnic groups experience worse housing conditions in the owner-occupied sector and therefore a probability that they require to spend more on repair and maintenance.

Similar views are shared by Dalton and Daghlian who also found that the majority of ethnic minority households were living in property that was purchased for under £10 000 and add that "... many of these properties were suffering from structural problems and lack of amenities, and in some cases therefore housing conditions were extremely poor, with owners unable to finance repairs..." (1989: p14). Further, Amin and Oppenheim (1992) remind us of differences of quality and standards within the same tenure and emphasise that owner occupied housing in the suburbs are different in terms of quality

from those found in most inner city areas, where most ethnic minorities tend to reside. This is especially true in the inner city areas of Glasgow where the majority of the Pakistani population reside.

Overcrowding...

Regarding poor living conditions, an equally important factor to be considered alongside tenure is overcrowding. In a study conducted by the Scottish Office (1991) it was reported that although a number of ethnic minority families owned dwellings that were larger than average properties, this was offset by the fact that in most cases the household size of these families was disproportionately larger (average household size: 4.6) than the average white families (average household size: 2.4). As a result many of these families mostly Pakistani, were likely to be living in overcrowded conditions.

Again it has to be noted that, certain ethnic groups are more vulnerable than others to overcrowding as household size and tenure tends to vary between the groups. For example, while the Chinese population usually comprises smaller and fewer extended families, the opposite is true for the Pakistani (Bailey et al 1994). The larger family size, especially within the Pakistani community has obvious implications on living standards and the risk of poverty (Save the Children 1994). Indeed, it has been suggested that when overcrowding is utilised as an indicator of poverty in an area like Strathclyde for instance, then twice the proportion of its residents could be considered as living in unacceptable conditions (Norris 1977).

More recently, Dalton and Hampton confirmed that overcrowded conditions continue to persist within many ethnic minority households in Glasgow. They found that at least 18% of ethnic households in Glasgow city were overcrowded. Moreover, they discovered that in Govanhill, an area of high Pakistani concentration, approximately (23%), ethnic minority households were overcrowded. This led the authors to conclude that a significant number of large, mainly Pakistani families, continue to endure overcrowded and unacceptable conditions, **"...issues of size and structure were common place in our discussions. Overcrowding reflected in part extended families living within the same accommodation. One family interviewed had 10 people occupying a flat and represented an extreme case of overcrowding; indeed this particular case was highlighted further by the fact that the largest flat in the survey was 4 apartment all of which featured as bedrooms as well as for other purposes..."** (1995: p16). Similar trends were noted earlier by Bailey et al (1994) who also found the Pakistani (11%) households in Glasgow to be more overcrowded than the Chinese (3%) and Indian (3%).

It is inevitable that those living in overcrowded conditions will experience a poor quality of life. Dalton and Daghlian (1989) found that at least a quarter of the respondents in their study were forced to use their kitchens as bedrooms or living rooms and more recently, in the Govanhill study, Dalton and Hampton (1995) again recorded the incidence of dual purpose rooms. Respondents in both the studies complained that these conditions led to states of depression, anxiety and stress which was compounded by their difficulty in obtaining better housing.

Poor Physical Housing Conditions...

Poor or inadequate heating, dampness and other similar sub-standard living conditions are often good indicators of poverty and deprivation. There is evidence to suggest that many ethnic minority families in Glasgow are especially affected by them. Dalton and Daghlian (1989: p14) for instance, discovered in Glasgow that as many as two hundred and ten ethnic minority households were living in older, rundown properties within areas including Charing Cross, Garnethill, Pollokshields and Govanhill. Many of these households were living here as a result of low income and indeed, an evaluation of indicators such as household size and facilities within these dwellings led the researchers to describe living circumstances of these families as **"...very poor..."**.

In addition, the researchers went on to describe a range of factors that contributed to these poor living conditions. They pointed out that as many as 85% of the respondents in their sample had no central heating and only 1 in 4 felt that their present level of heating was adequate, with 3% having heating the main living area only. Further, although a notable proportion (39%) admitted that their homes were in urgent need of repairs ranging from rotting window frames to external structural problems, at least a quarter, 24% pointed that they were unable to pay for these repairs to be carried out. The more recent Govanhill study (Dalton and Hampton 1995) recorded similar findings. A variety of structural concerns were also highlighted in this study including, burst pipes and windows that needed repairs, poor external railings and stairways, insufficient heating and dampness.

It is commonly known that heating costs can be relatively higher in Scotland than elsewhere in the UK, and as a result this can use up a significant proportion of a families income. Save the Children and Glasgow Caledonian University (1995) found that on average, almost 50% of a low income households' earnings are taken up by rental, heating and lighting, power and food and little if any, disposable income is available for other essentials such as education, recreation and leisure. They concluded that those living in poor conditions are often unable

to participate in many social activities, that are generally considered daily occurrences.

Homelessness...

Various pieces of research confirm that homelessness predominates in the inner city areas and that it mostly affects those who are most marginalised in the labour market and those least able to find a safety net in the welfare state. There is recognition that ethnic minority groups are disproportionately at risk from homelessness. (SEMURU, 1993b). Murie (1988) has attributed the rise of homelessness to certain fundamental changes in the organisation of housing systems. He argues that: **"... the more recent decline of council rented stock together with the rising costs of home ownership and the growing socio-economic inequalities in British society in the past ten years or so have individually or cumulatively exacerbated the incidence of homelessness..."** (SEMURU 1993b: p14).

It has to be noted though, that the actual extent of homelessness amongst ethnic minority communities in Glasgow remains unknown and indeed, problematic to assess. Dalton and Hampton discovered in Govanhill, that even though almost 40% of those interviewed regarded themselves as homeless at some time in their lives, many explained that they were never really **"...on the streets..."** as friends or relatives often stepped in to assist. The respondents explained that as part of their culture, a homeless friend or relative is often accommodated temporarily, until they are able to find a home of their own. Indeed, at the time of the survey some respondents currently sharing with relatives or friends considered themselves to be to be homeless, a view not shared by the authorities. The authors highlighted the confusion surrounding the definition of homelessness, with ethnic minorities having a different view from that of the authorities. The authors concluded, **"in this regard, the actual extent of homelessness would therefore appear to be somewhat shadowed"** (1995: p24).

Racial Abuse within Residential Neighbourhoods...

Pacione (1989) maintains that multiple deprivation is characterised by the spatial coincidence of social, economic and environmental disadvantages. While poor housing in inner city areas has obvious effects on personal well-being, ethnic minority communities have the added burden of living in neighborhoods that are less than friendly, thus experiencing high levels of isolation, discrimination and racial harassment.

The quality of life experienced by ethnic minority households in all tenure groups must to some extent be affected by racial harassment. In a study of racial harassment in Glasgow, Walsh (1987) found direct evidence of racially motivated abuse which had a demeaning influence on the lives of Glasgow's ethnic minority communities. Harassment was portrayed in a number of ways from burning rags being put through letter boxes to houses and cars being attacked, obscene telephone calls, and in some cases even physical attack.

The widespread experience and the nature of the harassment sharpen the attitudes of households to certain housing situations. The preference for housing in areas close to places of work, worship, schools and shops relates partly to experiences and expectations of harassment (SEMURU 1993b). The attitude to some peripheral estates and suburbs with bad reputations relate strongly to experience of harassment. The risk of violence for women, children, or when returning late from work in central city locations is referred to in many cases and affects decisions about children's play, going out, visiting, or being visited. A typical example of the fear suffered especially by women is illustrated by Avan who in her study of ethnic women discovered that some **"...expressed very real fear of racial harassment and abuse and as a result they felt trapped and confined to their house. The women found this enforced confinement especially frustrating and stressful because the style and layout of houses in Glasgow is more restrictive than their countries of origin..."** (1994: p31).

One response is to choose housing very close to other members of the family or where households from minority ethnic groups or the same community also live (SEMURU 1993b). This however, is not always possible as ethnic minorities have certain specialised needs, especially in terms of dwelling size and the shortage of larger properties in desirable areas is one of a range of difficulties that confront many. Similarly, the use of allocation schemes or points schemes which offer limited priority to issues such as overcrowding and racial discrimination also impacts negatively on ethnic minority housing choices. In this regard, Dalton and Daghlian conclude that **"...for social housing managers, racial harassment is clearly an issue which must be addressed within the framework of property management policies..."** (1989: p46)

Health...

The relationship between health and poverty has been touched upon by various researchers in Britain (Avan 1994, Poverty Alliance 1994, Ahmad 1993, Amin and Oppenheim 1992, Payne 1991, Clinard 1974). Clinard aptly expresses the plight of the poor in terms of health **"...the penalties for being poor are severe. Compared to others in society, the poor person generally lives less long, has**

more frequent illnesses, more physical and mental defects and experiences more personal crises..." (1974: p105). Ahmad agrees that health and related matters are fundamentally located in the socio-economic and environmental context of peoples lives and emphasises that poverty is the single most important determinant of ill-health and that **"... struggles for better health are therefore essentially struggles for better jobs, adequate housing, access to education, a safe environment, good public facilities and civil and legal rights..."** (1992: p7). He concludes that Britain's black populations are particularly poorly served by the health and welfare services .

Although the consequences of limited access to health services, the inappropriate services and indeed the lack of services for ethnic minorities have been well debated in England, these issues are yet to emerge as a priority in Scotland. In terms of the physical and mental well being of a person, income deprivation and limited access to services impacts directly on the quality of life and lifespan of certain groups of people. Payne (1991) points out that people in lower occupational groups are more likely to die prematurely and to experience poor health during their lifetime as are their children.

The Greater Glasgow Health Board (1991/1992) agrees that material deprivation is positively associated with ill health, poor psycho-social health and decreased fitness. The report also points out that the general health status in Glasgow City is poor compared to the rest of Scotland and two fundamental reasons in this regard ie: the concentration of socio-economic deprivation within the city which is much greater than elsewhere; and the degree of disadvantage which is also greater than elsewhere in Scotland. In particular, the report concludes that poverty and poor housing are the main components of socio-economic disadvantage in Glasgow and warns that unless these problems are addressed, it will be difficult to improve the physical and mental well being of people.

Provision of health services...

Recent studies regarding the issue of health service provision for ethnic minority communities have highlighted the culturally insensitive nature and inappropriateness of current services (Webb-Johnson 1991, Beliappa 1991, Karmi 1993, Bowes 1993, Wilson 1993). Referring especially to mental health services, Wilson (1993) contends that minorities who suffer from mental illness are often over-, under- or mis- diagnosed and that care is often undertaken with a eurocentric bias which often leads to ineffective and culturally insensitive treatment. Webb-Johnson (1991) argues similarly, indicating that psychiatric services have failed to respond to the needs and to secure the confidence of

Britains' ethnic communities. The work of Karmi (1993) further highlights the inequality in health care as a result of various factors including; a limited understanding of different cultures on the part of doctors and nurses, appropriate staff training, inappropriate information and issues relating to racism and discrimination.

In a more recent study, poor communication as a barrier to accessing health services was again confirmed by Avan who asserts that **"... in areas such as health care, effective communication is of utmost importance, yet many respondents felt that this was lacking..."** and maintains that many see the need to be accompanied by a third party, either a friend, relative or child. (1994: p23) She concluded that the presence of this third party often compromises privacy and anonymity. Similarly, Liao (1994) also linked poor uptake of health services with the language and communication difficulties experienced by the Chinese community. Indeed Liao found that many in his study (17%) had resorted to consulting private Chinese-speaking doctors while others (6%) flew back to Hong Kong to seek treatment.

Health conditions...

Despite the limited availability of data relating to ethnic minorities and their physical and mental health, certain general information regarding the nature of illnesses suffered by ethnic minority communities were nonetheless uncovered during the review. For example, a number of studies carried out in the UK indicate that ethnic minority communities are at greater risk from coronary heart disease, diabetes, high blood pressure, strokes and schizophrenia (Scottish Office 1995). Avan concurs that studies of mortality statistics have confirmed an excess of coronary heart disease in immigrants from the Indian subcontinent. She adds **"...mortality from this cause in 1979-1983 was 36% higher in Asian men and 46% higher in Asian women than the indigenous population..."** (1994: p8). Avan also found that Asian women living in the west of Scotland have a significantly higher rate of cervical cancer when compared with the white population .

In another study, McFarland et al (1987) noted that in the East Pollokshields area the health standards of ethnic minority women and their children greatly concerned the doctors and health visitors in the area as the local hospital had greater rates of peri-natal mortality than other hospitals in the city. More recently, Pershad and Tyrell (1995) confirmed that peri-natal mortality rates amongst ethnic minority women, particularly Pakistanis, were significantly higher than that of white women. They remarked that while the trend is for the overall rates of peri-natal mortality to improve, there remains a disturbingly

high rate amongst black and ethnic minority mothers in the UK, the worst rates being experienced by Pakistani communities. They concluded that poverty is likely to play a significant role in contributing to these high peri-natal mortality rates since black and ethnic minority babies have a poorer start to life, poor nutrition, poor housing and diminished access to services and are therefore more likely to be affected than their white counterparts

Liao (1994) also found the health status of the Chinese residents in Glasgow to be especially poor compared to the rest of local population. In particular the Chinese elderly were found to have higher rates of long term illnesses and feeling of depression. The author linked these factors to immigration and the long working hours that most Chinese people are forced to endure.

Although, based on housing needs the Dalton and Hampton study also uncovered a range of health conditions which were found to be intrinsically linked with poor housing conditions. A significant proportion in their sample albeit small, (75%) had indicated that there was at least one individual within their household that was suffering with a form of disability or infirmity and mentioned a range of medical and mental health problems including: **"...heart trouble, high blood pressure, TB, asthma, diabetes and blood disorders, paralysis, spina bifida and eye or hearing problems..."**. In addition, the authors also noted several cases of poor mental health conditions relating mainly to **"... stress, depression, tension and nerves..."** (1995: pp19-20). Many of the participants in the Dalton and Hampton study had linked their mental state to their current overcrowded and sub-standard living conditions. It has to be acknowledged that the combined effects of poor living conditions, low paid jobs, unemployment and limited access to services greatly contribute a reduced health status. The Strathclyde regional Council (1994) concurs that with ethnic minorities, particular patterns of disease are predominantly related to housing conditions, employment or its lack, urban overcrowding and an awareness or availability of medical care.

Section Three : Concluding Comments...

It has been argued that poverty is not just about money and that any valid analysis of poverty and ethnic minorities has to be considered within the context of the social, economic and political circumstances that surround these communities. In the light of the evidence gathered during this exercise, the authors believe that future initiatives aimed at evaluating the nature and extent of poverty amongst ethnic minority communities, especially in Scotland, need to adopt more holistic approaches since an understanding of the background of these communities play a significant role in determining their quality of life.

Despite the limited availability of quantitative data relating to the absolute indicators of poverty (mainly accurate income and employment rates), certain relative ones have clearly emerged during this review, particularly in relation to the poor living conditions, high unemployment rates and poor health status that is currently experienced by ethnic minorities. These indicators suggest the incidence of widespread poverty amongst ethnic minority communities especially in the Strathclyde region, where the living conditions are most severe.

Numerous gaps were identified in the material consulted during the review and the authors see a need for further and in-depth research, especially in terms of the exact extent of and underlying causes of poverty within Scottish ethnic minority communities. Accurate and concise information in this regard, is crucial for the successful development of initiatives and strategies aimed at counteracting poverty within ethnic minority communities. Indeed, in the absence of such knowledge, proposed anti-poverty initiatives or strategies risk being limited in terms of meeting the needs of these communities.

It has been argued throughout this paper that poverty, especially within ethnic communities is multi-faceted and complex, bearing this in mind, care must be taken to ensure that appropriate approaches are adopted when evaluating issues connected with poverty. In this regard, it is especially important to emphasise that any future developmental work on ethnic poverty, particularly in terms of anti-poverty strategies has to be done in consultation with members of the ethnic community and should ideally aim to reflect the communities' perspectives.

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