

Islands Bond: Analysis of consultation responses

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Island Bonds: Analysis of consultation responses

Dawn Griesbach, Alison Platts and Jennifer Waterton
Griesbach & Associates

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A note about terminology

Throughout this report, wherever the term 'Bond' (upper-case) is used, it refers to the Scottish Government Islands Bond policy / initiative / scheme.

Where the term 'bond' or 'bonds' (lower-case) is used, this refers to the (proposed £50k) awards that may be made to individuals or households under the Islands Bond initiative.

Executive summary

1. The Scottish Government intends to launch an Islands Bond which will offer financial support to those wishing to move to, or remain in, one of Scotland's island communities. A consultation seeking views on the design and implementation of the proposed Bond was carried out between 2 August 2021 and 25 October 2021.

2. The consultation paper, [Islands Bond: Consultation](#), set out background information on island depopulation, and the role of the proposed Islands Bond in addressing this. It outlined a number of matters for consideration in developing the detail of the Bond. These included understanding population challenges and the implications for different islands, determining how the Bond scheme might be implemented, and establishing processes for measuring its impact. The paper contained a mix of 12 open and closed questions.

About the responses and respondents (Chapter 2)

3. The consultation analysis was based on 1,654 responses. These comprised 1,615 responses from individuals and 39 responses from organisations. Organisational responses came from community groups and community trusts; public organisations including local authorities and NHS boards; third sector organisations, charities, and membership bodies, as well as other types of organisations including hospitality and tourism organisations, educational organisations, and cultural organisations.

4. Overall, 42% of respondents lived or were based on islands and 58% were not. However, there was a difference between individuals and organisational respondents, with 41% of individuals classed as 'island respondents' compared to 74% of organisations. Among the individual respondents who lived on the islands, the largest proportions were from Lewis and Harris (29%), the Argyll Islands (22%) and Uist and Barra (13%).

Population challenges in island communities (Chapter 4)

5. Island respondents repeatedly identified three key population challenges in their areas: (i) an ageing (largely retired) population, (ii) young people and young families moving away, and (iii) a shortage of working-aged people in key sectors of the economy. The views of respondents were consistent – both among individuals and organisations – across all island groups.

6. Respondents attributed these challenges to four main issues: (i) a lack of (suitable) (affordable) housing, (ii) poor infrastructure in terms of public transport, roads, digital connectivity, water supply, etc., (iii) a low-wage economy and lack of (quality) employment opportunities, and (iv) a lack of childcare and education services.

Overall views on the Island Bond (Chapter 5)

7. Across all the consultation questions, respondents offered their overall views on the proposed Islands Bond scheme.

8. Non-island respondents were often strongly in favour of the Islands Bond proposal, and many described the initiative very positively as a 'great opportunity', 'a fantastic idea', or an 'amazing scheme'. However, the views of island respondents were fairly evenly split between those in favour and those opposed. Island respondents in particular (and non-

island respondents to a lesser degree) raised a number of questions and concerns about the scheme and many were not convinced that the approach set out would achieve the objective of reversing population decline.

9. The main benefit identified by both island and non-island respondents was that the Islands Bond could help address the issue of island depopulation both by attracting newcomers (and returners) and by retaining existing inhabitants. In particular, respondents thought it would (i) address the perceived financial barriers to moving to or living on an island, (ii) help people find accommodation, (iii) help people start businesses, and (iv) benefit the local economy through additional expenditure on local products and services, an increase in job opportunities and the possibility of attracting more visitors.

10. Respondents who were generally in favour of the proposal did, however, sometimes raise caveats. In particular, it was suggested that island residents should be given a higher priority for awards than those relocating (or returning). It was also suggested that newcomers would need assurances about jobs and the availability of housing and services, as well as about practicalities such as transport links and IT connectivity in order to be confident about the viability of making a move.

11. A wide range of disadvantages or potential disadvantages following the introduction of the Islands Bond were identified. These disadvantages were raised most frequently by island respondents but were also raised, less often, by non-island respondents.

12. Those who were strongly against the proposal thought that the concept of an Islands Bond was wrong in principle. The reasons offered for this view included that (i) it was a short-term fix to a long-term problem and would not address the underlying causes of depopulation, (ii) £5m was far too small an investment to have any impact on the depopulation of the Scottish islands, (iii) it was a waste of taxpayers' money, (iv) a cash incentive to individuals was a bad idea and would attract the 'wrong people', and (v) the scheme would be open to abuse. These views were held mainly, but not exclusively, by island respondents. More generally, both island and non-island respondents questioned whether the proposals represented a strategic response to the question of island depopulation. The potential for divisive impacts on communities and community cohesion was also raised as a key concern – mainly by island respondents.

Priority focus: retention or growth? (Chapter 6)

13. The consultation asked respondents what they thought the priority focus for the Islands Bond should be. Overall, 56% of respondents thought that the focus for the Islands Bond should be **both** population growth **and** population retention. A quarter of respondents (25%) thought it should be population retention only, 13% thought it should be population growth only, and 6% of respondents thought there should be some 'other' focus for the Bond.

14. There was a clear difference between island residents and non-island residents in relation to this question, with island residents giving more emphasis to population retention, and non-island residents giving more emphasis to population growth. However, these differences were seen mainly among individuals; island and non-island organisations, on the other hand, both largely thought the focus should be on **both** growth **and** retention.

Demographic targeting (Chapter 7)

15. The consultation asked island residents for their views about the under-represented demographics in their area that they felt should be targeted by the Islands Bond.

16. The majority of respondents to this question said that the Islands Bond should be targeted at working aged adults (71%) and / or young people (67%). Just over a quarter (27%) thought the scheme should be targeted at professions and 8% thought it should be targeted at minority ethnic groups. Note that approximately two-thirds of those who wanted to see a focus on professions also thought the scheme should target working-aged adults and / or young people.

Bond value, allowable expenditure, and conditions (Chapter 8)

17. Some respondents commented on the implementation of the Islands Bond. These views focused on three main themes: (i) financial issues, including the value of individual bond awards, (ii) allowable expenditure, and (iii) the conditions that should govern the scheme.

18. Regarding financial issues, respondents were unclear if individual bonds were intended to be of a fixed value of £50k, or whether there would be a process for determining individual bond values up to that limit. Some argued that the bond award process should involve a financial assessment of some type, to ensure that the money went to those in most need.

19. Regarding allowable expenditure, respondents that the Bond should be able to be used to help recipients access affordable housing, to support existing businesses and to start-up new businesses. There were suggestions that other allowable expenditure should include (i) removal and relocation costs, and (ii) travel to and from the islands.

20. Regarding conditions of bond awards, there was a widespread view that appropriate financial and other conditions were required. Respondents repeatedly expressed concerns that the bonds would be open to potential abuse, exploitation, or misuse (e.g. with recipients using the money to fund projects intended for resale), and said that ongoing monitoring and scrutiny would be required to prevent or detect this. Respondents wished to see payback and / or clawback arrangements put in place.

Decision-making processes (Chapter 9)

21. Respondents – and especially island respondents – often asked for clarity about the process for decision-making in relation to the allocation of bond awards. Respondents said that there were many more ‘worthy recipients’ than the Islands Bond scheme could support, and it was therefore vital to ensure that the process of assessment and decision-making was ‘fair’, ‘transparent’, and ‘evidence-based’.

22. Respondents wanted to know **who** would make decisions, and **how** the available funds would be distributed between (i) different categories of potential recipient, and (ii) individual award recipients. There was a view that the selection of bond recipients should involve identifying the ‘right sort of people’ who could make a positive contribution to island life. On the question of who would assess applications and make decisions, respondents most commonly emphasised the importance of community involvement in the process.

An advisory service for those relocating to island communities (Chapter 10)

23. Respondents were asked for their views about the need for an advisory service to support people relocating to island communities. More than two-thirds of respondents (70%) agreed that an advisory service would be needed – including almost half who ‘strongly agreed’ (46%). However, there were substantial differences between the views of island and non-island respondents. Almost nine-tenths (88%) of non-islanders agreed that an advisory service would be needed, compared to around half of islanders (45%).

24. Respondents put forward a wide range of functions for the service, including (i) helping incomers settle into island life and integrate into communities, (ii) providing information and advice on local services and amenities, (iii) advising on housing options, (iv) and providing business support and advice. There were differing views on whether the service (i) should provide direct advice and assistance or simply signpost to appropriate agencies, and / or (ii) should have island-based offices or be largely (or wholly) web-based.

25. In terms of who should be involved in the delivery of such a service, the most common view was that island residents should be involved. A range of specific types of individuals were also suggested along with a wide range of statutory and non-statutory organisations.

26. Respondents who did not agree with the need for an advisory service often expressed opposition to (or reservations about) the Islands Bond policy. More specific points made by this group included that (i) island communities are welcoming and would be able to provide any advice needed; (ii) those locating to the islands should be proactive in doing their own research and seeking assistance; (iii) moving to an island is not significantly different to moving to any other location; and (iv) other sources of information are already available.

Equality impacts of the Bond (Chapter 11)

27. Respondents were asked about the possible impact of the Islands Bond scheme on people with protected characteristics (as defined by the Equality Act 2010). Respondents identified both positive and negative impacts in relation to age, disability, sex, sexual orientation, transgender status, religion and belief, pregnancy and maternity and race. The most common view was that any scheme focused on young people and families (as indicated in the consultation paper) would inevitably discriminate against older people.

28. Respondents often discussed, queried and / or expressed concerns about the idea that eligibility for a Bond award might depend on a person’s protected characteristics.

Measuring the impact of the Bond (Chapter 12)

29. Respondents were asked to suggest methods (beyond those outlined in the consultation paper) for measuring the progress and impact of the scheme.

30. In terms of monitoring the application process, the main issue raised by respondents was the need to have a full account of the awards made in terms of island location, whether the award was for retention or relocation, and the specific purpose of the award.

31. In terms of measuring the wider impact of the scheme, comments were wide ranging and discussed (i) general principles and considerations which inform the approach to

measuring impact, (ii) suitable methodological approaches and research designs, and (iii) specific measures / indicators that it would be beneficial and / or important to capture.

Alternatives to the Islands Bond (Chapter 13)

32. Respondents who did not agree that an Islands Bond scheme should be established often made alternative suggestions for how depopulation might be addressed. The most common suggestions were to (i) invest in island infrastructure, (ii) invest in communities (rather than individuals and households), (iii) strategically target (a small number of) communities, (iv) provide loans rather than bonds, and (v) introduce new policies and / or legislation to address issues such as housing shortages and complexities in the planning process for croft acquisition.

1 Introduction

1.1 The Scottish Government intends to launch an Islands Bond which will offer financial support to those wishing to move to, or remain in, one of Scotland's island communities. A consultation seeking views on the design and implementation of the proposed Bond was carried out between 2 August 2021 and 25 October 2021. This report presents findings from an analysis of responses to that consultation.

Policy context

1.2 Population decline is a serious issue for many of Scotland's island communities.¹ The [Islands \(Scotland\) Act 2018](#) requires the Scottish Government to prepare a National Islands Plan in order to 'set out the main objectives and strategy of the Scottish Ministers in relation to improving outcomes for island communities'. Increasing population levels is identified as a key component in this regard – alongside other considerations such as promoting sustainable economic development, improving health and wellbeing, increasing community empowerment, and upgrading transport services and digital connectivity.

1.3 Following extensive consultation with island communities during which depopulation was identified as the top priority issue by respondents, Scotland's first [National Islands Plan](#) was published in December 2019. This Plan sets out 13 strategic objectives for improving the quality of life for island communities over the next 5 years. Strategic objective 1 is: 'To address population decline and ensure a healthy, balanced population profile'.

1.4 In order to address this objective, the [2021 SNP Manifesto](#) set out a number of policy commitments related to supporting island populations, including the proposal to introduce an 'Islands Bond', described as follows:

'We will establish an Islands Bond – offering 100 bonds of up to £50,000 to young people and families to stay in or to move to islands currently threatened by depopulation. The bonds will support people to buy homes, start businesses and otherwise make their lives for the long term in these communities.'

1.5 The aims of the proposed Bond are to address key financial barriers for individuals wishing to remain in or move to an island community, while also stimulating the local economy and promoting economic, environmental and social progress.

1.6 This manifesto commitment provided the broad framework for the development of an Islands Bond by the Scottish Government. However, the Scottish Government was keen to ensure the design and implementation of the Bond was informed by the views of relevant parties (individuals and groups). A public consultation was therefore launched in August 2021 to provide an opportunity for all interested parties – and especially those living on islands – to help shape the detail of the proposed Bond.

1.7 The Scottish Government's [Programme for Government 2021–22](#), published subsequently in September 2021 stated that the Islands Bond would be launched in summer 2022. Notably, the Programme for Government referred to the bonds being potentially available to 'households' and 'people' rather than just 'young people' and

¹ National Records of Scotland (2015) [Scotland's Census 2011. Inhabited islands report](#).

'families'. This demonstrates the 'real time' evolving nature of the Scottish Government's aspirations for the Islands Bond initiative.

The consultation

1.8 The consultation paper, [Islands Bond: Consultation](#), set out brief background information on the issue of island depopulation, and the role of the proposed Islands Bond in addressing this. It outlined a number of matters for consideration in developing the detail of the Bond. These included understanding population challenges and the implications for different islands, determining how the Bond scheme might be implemented, and establishing processes for measuring its impact.

1.9 The paper contained 12 questions – comprising a mix of open and closed questions – addressing key issues related to the design and implementation of the proposed Islands Bond. The questions sought views on:

- The proposed criteria for the Islands Bond (Q1)
- Population challenges faced by island communities (Q3)
- How the Bond might be targeted and what its priority focus might be (Q4–Q5)
- The capital investment that might be provided via the Bond scheme (Q6)
- The need for and role of an advisory service for those relocating to an island community, and the delivery of such a service (Q7–Q9)
- The possible impact of the Bond scheme, including on those with protected characteristics (Q10–Q11).

1.10 For those living in island communities, Question 2 asked which island or island group they lived on. A final question (Question 12) asked for any other comments related to the proposed Islands Bond.²

1.11 Questions 3 and 4 were specifically targeted at current island residents and asked respondents for views based on experience 'in their area', while Question 10 was targeted at individuals with lived experience of, or organisations with experience of, challenges related to protected characteristics.³

1.12 The consultation paper was published on 2 August 2021 with a deadline of 25 October 2021 for comments. It was available via the Scottish Government's online consultation hub. Respondents could complete an online consultation questionnaire or submit an offline response by email or post.

² It should be noted that the online questionnaire and the offline questionnaire included in the consultation paper were slightly different. Throughout this report, references to the consultation questions are based on those included in the online questionnaire – the version completed by the vast majority of respondents.

³ Protected characteristics are defined by the Equality Act 2010 and comprise age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex, and sexual orientation.

1.13 In order to support the consultation and encourage responses, the Scottish Government held a series of engagement sessions with a range of organisations with an interest in the issues facing island communities – this included local authorities and other public bodies, as well as community membership organisations and third sector groups. These sessions were carried out between August and November 2021. (See Annex 1 for a complete list of sessions).

1.14 These sessions aimed to promote the consultation and provide an opportunity to discuss the proposed Islands Bond. They allowed the Scottish Government (i) to provide further information about the initiative and about other relevant policy work being undertaken to support island communities, and (ii) to hear views from people living in these communities. Ongoing engagement with island communities, together with the response to the consultation, will continue to inform policy development in this area.

1.15 Additionally, extensive press and media coverage – local, national, and international – following the launch of the consultation raised the profile of the Islands Bond. This coverage (and earlier coverage following the launch of the SNP manifesto) is likely to have had an impact on public understanding of the initiative and on the nature of the responses received (see Chapter 2 for details).

About the analysis

1.16 This report is based on a robust and systematic analysis of the responses to the consultation. Frequency analysis was undertaken in relation to all the closed questions, and the findings are shown in tables in this report.

1.17 Qualitative analysis was undertaken of the comments made in response to each question. The aim of this analysis was to identify the main themes and the full range of views expressed and to explore areas of agreement and disagreement among respondents.

1.18 Not all respondents answered every question, and some made comments in relation to a question without ticking a response at the relevant closed question. If a respondent's reply to the tick-box question was clearly stated in their written comments, the response to the tick-box question was imputed. The tables in this report include such imputed responses.

1.19 As with all consultations it is important to bear in mind that the views of those who have responded are not representative of the views of the wider population. Individuals (and organisations) who have a keen interest in a topic – and the capacity to respond – are more likely to participate in a consultation than those who do not. This self-selection means that the views of consultation participants cannot be generalised to the wider population.

1.20 For this reason, the approach to consultation analysis is primarily qualitative in nature. Its main purpose is not to identify how **many** people held particular views, but rather to understand the full range of views expressed.

2 Description of the responses and respondents

2.1 This chapter provides information about the responses and the respondents.

Number of responses received, and number included in the analysis

2.2 The consultation received 1,661 responses. Of these, the vast majority (1,656) were submitted electronically through the Scottish Government's online response form. Five (5) responses were submitted by email.

2.3 Upon examination of the responses, 7 respondents were found to have submitted more than one response to the consultation. Three (3) respondents had submitted identical duplicates, and 4 respondents had submitted two different responses. The 3 duplicate responses were removed. Multiple different responses from the same respondent were combined to create a single amalgamated response. In these cases, where the respondent's answers to the closed questions were different in their two responses, the later answers (based on the time and date of their two submissions) were retained for the amalgamated response. This process resulted in the removal of 7 responses.

2.4 Thus, the **analysis was based on 1,654 responses**. Table 2.1 provides a summary of this process

Table 2.1: Number of responses received, and number included in the analysis

Responses received	Number of responses
• Online responses	1,656
• Emailed responses	+ 5
Responses removed	
• Duplicate responses	- 3
• Multiple different responses (following amalgamation)	- 4
Total responses included in the analysis	1,654

2.5 Of the total 1,654 responses included in the analysis, 69 were written in languages other than English. Specifically, 65 responses were in Spanish, 3 in Gaelic, 1 in German, and 1 in Italian. A further eight responses used a combination of Spanish and English. All of these responses were translated into English by the Scottish Government and / or the analytical team and the analysis was based on the English translations.

Description of the respondents

2.6 Table 2.2 shows that responses were submitted by 1,615 individuals and 39 organisations.

Table 2.2: Number and percentage of respondents

Respondent type	Number	Percent
Individuals	1,615	98%
Organisations	39	2%
Total	1,654	100%

2.7 Table 2.3 shows that a third of organisational responses (33%) were submitted by community groups and community trusts. Just under a quarter (23%) came from public organisations, including local authorities and NHS boards, and a further quarter (23%) were from third sector organisations, charities, and membership bodies. The remaining organisational responses (around 20%) were submitted by other types of organisations. Annex 2 contains a list of the organisations which took part in the consultation.

Table 2.3: Breakdown of organisation types

Organisation type	Number	Percent
Community groups and trusts	13	33%
Local authority, NHS and other public bodies	9	23%
Third sector, charities, and membership bodies	9	23%
Other organisation types*	8	21%
Total organisations	39	100%

* Includes hospitality and tourism organisations, educational organisations, and cultural organisations.

2.8 The consultation (Question 2) asked respondents if they lived in a Scottish island location, and if, so, which island or island group they lived on.⁴ Table 2.4 shows that, overall, 42% of respondents lived (or were based) in island communities and 58% were not. However, there was a difference in the distribution of island residents among individuals and organisations. Among individual respondents, 41% lived in island communities. By contrast, most of the organisational respondents (74%) were located in island communities.⁵

Table 2.4: Status of respondent – island or non-island

Respondent type	Individuals		Organisations		Total	
	Number	Percent	Number	Percent	Number	Percent
Island respondent	658	41%	29	74%	687	42%
Non-island respondent	957	59%	10	26%	967	58%
Total respondents	1,615	100%	39	100%	1,654	100%

2.9 Table 2.5 provides information about the island locations of the individual respondents who said they lived in island communities. This shows that the largest proportions of individual respondents were from Lewis and Harris (29%), followed by the Argyll Islands (22%) and Uist and Barra (13%).

⁴ The island / island group options provided were based on those used in the [National Islands Plan Survey](#).

⁵ Note that, for the purposes of this analysis, all local authorities with island communities have been categorised as 'island respondents' even in cases where the local authority's main office is on the Scottish mainland. Organisations that have a national remit have been categorised as 'non-island respondents' – even if their main office is based in the islands – to distinguish them from those organisations with an islands-only focus.

Table 2.5: Island locations of individual respondents

Island grouping	Number	Percent
Argyll Islands	147	22%
Arran, Bute and the Cumbraes	39	6%
Lewis and Harris	192	29%
Orkney Mainland	35	5%
Orkney Outer Isles	23	3%
Shetland Mainland	51	8%
Shetland Outer Isles	41	6%
Skye and the Small Isles	44	7%
Uist and Barra	86	13%
Total, island-based individual respondents	658	100%

Percentages may not total 100% due to rounding.

2.10 Table 2.6 provides information on place of residence for individual respondents who did **not** live on the islands. This shows that just over half (53%) of non-island individual respondents lived on the Scottish mainland. A further 13% were from elsewhere in the United Kingdom (RUK) and 9% were from overseas. A quarter (25%) of non-island respondents provided no further information (such as a postcode) to allow their residence status to be determined. This latter group includes respondents who did not answer Question 2 of the consultation. The location of these respondents is shown as 'Unknown' in the table below.⁶

Table 2.6: Locations of non-island respondents

Non-island location	Number	Percent
Scotland mainland	511	53%
Rest of the UK (RUK)	127	13%
Overseas	85	9%
Unknown location	234	24%
Total, non-island individual respondents	957	100%

Percentages may not total 100% due to rounding.

Response rates for individual questions

2.11 Respondents did not necessarily reply to all the questions in the consultation. However, the response rates for individual questions were relatively high. Where a question had both a closed (tick-box) and open component, the response rate was higher for the closed part of the question.

⁶ The 'Unknown location' group included respondents who answered Question 2 to say, 'I am not an island resident', but then they did not provide any further information (such as their postcode or a statement about their location in their response) to enable their location to be ascertained. This group **also** included respondents who did not answer Question 2 (and who also did not provide a postcode or a statement about their location in their response). For the purposes of the analysis, it has been assumed that if a respondent was an island resident, they would have indicated this at Question 2. Thus, if the respondent did **not** answer Question 2, it has been assumed that they are a non-island resident even if no other information is available about their location.

2.12 Among island respondents, the response rates were highest for the closed part of Question 5 (What do you think should be the priority focus for the Islands Bond?) and Question 7 (Do you agree that there would be a need for an advisory service to support those relocating to island communities?). Both these questions were answered by 98% of island respondents. However, Question 1 (What are your initial thoughts about the Islands Bond criteria?) and Question 3 (If you are a resident of an island, what are the significant population challenges in your area and why?) were both open questions which also had very high response rates – 97% in both cases. Among island respondents, the lowest response rate was for the open part of Question 5 (priority focus for the Islands Bond); comments were offered at this question by just 40% of islanders.

2.13 There was a similarly high response rate among non-island respondents, with several of the same questions as above attracting the highest level of response among this group, too. In particular, the closed parts of Questions 7 and 5 received the highest level of responses (99% and 98% respectively), and 97% of non-islanders addressed Question 1 (an open question). Questions with the lowest response rates among this group were those which were addressed specifically to islanders – i.e. Question 3 (as above) and Question 4 (If you are a resident of an island, are there any particular demographics underrepresented in your area that you think the Islands Bond should target?) These questions were answered by 24% and 29% of non-islanders. However, the lowest response rate (23%) was for the open component of Question 5 (What do you think should be the priority focus for the Islands Bond?)

2.14 Full details of the response rates for individual questions are provided in Annex 3 of this report.

3 Structure of the report

3.1 Before going on to present the findings from the consultation, this chapter provides an overview of the main themes which arose repeatedly, in response to nearly every question – and especially in response to Questions 1, 3, 4, 5 and 6.⁷

Question 1: What are your initial thoughts on the proposed criteria of the Islands Bond?

Question 3: If you are a resident of an island, what do you think are the most significant population challenges in your area and why?

Question 4: If you are a resident of an island, are there any particular demographics under-represented in your area that you think the Islands Bond should target? [Multiple options given]

Please set out your reasons.

Question 5: What do you think should be the priority focus for the Islands Bond? (please select one of the options below):

- Population Growth (encouraging migration to islands)
- Population Retention (supporting existing community to remain)
- Both
- Other

Question 6: What additional capital investment through the Islands Bond would most influence people's decisions to stay in or more to island communities?

3.2 These five questions focused on slightly different issues; however, respondents often made similar points in response to all of them. Thus, given the repetitive nature of the responses, this report does **not** present the findings of the analysis on a question-by-question basis for these five questions in the consultation. Instead, Chapters 4 to 9 discuss the main recurring themes from the comments made across this set of questions. These themes were as follows:

- Population challenges in island communities (Chapter 4)
- Overall views on the Islands Bond (Chapter 5)
- Priority focus: retention or growth? (Chapter 6)
- Demographic targeting (Chapter 7)
- Bond value, allowable expenditure and conditions (Chapter 8)
- Decision-making processes (Chapter 9).

3.3 Chapters 10, 11 and 12 then present a question-by-question analysis of the responses to Questions 7 to 11, as follows:

- Chapter 10 discusses views about the need for an advisory service linked to the Islands Bond scheme (covering Questions 7–9).

⁷ Note that Question 2 was a closed question which asked respondents to indicate whether or not they lived in the islands, and if so, where. An analysis of the responses to Question 2 has been presented in Chapter 2.

- Chapter 11 summarises respondents' comments about the potential equality impacts of the scheme (covering Question 10).
- Chapter 12 discusses respondents' suggestions about how to measure the overall impact and progress of the scheme (covering Question 11).

3.4 The last chapter of the report (Chapter 13) covers respondents' views – expressed across all questions – about possible alternatives to the Islands Bond.

3.5 Note that the final question in the consultation (Question 12) asked respondents if they had any other comments. Most of the comments in response to this question simply repeated or reiterated issues already discussed at earlier questions. As such, there is no separate analysis of the comments made at this question.

3.6 Finally, the report includes three annexes as follows:

- Annex 1 contains information on engagement sessions run by the Scottish Government.
- Annex 2 contains a list of the organisational respondents to the consultation.
- Annex 3 contains a table showing the response rates for individual questions.

4 Population challenges in island communities

4.1 The consultation paper suggested that one potential consideration in deciding how the Islands Bond should be allocated relates to defining and identifying the islands that are currently threatened by depopulation. The consultation asked island respondents for their views on the most significant population challenges in their area. This chapter presents these views, together with islanders' perspectives on why these challenges exist.

4.2 The views on this issue were consistent – both among individuals and organisations – and across all island groups. Repeatedly, respondents identified **three key population challenges**:

- An ageing (largely retired) population
- Young people and young families moving away
- A lack of working-aged people in key sectors of the economy.

4.3 Respondents attributed these challenges to four main issues:

- A lack of (suitable) (affordable) housing
- Poor infrastructure in terms of public transport, roads, digital connectivity, water supply, etc.
- A low-wage economy and a lack of (quality) employment opportunities
- A lack of childcare and education services.

4.4 Each of these issues is discussed briefly below.

Housing

4.5 According to respondents, a chronic lack of housing is **the** principal cause of depopulation in the islands. The following interconnected issues were discussed, again and again, both by individuals and organisations:

- Respondents believed that much of the available good quality housing on the islands has been and continues to be purchased by retirees, or individuals from elsewhere in the UK who can afford to pay well over the asking price. These houses have been turned into holiday lets / Airbnb rentals and / or are used as holiday accommodation (or second homes) by owners who do not always live on the islands. Some respondents described their own communities where neighbouring houses are only occupied a few weeks of the year.
- Respondents said there was lack of both private and social-rented housing and thought the few houses available in the private rented sector are generally in a poor state of repair, badly insulated, and difficult to renovate. Many island residents were reported to live in substandard accommodation and / or to have insecure tenancies but to have no other option but to remain.
- In some communities, housing is often tied to particular jobs – thus, if the individual's job ends, they are required to leave their home as well.

- According to respondents, local estate owners / landowners rely on tourism income, and so have little interest in selling land for housing developments at affordable prices.
- Respondents reported that some communities have problems with derelict buildings and / or abandoned crofts, but do not have the means to bring these back into use.

4.6 Respondents commented that this situation has caused inflation of house prices – and the impact of this is that local people (and young people in particular) are priced out of the housing market and must leave the islands to find suitable, affordable accommodation. Even in island communities where, it was reported, there are businesses with the capacity to expand and employees who would like to live on the islands, the lack of accommodation forces many people to leave, thus essentially limiting / restraining economic growth.

4.7 The impacts of this situation were reported to be a severe shortage of working-aged people in key sectors (education, health, social care and trades).

Infrastructure

4.8 The second recurring issue raised by island residents related to poor infrastructure on the islands. Specifically:

- **Public transport** (including air, bus and ferry services) was described as unreliable, expensive, and restrictive (in terms of timetables). Some respondents noted that ferries are often very busy, and islanders are not always able to travel when they need to.
- **Roads** on many of the islands were reported to be in a poor state of repair, and unsuitable for the high level of traffic they get during the tourist season.
- **Digital connectivity** (both broadband and mobile phone) was said to be non-existent in some island communities and poor (i.e. slow and / or unreliable) in others.
- **The water supply** was described as poor / unreliable in remote areas.

Employment

4.9 Islanders explained that their local economies are almost entirely dependent on tourism. This situation was referred to as ‘a double-edged sword’ – i.e. tourism provides local jobs, but most jobs are low-waged and insecure, with very little year-round employment. There was a view that only a relatively small number of people benefit from tourism, most of whom do not, in fact, live on the islands.

4.10 At the same time, respondents repeatedly stated that the cost of living (food, fuel, heating / electricity, etc.) and the cost of doing business on the islands is far higher than it is off-island, making many non-tourism enterprises unviable. Some respondents also noted that Brexit was having a huge (negative) impact on the fishing industry (due to difficulties exporting to the EU) and hospitality industries (due to difficulties in recruiting staff).

4.11 The perceived effects of all of this were a dearth of well-paid jobs and significant challenges for businesses in recruiting and retaining skilled staff.

Childcare and education services

4.12 Finally, and less often, respondents identified a lack of childcare services on the islands as a significant factor in depopulation. The lack of childcare makes it impossible for women to work in anything other than part-time, insecure jobs. In addition, declining school rolls, the need for secondary-aged children from some island communities to board on the mainland (or in larger towns elsewhere on the islands) during the week, and a general lack of activities, clubs or sports for children and young people has led families to move away from the islands. Respondents also repeatedly noted that it is common for young people to leave the islands to go to university and then not return because of the lack of suitable local jobs and / or housing,

5 Overall views of the Islands Bond scheme

5.1 The consultation paper set out the proposed aims of the Islands Bond and the commitment set out in the SNP Manifesto that:

- The Islands Bond will be a £5 million fund across the lifetime of the (current) Parliament.
- The value for each individual ‘award’ or ‘bond’ will be up to £50,000.
- Capital funding will be made available to young people and families to stay in or to move to islands currently threatened by depopulation.
- The bonds issued will support people to buy, build or renovate homes, start businesses and otherwise make their lives for the long term in island communities.

5.2 Across the consultation questions, respondents offered their overall views of the proposed Islands Bond scheme. Their comments focused on (i) whether they were in favour of an Islands Bond being developed, (ii) what they thought the (potential) benefits and / or disadvantages of such an initiative would be, and (iii) possible alternatives to the current proposals. Respondents also raised a range of issues for further clarification. These aspects are discussed in further detail below.

5.3 It should be noted that it was common for respondents to welcome the fact that the Scottish Government had turned its attention to the issue of island depopulation. Respondents thought a discussion of this topic, and proposals for addressing it were much needed and long overdue.

Summary of main views

5.4 Non-island respondents were often strongly in favour of the Islands Bond proposal, and many described the initiative very positively as a ‘great opportunity’, ‘a fantastic idea’, or an ‘amazing scheme’. However, the views of island respondents were fairly evenly split between those in favour and those opposed. Island respondents in particular (and non-island respondents to a lesser degree) raised a number of questions and concerns about the scheme and many were not convinced that the approach set out would achieve the objective of reversing population decline.

5.5 It should be noted that non-island respondents in particular often expressed a personal interest in the Islands Bond initiative. These respondents stated their wish to relocate to (move to or return to) a Scottish island, and their interest in taking advantage of the scheme to do so. This included some respondents from overseas who were keen to explore the perceived opportunity to move to a Scottish island.

Benefits / potential benefits of the Islands Bond proposal

5.6 The main benefit identified by both island and non-island respondents was that the Islands Bond could help address the issue of island depopulation both by attracting newcomers (and returners) and by retaining existing inhabitants.

5.7 Respondents with a favourable view of the scheme thought it would:

- Address (or go some way towards addressing) the perceived financial barriers to moving to or living on an island
- Help people to find accommodation – most often respondents said a bond award would help cover the cost of a house purchase and / or renovations or would help to purchase land to build on, and there was specific mention that the scheme could help establish the next generation of crofters
- Help people start businesses and provide a ‘safety net’ for those making a move, with some noting uncertainty about job prospects or the risks of starting a new business
- Benefit the local economy through additional expenditure on local products and services, an increase in job opportunities, and the possibility of attracting more tourists and visitors.

5.8 More specifically, respondents thought that the scheme would offer benefits to existing inhabitants by enhancing the sustainability of local communities. Both islanders and non-islanders suggested that the scheme would (i) bring new skills and fill gaps in the local labour market, (ii) improve island properties, (iii) keep local cultures (including the Gaelic language) and traditional island values alive, and (iv) enhance the diversity and richness of island life through the arrival of new ideas and cultures.

5.9 Islanders also suggested that the scheme could be particularly beneficial for fragile communities. In these communities, respondents argued, the addition of a very small number of individuals or households could make a very large difference to the viability of the community.

5.10 In a few cases, respondents (island and non-island) suggested that the scheme may also be appropriate for other rural mainland communities, including ‘mainland peninsula communities who were dependent on a ferry service’.

5.11 Respondents who were generally in favour of the proposal did, however, sometimes raise caveats about the scheme. In particular, it was suggested that island residents should be given a higher priority for awards than those relocating (or returning). It was also suggested that newcomers would need assurances about jobs and the availability of housing and services, as well as about practicalities such as transport links and IT connectivity in order to be confident about the viability of making a move – some who expressed an interest in taking up the opportunity presented by the scheme said that they had concerns about such issues. Furthermore, those receiving a bond award would likely require ongoing information, support, and assistance to make a long-term success of their move (or decision to stay) – and some also suggested there would be a need for further financial support. Island local authorities emphasised the importance of a joined-up approach and these organisations thought any national policy to address island depopulation must take into account and work in tandem with the considerable efforts that local authorities were already making in this area.

Disadvantages / potential disadvantages of the Islands Bond

5.12 A wide range of disadvantages or potential disadvantages following the introduction of the Islands Bond were identified. These disadvantages were raised most frequently by island respondents but were also raised, less often, by non-island respondents.

5.13 Those who were strongly against the proposal thought that the concept of an Islands Bond was wrong in principle. The reasons offered for this view included that (i) it was a short-term fix to a long-term problem and would not address the underlying causes of depopulation (some described the proposal as a 'sticking plaster' or 'gimmick'), (ii) £5m was far too small an investment to have any impact on the depopulation of the Scottish islands, (iii) it was a waste of taxpayers' money, (iv) a cash incentive to individuals was a bad idea and would attract the 'wrong people' (some described it as a 'bribe'), and (v) the scheme would be open to abuse. These views were held mainly, but not exclusively, by island respondents (and mainly, but not exclusively, by individual respondents rather than organisational respondents).

5.14 More generally, both island and non-island respondents (and both individuals and organisations) questioned whether the proposals represented a strategic response to the question of island depopulation. It was argued that the Islands Bond did not address the underlying issues (e.g. the ageing population, the requirement for infrastructure improvements, the need for each island to develop its own plan) which had been identified over a long period of time. The proposal was a simplistic 'top-down' solution that failed to understand island life and the complexity of the problem of depopulation. Moreover, it was thought there was a mismatch between the size of the problem (island depopulation over a long period) and the size of the solution (an investment of £5m spread across 93 islands). Note that some respondents (including island organisations) who were generally positive about the introduction of the Islands Bond also said such issues needed to be addressed.

5.15 The potential for divisive impacts on communities and community cohesion was also raised as a key concern – mainly by island respondents. This group explained that there would be many worthy recipients of the bonds – many more than could be supported with the current funding available. This would mean that within any community, individuals and households would be in competition for funds, and this could fuel resentment. In addition, if an individual or household was given an award to relocate into a community where there were many deserving candidates, this could make it difficult for the new arrival to be accepted.

5.16 In their responses, it was common for island residents to assume that the bonds would be given to those who were relocating (rather than those who were already resident). Some of these respondents went on to express their concern that the arrival of individuals and households from outwith the islands would contribute to a diminution of traditional island values and culture. Respondents (and island respondents in particular) emphasised that any initiative of this kind needed the involvement and support of island communities and should be led by the islanders themselves.

5.17 Finally, both island and non-island respondents highlighted that one likely impact of the Islands Bond could be the potential exacerbation of an already difficult situation in relation to house prices. Respondents returned again and again to the lack of affordable housing, and the problems associated with the inflationary pressures caused by those moving to the island who often paid sums substantially above valuation in order to secure a property.

Alternatives to the Islands Bond

5.18 In discussing their initial thoughts about the Islands Bond proposal, respondents often suggested that there were better ways of investing the £5m which had been allocated to the initiative. Suggested alternatives are discussed fully in Chapter 13.

Other comments

5.19 Respondents also queried and / or offered a range of comments on more detailed aspects of the proposal – the amount of money available to individuals, the need for appropriate conditions, the way decisions would be made, etc. These points are discussed in Chapters 8 and 9).

6 Priority focus: retention or growth?

6.1 The consultation asked respondents what they thought the priority focus for the Islands Bond should be. At Question 5 respondents were given four choices and asked to choose one: (i) population growth, (ii) population retention, (iii) both, and (iv) other. This chapter presents an analysis of the responses to this question together with respondents' comments on this issue (at Question 5 and at other consultation questions).

6.2 Table 6.1 below shows that, overall, 56% of respondents thought that the focus for the Islands Bond should be **both** population growth **and** population retention. A quarter of respondents (25%) thought it should be population retention only, 13% thought it should be population growth only, and 6% of respondents thought there should be some 'other' focus for the Bond.

6.3 There was a clear difference between island residents and non-island residents in relation to this question, with island residents giving more emphasis to population retention, and non-island residents giving more emphasis to population growth. Specifically, 51% of island residents said that the focus of the Bond should be on population retention while 37% said it should be on **both** population growth **and** population retention. By contrast, 70% of non-island residents said the focus should be on **both** growth **and** retention and 18% said it should be on growth.

6.4 However, these differences were seen mainly among individuals; among organisations there was little difference between those based on the islands and those based elsewhere, with both these groups largely favouring a focus on **both** growth **and** retention.

Table 6.1: Q5 – What do you think should be the priority focus for the Islands Bond?

Area of focus	Population growth		Population retention		Both		Other		Total	
	n	%	n	%	n	%	n	%	n	%
Island individuals	32	5%	339	53%	225	35%	47	7%	643	100%
Island organisations	3	11%	1	4%	23	82%	1	4%	28	100%
Total, islanders	35	5%	340	51%	248	37%	48	7%	671	100%
Non-island individuals	173	18%	67	7%	659	70%	41	4%	940	100%
Non-island organisations	–	0%	–	0%	8	89%	1	11%	9	100%
Total, non-islanders	173	18%	67	7%	667	70%	42	4%	949	100%
Total, all respondents	208	13%	407	25%	915	56%	90	6%	1,620	100%

Percentages may not total 100% due to rounding.

6.5 The sections below present the views of those selecting each of the options.

Support for a priority focus on retention

6.6 As shown in Table 6.1, a focus on population retention was favoured by a quarter of respondents. However, while this was the most popular option among island respondents, it was the least popular option among non-island respondents.

6.7 Respondents who supported this option often described what they saw as the factors leading to people leaving the islands (related to limited employment and education opportunities, lack of affordable housing, services and amenities, poor infrastructure, cost of living, etc.), with many focusing on the experience of young people. They said that many islanders wanted to stay but were forced to leave because of conditions on the islands. They argued that islanders were also financially disadvantaged compared to incomers in the housing market, and it was therefore right and 'fair' that this group were prioritised, particularly given the small number of bonds anticipated.

6.8 Additionally, respondents said that:

- Focusing on existing inhabitants (or returners) would strengthen island communities, and protect island life, and its traditions, culture (including the Gaelic language), and heritage.
- Existing inhabitants (or returners) were more likely to remain long-term as they had a commitment to the islands and were familiar with the challenges of island life.
- In time, strengthened island communities as a result of improved retention would lead to further population growth through natural retention and sustainable inward migration.

6.9 Some respondents further explained how they would like such a priority to be implemented. For example:

- Some made it clear that they were happy to include returners or those with connections to the islands within this priority group.
- Others suggested a narrower focus on retaining particular groups such as young people, working age adults, or Gaelic speakers.

6.10 Within this group of respondents, some acknowledged that inward migration also had a role to play in addressing depopulation, although this was often envisaged as being in response to limited or particular circumstances – e.g. for the targeting of particular groups such as young people or those with particular skills; in the event of insufficient interest from existing island inhabitants; in relation to particular islands; or in a later phase of the policy.

6.11 However, others explicitly expressed opposition to a focus on inward migration seeing it as a potential cause of resentment and a threat to island life, culture and heritage. They also said that potential incomers as a group did not need financial assistance to relocate and were a source of competition and increased prices in the housing market. Additionally, there was a recurring view that these individuals were less likely to deal with the challenges of island life and stay long term.

Support for priority focus on population growth

6.12 A priority focus on population growth via inward migration was the preferred option for 13% of respondents and was markedly more popular among non-island than island respondents.

6.13 Respondents selecting this option made the following main points:

- Population retention could only achieve so much; people would always want to or need to leave island communities for a variety of reasons.
- Inward migration would boost population numbers (in the short term) and would create more sustainable communities which in turn would encourage retention, returners' inward migration, and further inward migration.

6.14 More specifically, respondents said that in-migration:

- Could (and should) be used to attract particular groups of people – people with particular skills, families with children, young people, etc.
- Would bring in fresh ideas, and enhance population and cultural diversity
- Would attract people who wanted to live in an island environment.

6.15 However, some nevertheless said that population retention was also important and that a careful approach to inward migration was required in order not to overwhelm local communities or infrastructure, and to ensure that appropriate people – i.e. those able to face the challenges of, and willing to contribute to, island life – were offered the opportunity to settle on an island.

Support for a priority focus on both growth and retention

6.16 Over half of all respondents said there should be a focus on both population growth and retention. However, around a fifth of those selecting this option indicated a more nuanced view on this issue in their comments, saying that while they thought both growth and retention were important, the priority should nevertheless be on retention (or on retention and returners) and on young people in particular. Only occasionally did respondents in this group say that the priority should be growth via inward migration.

6.17 In general respondents selecting this option said that both retention and growth were needed if depopulation were to be addressed. There was a view that population retention on its own was insufficient or unrealistic as a strategy for addressing depopulation – respondents pointed to the limited opportunities on islands for the current population and the natural desire for people to move away as young adults – and therefore had to be supplemented by inward migration. However, some said inward migration should be pursued in a strategic way with the aim of augmenting and maximising retention or targeting particular groups.

6.18 Further, respondents selecting this option often described a mutually reinforcing relationship between the two approaches – saying, for example that:

- Population retention ensured the continuation of communities and cultures that made island life distinctive and attractive to some, while inward migration could bring skills, ideas and diversity to island life and make existing island communities and culture sustainable in the longer term. The different groups could support and learn from each other.

- Inward migrants would need the support of existing communities, and it was important that current inhabitants were also supported and not alienated by the Islands Bond initiative.
- Retention and growth through inward migration go ‘hand in hand’ – and measures to support retention would also support inward migration.

6.19 Some respondents talked about the need to strike an appropriate balance between retention and inward migration that aimed to bolster overall numbers while not overwhelming existing communities and cultures or overburdening services. However, others said the aim should be to promote thriving communities and achieve the right demographic mix regardless of people’s origins.

Views of those who suggested some other focus

6.20 Respondents who selected ‘other’ most often made comments similar to other respondents, particularly those who selected ‘both’, or who selected growth or retention but went on to qualify their response in some way. Alternatively, they (i) called for a focus on issues such as island infrastructure, sustainable economic growth, environmentally sensitive projects, land reform, etc. – although it was not always clear if respondents wished to see such a focus within the context of, or as an alternative to, an Islands Bond policy, or (ii) restated their opposition to the introduction of an Islands Bond.

Other perspectives on the prioritisation and focus of Islands Bonds

6.21 Comments from respondents indicated that the options presented (growth vs retention vs both) were not always seen as straightforward and discrete in terms of indicating preferences for focus and prioritisation. Respondents who selected ‘both’ often went on to state that one or other approach (in most cases retention) should be prioritised, while those selecting **either** retention **or** inward migration often also acknowledged that both approaches had a role to play, albeit with differing degrees of emphasis or in different circumstances. Returners were also discussed in various contexts by different respondents and were often seen as an important group to target.

6.22 Additionally, in answering this question, some said priority and focus should be dependent on the circumstances of individual islands.

7 Demographic targeting

7.1 The consultation included a question (Question 4) asking those currently resident in an island community for their views about the under-represented demographics in their area that they felt should be targeted by the Islands Bond. Respondents were given eight choices and could select as many as they thought were relevant.⁸ The choices were:

- Age – young people
- Age – working aged adults
- Age – pensionable aged
- Gender
- Sex
- Ethnicity
- Professions
- Other

7.2 This chapter presents those views.

7.3 The findings are shown in Table 7.1 below. Note that some non-island respondents answered this question, but their responses have been excluded from this analysis. Thus, the analysis shown here is based only on the responses from island residents (and island-based organisations).

7.4 The key messages were that:

- Of the 625 island respondents who answered this question, a large majority indicated that the Islands Bond should be targeted at working aged adults (71%) and / or young people (67%).
- Just over a quarter (27%) thought the scheme should be targeted at professions and 8% thought it should be targeted at minority ethnic groups.
- A small proportion (4%) saw pensionable-aged people as under-represented in the islands and / or a demographic that should be targeted; while 3% and 2% respectively thought gender and sex were demographics that the Bond should target.
- Twelve percent (12%) of respondents answering this question chose 'Other'.

Table 7.1: Q4 – Are there any particular demographics under-represented in your area that you think the Islands Bond should target? (Island residents only)

Demographic category	Number	Percent*
Age – Working aged adults	446	71%
Age – Young people	418	67%
Professions	170	27%
Ethnicity	52	8%
Age – Pensionable aged	22	4%
Gender	18	3%
Sex	13	2%
Other	73	12%
Base	625	

* Note that respondents could tick more than one option; therefore the percentages total more than 100%.

⁸ The choices offered to respondents in the online consultation response form were different to those included in the consultation paper itself. As the vast majority of respondents used the online form to submit their responses, the analysis here is based on the choices given in the online form.

7.5 Respondents were asked to give the reasons for their views.⁹ Note that some of those who answered the closed question indicated in their comments that they were not in favour of the Islands Bond proposal. Some of this group selected 'Other' in their response to the closed question; however, some also selected other options. A small number of respondents who were not in favour of the scheme also left the closed question blank and provided comments only in response to the question.

7.6 As the figures in the Table 7.1 indicate, most respondents thought that the Islands Bond should be targeted at two groups: (i) working-aged adults and (ii) young people. Approximately two-thirds of those who wanted to see a focus on professions also selected one or both of these groups.

7.7 The discussion below first summarises the reasons given by respondents for focusing on these three groups. It then goes on to consider the reasons given for targeting ethnicity, and then the three other demographic groups (pensionable-aged people, gender, and sex).

Focus on working-aged adults and young people

7.8 In general, respondents who thought the scheme should be targeted at either working-aged adults and young people gave similar reasons. These were that:

- These groups are most in need of financial help in terms of purchasing / building a house or establishing a business.
- These groups are most likely to have children and raise families on the islands.
- A focus on these two groups would be most likely to redress the current imbalance in the demographic profile of the islands.

7.9 In relation to working-aged adults, respondents thought that this group was likely to have skills and to be in a position to contribute to island life. In relation to young people, there was a recurring view that this group is likely to be energetic, enthusiastic, open to change, and adaptable.

7.10 In relation to **both** these groups, the point was made repeatedly that many young people who leave the islands for education or employment would like to come back but cannot do so because of a lack of housing and jobs. These potential returners, and islanders on the verge of leaving, were seen to be the main groups to be targeted since, it was suggested, they are already familiar with island life and culture.

7.11 Some respondents suggested that people within specific age ranges should be targeted – either within the category of 'young people' or within the category of 'working-aged adults' – e.g. 20- to 40-year-olds, 21- to 35-year-olds, those under the age of 40, etc. However, there was little consensus among those who made these kinds of suggestions: starting ages ranged from 18 to 30, and the top of the age ranges varied from 30 to 45.

⁹ Note, again, that non-island residents have been excluded from this analysis.

Focus on professions

7.12 Respondents often highlighted a shortage of key skills on the islands. In the opinion of respondents, targeting specific professional groups would provide the ‘building blocks for more sustainable communities’ while at the same time providing more diverse employment opportunities. However, the point was also repeatedly made that, in many areas, jobs for skilled professionals (particularly those working in health and social care, education, and trades) are available, but the cost of living and lack of housing makes it difficult to fill these jobs. One of the knock-on effects of this was that the local health board (and other local employers) must employ locums or temporary staff on high-cost short-term contracts.

7.13 The skills / types of professions most frequently identified as needed across all island groups were:

- Nurses, doctors, dentists, allied health professions, emergency services (fire / ambulance), and laboratory staff
- Carers and home helps
- Teachers
- Childcare providers
- Those with trades – plumbers, electricians, joiners, builders, mechanics, heating / gas engineers, domestic appliance services, hairdressers, HGV drivers, etc.
- Those with experience of community development work
- People working in agriculture and those with experience of food manufacturing
- Engineers
- People working in technology, IT and other industries that are not location dependent (e.g. creative media, etc.) (however, it was noted that the lack of adequate digital infrastructure on the islands would need to be addressed to attract people with these skills)
- People with sustainable environment skills – i.e. development of green energy, renewables, etc.
- Musicians, artists, and craftspeople.

7.14 Less often, respondents also highlighted needs for veterinarians, lawyers, and accountants.

Focus on ethnicity

7.15 As Table 7.1 shows, 8% of respondents thought the bond should be targeted at ‘ethnicity’. A common view among those who said this was that there was currently very little diversity in island communities. These respondents thought the scheme should seek to redress this demographic imbalance. Respondents were concerned that the lack of ethnic diversity in the islands did not reflect modern society, and they saw the following benefits from addressing this:

- It would bring different perspectives to the islands and allow cultural exchange.
- It would enrich local communities and bring about a greater openness and a ‘wider range of outcomes’.

- It would give islanders the opportunity to share their unique way of life with a greater range of people.

Focus on pension-aged people, gender, and sex

7.16 Less than 5% of respondents thought that pension-aged people, gender and sex were under-represented demographics in their area, which should be targeted by the Islands Bond scheme.

7.17 Respondents who selected these three options did not always explain why they did so. In some cases, their comments suggested that the selection of these options may have been made in error as the respondent gave reasons for supporting the targeting of young people or working-aged adults rather than reasons for targeting pension-aged people, gender and / or sex. Very occasionally, respondents who selected one or more of these three options also selected all (or most) of the other options too, arguing that the scheme should not target specific demographic groups (or it should not discriminate against certain groups) but instead should offer support to anyone who needs it if they have something to offer island communities.

7.18 Thus, there were only a very small number of respondents who selected these options **and** gave specific reasons for doing so.

7.19 The reasons given for targeting **pension-aged people** were as follows:

- One respondent commented that older people have a lack of access to adaptable homes, or access to finance to make adaptations to suitable properties, and so they would benefit from the financial support available through the Bond scheme.
- A second respondent noted that retired people living in the islands are often the group that may be holding on to croft land, but due to age and incapacity are no longer able to farm the land. Many have no succession plan in place and / or do not know how to navigate the complex legislation that would allow them to remain in their home whilst giving their land to someone younger to farm. The point was also made that costs can be incurred in making such a transfer of land, and an older retired person may need help with these costs – as well as the sort of advice and support that an advisory service may be able to offer. (See Chapter 11.)

7.20 It was not clear from the comments made in relation to '**gender**' and '**sex**' whether respondents were making a distinction between these two concepts. However, in every case, those who commented thought the Islands Bond scheme should provide support to women and girls. The following points were made:

- Women are 'hugely under-represented' in senior positions, political life and businesses in the islands.
- There is a very 'traditional' attitude towards employing women in the islands – women are more likely than men to be underpaid and to be working in part-time roles in shops or tourism. Even in public sector organisations (local authorities / NHS boards) senior roles are nearly always taken by men (either those already living in the

islands, or by those coming from elsewhere. Local employers seldom offer flexible, family-friendly working arrangements to enable women to work in better-paid roles.

- The primary industries in some islands (crofting and fishing) are dominated by men, and women / girls are discouraged from taking up jobs and roles still considered traditionally 'male'.

7.21 Respondents who raised these issues wanted the Islands Bond scheme to offer support and services targeted at women / mothers.

Possible 'other' demographic targets

7.22 Finally, respondents who selected 'other' in response to Question 4 expressed three main views:

- The first was that the Islands Bond scheme was not a good solution to the problem of depopulation on the islands. (This view was also expressed by some respondents who selected specific demographic groups for targeting.)
- The second main view was that the bonds should be given **only** to people who are already resident on the islands, or to those who previously grew up on the islands and would like to return. (This view was also expressed by some respondents who selected specific demographic groups for targeting.)
- The third main view was that 'indigenous Gaels', 'fluent Gaelic speakers' or those 'making a commitment to Gaelic' should be prioritised over all others.

8 Bond value, allowable expenditure, and conditions

8.1 The consultation paper provided ‘high-level’ information about the proposed Islands Bond scheme to give people (especially island residents) an opportunity to inform the further development and design of the scheme.

8.2 This chapter draws on material from across all the consultation questions and provides a summary of respondents’ comments on the implementation of the Islands Bond scheme. This material was limited and focused on three main themes: (i) financial issues, including the value of individual bond awards, (ii) allowable expenditure, and (iii) the conditions that should govern the scheme. Each of these is discussed below. Note that other key operational issues for respondents related to eligibility and the decision-making processes for the awarding of individual bonds. These points are covered in Chapters 6, 7 and 9.

8.3 In addition, there was also a range of more general comments about operational aspects of the Islands Bond. In particular, some respondents said that any processes for administering the scheme needed to be (i) clear, robust and fair, and (ii) quick and easy for applicants, with speedy payment of any funds. However, others called for more information on operational aspects of the scheme, including how the award could be spent and the conditions that would govern any award – some respondents said this was needed in order to allow them to comment on the scheme.

Financial aspects of the bond, and the value of individual bonds

8.4 As discussed in Chapter 5 (in relation to overall views on the Islands Bond scheme), some respondents (both islanders and non-islanders) thought that the overall £5m ‘pot’ for the Islands Bond scheme was too little to have a significant impact on depopulation in Scotland’s islands. In addition, some said that the (up to) £50k value of individual bonds was too little to make a difference to the attractiveness and feasibility of island life. They pointed to the high cost of living on the islands and the high cost of properties, as well as the predominantly low-wage economy. It was suggested the amount available may be enough for an individual but not a family, or it may be enough to assist with housing costs or business start-up costs, but not both. However, there were two less common views – that the amount proposed was appropriate and, indeed, could be a ‘game changer’ in enabling access to housing; and that the amount proposed was too high. This latter view was sometimes linked to the view that a greater number of lower value bonds would be more effective in addressing depopulation.

8.5 Two specific aspects related to the awarding of individual bonds attracted comments.

- Respondents were unclear if individual bonds were intended to be of a fixed value of £50k, or whether there would be a process for determining individual bond values up to that limit. Respondents sought clarity on this issue, and on how bond values would be determined.
- Respondents argued that the bond award process should involve a financial assessment of some type to ensure that money went to those in most need. There

was a concern that bonds may be paid to those who already had the financial resources for an island move – for example, from the sale of another property.

8.6 Respondents also commented on a number of other more structural issues:

- There was some uncertainty amongst respondents about whether the scheme would offer grants or loans. Further, some respondents said that a loan scheme might be preferable and have less impact on house price inflation, while others were of the view that a repayable loan may deter some potential applicants.
- There were a number of suggestions for staggered or staged payments of bond awards over a number of years, or for recipients to get a second follow-up payment in addition to the initial bond payment to enhance the sustainability of their move (or decision to stay).
- There was a proposal that the scheme should offer two separate funding streams for housing and business purposes.

8.7 There were calls for more information and greater clarity on all these issues.

Allowable expenditure

8.8 The consultation paper indicated that the Bond scheme would provide funding for investment in housing and new businesses. Respondents commented on both these aspects of investment, as well as on some other areas of expenditure as discussed below.

Expenditure on housing

8.9 In relation to **housing**, respondents suggested that the Bond should be used to help recipients access affordable housing. There was support for the bonds to be used for all of the following types of housing expenditure:

- Buying houses and crofts (including buying land, especially in relation to crofts)
- Renovating existing homes
- Bringing disused, dilapidated and empty properties back into use
- Building new houses (and buying land to allow this – there was a recognition that this might require new legislation or regulation).

8.10 However, there was some variation in views, with some respondents expressing a preference for renovating existing properties rather than building new.

8.11 In addition to the capital expenditure above, respondents also said that people should receive assistance with other items associated with house purchases and renovation. These included:

- Legal advice and services, planning permission, and croft registration
- Arranging mortgages, etc., with some also suggesting bond recipients should have access to low-cost mortgages or other loan finance
- Installation of high-speed broadband.

8.12 It was not always clear if respondents thought such support should be restricted to bond holders or should be available more generally.

8.13 There was a broad consensus among respondents that Islands Bond awards should **not** be used for the purchase of second homes / holiday homes that would not be occupied on a permanent basis. Some also said that retirement properties or commercial holiday lets should be excluded from the scheme.

8.14 Respondents also put forward a range of suggestions relating to how house building or renovation and the provision of affordable homes on the islands more generally could be supported and stimulated. These included grants for landlords to bring properties back into use, investment in eco-housing, and ensuring that national housing policies were appropriate for island circumstances.

Expenditure on businesses

8.15 In relation to **businesses**, respondents suggested that expenditure on existing businesses as well as business start-ups should be funded. Specific areas of capital and non-capital business expenditure that respondents identified included:

- Business premises
- Equipment and machinery
- Support for ongoing administrative and operating costs
- Support for employee costs.

8.16 Respondents also suggested that other (complementary) funding or support should be available to those investing in businesses. This included:

- Low interest business loans or tax exemption / tax relief schemes
- Access to (shared / adaptable) workspaces, and to professional business services and advice (marketing, etc.) – note that it wasn't necessarily clear if respondents thought such items should be provided free or should be paid for out of bond awards
- Grants or other forms of support for particular types of industries or projects – e.g. local food production, sustainable farming, fabric making, whiskey production, etc.

8.17 It should be noted that respondents often commented on such matters in a general way, calling for improved island infrastructure, and improved support and investment for all island-based businesses, rather than focusing specifically on the needs of bond-recipients.

8.18 Two further points were made about the need for a holistic joined-up approach with regards to business support via the Islands Bond scheme, with respondents saying that bond funding should **not** duplicate existing schemes (e.g. the Rural Entrepreneur Fund programme), and should **not** be awarded to businesses that would compete with existing island businesses.

Other expenditure

8.19 Some respondents put forward suggestions about other areas of expenditure which they thought should be allowable under the Islands Bond scheme or should be covered by other means for bond-holders. The main suggestions related to (i) removal and initial relocation costs – e.g. short-term accommodation and basic living costs, and (ii) travel to and from the islands, particularly pre-move, and for family visits.

Conditions of bond awards

8.20 There was a widespread view that appropriate financial and other conditions were required. It was pointed out that this was taxpayers' money, and it was important that it was used appropriately and in line with the aims of the scheme. Respondents wished to see effective monitoring, auditing and accountability arrangements for the scheme.

8.21 In terms of **financial** conditions, respondents repeatedly expressed concerns that the bonds would be open to potential abuse, exploitation, or misuse (e.g. with recipients using the money to fund projects intended for resale), and said that ongoing monitoring and scrutiny would be required to prevent or detect this.

8.22 Respondents also noted that not all bond awards would be successful, with bond-holders choosing to (or having to) sell a bond-funded property (e.g. because they had not settled into island life, or because of a change in their personal circumstances) or bond-funded businesses failing for various reasons.

8.23 Respondents said that payback or clawback arrangements needed to be in place to respond to such eventualities and / or called for clarity on how such situations would be handled. With regard to resale, there was a broad consensus that bond-holders should not be able to benefit personally from any profit realised.

8.24 Respondents also repeatedly emphasised that the value and benefits of the bonds should remain within island communities for the long term. They suggested for example, that existing community members should be given first refusal on the resale of properties purchased with bond funds, or that provision should be made for community purchase for rental purposes. More generally, respondents said that any **financial benefits accrued** through the Islands Bond needed to be '**recycled back into the scheme**'.

8.25 Common suggestions for other conditions were that bond-holders would have to:

- Make their investment within a set period of time and be required to commit to a minimum period of residency
- Learn Gaelic (if not already a Gaelic speaker).

8.26 Less common suggestions included the requirement for bond-holders to volunteer in the community for a certain number of hours, or to work for a local employer rather than work remotely for a company on the mainland.

9 Decision-making processes

9.1 In their comments at Questions 1, 3, 4, 5 and 6, respondents – especially island respondents – often asked for clarity about the process for decision-making in relation to the allocation of bond awards. This was most often raised in the context that there were many more ‘worthy recipients’ than the Islands Bond scheme could support, and it was therefore vital to ensure that the process of assessment and decision making was ‘fair’, ‘transparent’ and ‘evidence-based’.

9.2 Respondents wanted to know **who** would make decisions, and **how** the available funds would be distributed between (i) different categories of potential recipient, and (ii) individual award recipients.

9.3 In relation to the process for selecting individual bond recipients, there was a view that this should involve identifying the ‘right sort of people’ who could make a positive contribution to island life. On the question of who would assess applications and make the decisions, respondents most commonly emphasised the importance of community involvement, with some island respondents saying explicitly that ‘islanders should decide who gets island bonds’ while others suggested that it made sense to ‘subject any decisions to community approval before they are ratified’. There was also a suggestion that individual applicants should need to show they had the backing of the local community – e.g. via a letter of support.

9.4 Such comments were often linked to a view that the criteria for allocating bonds should be developed separately for each island, by the current inhabitants. There were, however, also occasionally comments to the effect that decision-making within island communities could be ‘corrupt’ and it would therefore be inappropriate to allow this to take place locally.

9.5 Furthermore, some island respondents were concerned that any decision-making by ‘Edinburgh-based civil servants’ or ‘a committee based in Edinburgh’ would not be well informed about the needs of particular island communities.

9.6 Negative views were also occasionally expressed about the involvement of local authorities in decision-making. These views were a consequence either of the belief that local authorities had an inadequate understanding of the needs of local communities or a perception that the local authority, in some way, could not be trusted.

9.7 In terms of decision-making relating to the distribution / allocation of bonds, most commonly respondents wished to know what the balance would be between bonds for existing residents and bonds for people relocating (or returning) to the islands.

9.8 In addition, (island) respondents often asked how decisions would be made about allocating the funds:

- Between different islands or island groups
- Between less populated and more populated islands / areas
- Between ‘young people’, ‘families’ and other groups.

10 An advisory service for those relocating to island communities (Q7–Q9)

10.1 The consultation paper discussed the possible role for an advisory service to support people relocating to island communities. It was suggested that this service could, among other things (i) help in identifying local services and support, (ii) signpost to local clubs and organisations, (iii) explain transport and travel options, and (iv) highlight the importance of local culture, community, and history.

10.2 Respondents were asked for their views about the need for such a service, its purpose and role, and who might be involved in its delivery.

Question 7: Do you agree that there would be a need for an advisory service to support those relocating to island communities?

Strongly Agree / Agree / Neither Agree nor Disagree / Disagree / Strongly Disagree

Question 8: In your opinion, what should be the main purpose and role of an advisory service to support those relocating to island communities?

Question 9: Who should be involved in the delivery of an advisory service to support those relocating to island communities?

Need for an advisory service (Q7)

10.3 Question 7 asked respondents whether they agreed that there would be a need for an advisory service to support those relocating to island communities.

10.4 Table 10.1 below shows that, overall, more than two-thirds (70%) agreed that an advisory service would be needed – including almost half who ‘strongly agreed’ (46%). However, there were substantial differences between the views of island respondents and non-island respondents. Around half of island respondents (45%) compared to almost 9 in 10 (88%) of non-islanders agreed that an advisory service would be needed. By contrast, around one-third (32%) of island respondents, but just 4% of non-island respondents, disagreed that there was a need for an advisory service.

Table 10.1: Q7 – Do you agree that there would be a need for an advisory service to support those relocating to island communities?

Respondent type	Island respondents (includes orgs)		Non-island respondents (includes orgs)		All respondents (individuals and orgs)	
	Number	Percent	Number	Percent	Number	Percent
Strongly Agree	164	24%	584	61%	748	46%
Agree	143	21%	255	27%	398	24%
Disagree	88	13%	17	2%	105	6%
Strongly Disagree	131	19%	15	2%	146	9%
Neither Agree nor Disagree	149	22%	87	9%	236	14%
Total, islanders	675	100%	958	100%	1,633	100%

10.5 Questions 8 and 9 then asked respondents for their views on the main purpose and role of an advisory service, and who should be involved in the delivery of such a service.

10.6 The main sections below present the views of respondents on each follow-up question. This is largely based on the views of those who agreed (or strongly agreed) with the need for an advisory service. However, some respondents who selected 'disagree', 'strongly disagree' or 'neither agree nor disagree' at Question 7 nevertheless went on to provide comments on the role and delivery and such a service, should one be introduced, and the views of such respondents are also included where appropriate.

10.7 The views of those who explained why they did not agree with the need for an advisory service are summarised in a separate section. This section draws on comments from those who selected 'disagree' (or 'strongly disagree') or 'neither agree nor disagree' at Question 7.

Main purpose and role of an advisory service (Q8)

10.8 Question 8 asked respondents for their views about what the main purpose and role of an advisory service would be in supporting people relocating to the island communities.

10.9 Respondents suggested a wide range of functions for the service. These included:

- Providing information on the realities and challenges of island life
- Providing information and guidance on the local history, culture (including language) and way of life
- Helping incomers settle into island life and integrate into communities, and providing social, emotional and welfare support
- Providing practical information and advice on local services and amenities, travel, tradespeople, etc.
- Advising on housing options, house and property purchases and construction, including advising on legal issues, and planning and building control regulations
- Assisting recipients in negotiating local bureaucracy and officialdom
- Providing business support and advice, advising on employment and helping people find work
- Acting as an interface between newcomers and islanders, dealing with relationship management and responding to (or preventing) conflict and tension
- Providing pre-move advice and information, helping people choose the right island, ensuring they have realistic expectations about and are fully prepared for island life, and helping people make informed decisions about relocation – this was seen as a key role by many respondents, and island respondents in particular.

10.10 There was a great deal of commonality in the views of island and non-island respondents in terms on the main purpose and roles of an advisory service. However, there was some difference in the emphasis given to different purposes and roles by different respondent types. For example, island respondents were particularly likely to emphasise

the importance of purposes and roles relating to island life and culture, community integration, and pre-move advice and information, while non-island respondents were particularly likely to emphasise purposes and roles with a more practical orientation related to housing, employment and access to services and amenities etc.

10.11 Some respondents suggested the service should have roles and purposes that went beyond advice and assistance. For example, there were suggestions that the service should be involved in (or responsible for) other aspects of running the scheme such as identifying island needs for inward migration, selecting bond recipients, and monitoring adherence with conditions of the award.

10.12 Many of the comments focused on the advice and support needs of those relocating to the islands. However, some respondents (island respondents in particular) made it clear that they thought an advice service should also cater for existing residents, including people who were not bond recipients.

10.13 In terms of how an advice service might fulfil its role, respondents suggested different ways in which the service might work. Some envisaged a very hands-on service which would provide direct advice and assistance to bond recipients. Respondents suggested a wide array of activities including helping with relocation and settling in; organising networking groups and befriending or mentoring schemes; running courses (language and orientation courses, practical courses); helping with accessing services; providing property and business advice; and offering general one-to-one support). Others, however, saw this as a service that would signpost people to appropriate agencies or would focus on producing or collating local information – web-based resources, welcome packs and booklets were all mentioned. Additionally, some envisaged an in-person service with island-based offices, while others suggested the service could be largely (or wholly) web-based.

10.14 There was also a commonly expressed view that the role and design of an advisory service should be tailored to local circumstances. Respondents often said the service would need to be located on individual islands in order to provide a truly local service.

Advisory service delivery (Q9)

10.15 Question 9 asked respondents who they thought should be involved in the delivery of an advisory service.

10.16 The most common view – particularly, although not exclusively, amongst island respondents – was that island residents should be involved in the delivery of such a service. However, the definition of 'island residents' or 'local people' was not uniform across respondents. Some saw it as referring to people born on the island or who had lived there for many years; others specifically stated that it would be useful to include returners or incomers (or bond recipients) as these people would have first-hand experience of the issues faced by those moving to (or returning to) a Scottish island.

10.17 Respondents often suggested specific types of people who should be involved in delivering the service – for example, people of different ages, experiences, employment status, local community leaders and elected representatives. Others stressed the importance of diversity. It was also common for respondents to say that those involved

should be knowledgeable about the island and its history and culture – some called for the inclusion of Gaelic speakers.

10.18 For some, the involvement of local people tied in with the key purposes identified for the advisory service of informing people about the realities of island life and supporting integration into the community. However, others also said that this approach would help address tensions and concerns among the local population.

10.19 Respondents also envisaged local people being involved in different ways. Some saw this as an informal or voluntary role, while others thought it was important that this was a paid role – with the advisory service seen as a way of bringing jobs to island communities.

10.20 Respondents suggested a wide range of local and national organisations that could (or should) play a role in an advisory service. These included:

- Local public services and statutory organisations including local authorities, health boards, community planning partnerships, health and social care partnerships, individual local services (e.g. education, housing, planning / building control), and specific agencies and institutions such as Highlands and Islands Enterprise, Business Gateway, the Crofting Commission, and the University of the Highlands and Islands
- Central government including the Scottish Government (including the Islands Team and the Rural Payments and Inspections Directorate), the UK Government and specific government departments and agencies (e.g. Home Office and Department for Work and Pensions) – those who thought bond recipients might come from outwith the UK sometimes suggested that representatives of overseas governments might be involved to assist with immigration and transitions
- Local groups and organisations including community councils and development trusts, voluntary organisations, social groups, and clubs
- Local businesses and business organisations with specific mention of those from the tourism, hospitality, property, construction and transport sectors.

10.21 Respondents – particularly island respondents – sometimes pointed out that a range of organisations (both statutory and non-statutory) already had relevant expertise and experience in this area that could be built on or had an infrastructure in place that could be used to deliver an advice service.

10.22 Occasionally, respondents argued that this was a role for an independent, external, or new body, and not for a local person or existing organisation – there was particular opposition to central government or civil service involvement from some respondents, and to local authority involvement from others.

10.23 Alongside those who argued for the involvement of local communities or specific organisations, some respondents focused on the expertise that should be represented in the advisory service. Suggestions here were wide-ranging (reflecting the wide-ranging functions envisaged for the service) and commonly included:

- Health and wellbeing professionals such as social workers and psychologists

- Legal, financial, property and planning experts and advisers, housing advisers, business advisers, employment advisers
- Those that could advise on farming / agriculture / crofting, and environmental and sustainability issues
- Translators and language teachers
- Mediators / facilitators / community workers.

10.24 However, across respondents as a whole, there was a widespread view that any advice service should be a collaborative venture involving both central and local organisations and local communities in various configurations. In particular, those who envisaged the service being provided by local communities or organisations nevertheless often stressed that this should be funded by the government, and / or that the government should provide oversight, organisational infrastructure, support services and / or expert input.

Views of those who did not agree with the need for an advisory service

10.25 As noted above, those who commented at Question 8 and 9 included respondents who did not agree with – or queried – the need for an advisory service. This group of respondents (including those who answered ‘disagree’ and ‘disagree strongly’ at Question 7, and also some of those who answered ‘neither agree nor disagree’) used their comments to explain why they thought there was no need for an advisory service. Island respondents were much more likely than non-island respondents to fall into this group (see Table 10.1), but both types of respondents offered similar views in their comments.

10.26 Most commonly, respondents in this group expressed overall opposition to (or reservations about) the proposed Islands Bond policy. They did not wish to see the Bond scheme introduced at all, or they thought the scheme should focus on retaining existing residents or attracting those who had previously lived on the islands (or had links to the islands), both groups whom it was argued would not require the support of an advisory service.

10.27 Those offering more substantive reasons for disagreeing with the need for an advisory service noted the following:

- An advisory service would be a poor use of money or a ‘waste of money’, particularly given the small number of potential bond recipients. Respondents did not think such a service would be of benefit to existing island communities and thought the money could be better used in addressing other issues faced. Some saw such a service (particularly one that was centralised in nature) as ‘pointless bureaucracy’.
- An advisory service was not needed for the following inter-linked reasons:
 - Island communities were welcoming and helpful and would be able to provide any advice needed by newcomers; additionally, it was argued that those moving to islands would be keen to integrate with local communities.
 - Those relocating (or considering this) should be proactive in doing their own research and seeking assistance. This was seen as a sign of commitment to

their re-location project. Furthermore, it was suggested that anyone who needed the support of an advisory service may not be best suited to island life, and advisory service input would not make a long-term difference in such cases.

- Moving to an island is not significantly different to moving to any other location – many people make such moves without the support of an advisory service.
- A wide range of information and support was already available. Respondents highlighted statutory and non-statutory organisations and groups that currently play a role in this area; while others highlighted the availability of websites and social-media resources.

10.28 Some respondents (island respondents, in particular) also argued that an advisory service was misguided or could even be unhelpful. For example, respondents said that:

- A centralised government-led body was not appropriate given that all islands were different and that incomers would all have different needs for support and assistance.
- An advisory service could not address the underlying challenges of island life.
- An advisory service may be seen as ‘official’ and unwelcoming and could deter ‘real’ integration; it could be interpreted as patronising to incomers and islanders, could heighten the perception of island communities as different, and could exacerbate tensions between those who get financial support and advice, and those who do not.

10.29 However, some respondents in this group offered some substantive comments on the role of an advisory service and how it might be delivered, should one be established. The main views were that the service should (i) be community-led and delivered by local organisations or people, (ii) focus on providing information and advice to help people make an informed decision about relocation, (iii) be limited in scope and provide background, low-level, short-term or online support only, (iv) avoid duplication with and build on existing sources of information and advice, and (v) be available to existing inhabitants as well as newcomers.

Other comments

10.30 Across all types of respondents there was a view that the purpose and mode of delivery for an advisory service could not be commented on until the details of the Islands Bond scheme itself and the role of the advisory service were clearer.

10.31 Finally, some groups and organisations expressed a wish to be involved in the delivery of an advisory service – this included some who had reservations about the Islands Bond or the advisory service but nevertheless wished to be involved if the initiative went ahead.

11 Equality impacts of the Bond (Q10)

11.1 Respondents were asked about the possible impact of the Islands Bond scheme on people with protected characteristics (as defined by the Equality Act 2010).¹⁰ This was a closed question in which respondents were given five choices – ranging from ‘very positive’ to ‘very negative’ – and asked to select one. The closed question was followed by a space for comments. This chapter presents the findings and an analysis of the comments made.

Question 10: If you are an individual with lived experience of, or an organisation with experience of, challenge related to protected characteristics, how positive do you think the impact of the Islands Bond may be?

[Very Positive / Positive / Neither Positive nor Negative / Negative / Very Negative]

11.2 Note that this question was specifically directed towards individuals with lived experience of challenges relating to their own protected characteristics, and to organisations working with these groups. However, relatively few respondents identified themselves in this way, and since it was not possible to otherwise determine whether respondents had particular protected characteristics, this analysis is based on **all** the responses received – both from island respondents and non-island respondents, and from individuals and organisations.

11.3 Table 11.1 below shows that, overall, 64% of respondents thought the Islands Bond would have a positive impact on people with protected characteristics, including 41% who thought it would have a very positive impact. However, the views of island respondents and non-island respondents were different. Non-islanders had a substantially more positive view of the impacts than islanders. Indeed, 81% of non-islanders said the scheme would have a positive impact, compared to 40% of islanders. And similarly, just 3% of non-islanders thought the scheme would have a negative impact – compared to 19% of islanders.

Table 11.1: Q10 – How do you think that the Islands Bond may impact on those with protected characteristics?

Residence status	Island respondents (includes orgs)		Non-island respondents (includes orgs)		Total	
	Number	Percent	Number	Percent	Number	Percent
Very Positive	119	22%	395	55%	514	41%
Positive	98	18%	187	26%	285	23%
Negative	53	10%	8	1%	61	5%
Very Negative	52	9%	13	2%	65	5%
Neither Positive nor Negative	230	42%	111	16%	341	27%
Total	552	100%	714	100%	1,266	100%

Percentages may not total 100% due to rounding.

¹⁰ Note that the offline questionnaire asked a slightly different open question as follows: How do you think that the Islands Bond may impact on those with protected characteristics? The analysis presented here is based on the online questionnaire which was used by the vast majority of respondents.

11.4 Comments at this question indicated confusion – particularly among individuals (less so among organisations) – about what this question was asking. Many individual respondents discussed instead what they saw as the likely general impacts of an Islands Bond scheme, rather than the impacts on people with protected characteristics per se. These views have been covered in Chapter 5. The discussion below focuses on views expressed about the possible impacts of the Islands Bond on people with protected characteristics. However, the confusion in relation to this question suggests that the figures in the table above should be treated with caution.

11.5 The following sub-sections set out respondents' views about the likely impacts on individuals with specific protected characteristics **who may be awarded a bond**. Note that some respondents considered not only the direct impacts of the bonds on people with protected characteristics, but also the indirect impacts on those individuals – for example, resulting from the constraints of island life. Other, more general comments, about the potential impact of the Islands Bond on the equality and diversity of island communities are discussed at the end of this chapter.

Age

11.6 The most common view expressed in the comments was that any scheme focused on young people and families (as indicated in the consultation paper) would inevitably discriminate against older people. This view was held by respondents of all types, irrespective of whether they had indicated (at the closed question) that the scheme would have a positive, negative, or neither positive nor negative impact on people with protected characteristics. Respondents who saw mainly positive impacts often stated that the scheme would have 'different impacts on individuals according to their age' – rather than saying that it would discriminate against specific age groups.

11.7 Some respondents identified themselves as young people, part of a young couple, or young adults with young children. These (and other) respondents suggested that the scheme would have a positive impact in that it would help young islanders to return home or to remain on the islands without having to leave to find employment. Other positive impacts on younger people were seen to be (i) helping them get onto the property ladder, (ii) giving them greater financial security, and (iii) providing more employment opportunities.

11.8 Some respondents suggested that a scheme focused on young people (and young families) was likely to fail for these individuals because of the lack of well-paid job opportunities on the islands.

Disability

11.9 In relation to disability, a few respondents identified themselves as people with disabilities or additional support needs, or as the parents of a child with a disability or additional support needs. Those who saw positive impacts for disabled people suggested that the Bond scheme would help individuals and families to modify existing homes to make them more accessible. Some thought that the scheme would lead to better accommodation options and other facilities for disabled people, enabling more people to live independently and contribute to island communities. Occasionally, respondents suggested that the scheme would offer individuals with specific disabilities (e.g. mental health disabilities) access to an environment which was especially conducive to wellbeing.

11.10 Some respondents said the Islands Bond scheme had the potential for **indirect** negative impacts for disabled people who may be awarded a bond. This group suggested that the lack of services and poor accessibility of facilities (for example, of ferries and public buildings) in island locations would be very challenging for people with physical disabilities living in many island communities. Some respondents who identified themselves as disabled also commented that there was currently little assistance or support in island communities for disabled people, and ‘a lot of prejudice’.

Sex, sexual orientation, transgender status

11.11 In relation to sex and sexual orientation, respondents identified both potentially positive impacts, and potentially **indirect** negative impacts. Some suggested that islanders are not always eager to support people who are gay or bisexual, or single women not born in an island farming community. These respondents thought the award of a bond to a person (or persons) with these protected characteristics would give greater financial security and independence to these groups, and the freedom to achieve their aims in life.

11.12 Among those who thought that the scheme would lead to negative impacts for these groups, there was a suggestion that homosexual, bi-sexual and trans people may face discrimination or hostility within some island communities where prevailing religious beliefs do not accept certain lifestyles or different understandings of gender and sexuality.

Religion and belief

11.13 In relation to religion and belief, some suggested that the scheme could have indirect negative impacts on people of different faiths. For example, these respondents pointed to the lack of choice in local island food shops and the lack of diversity in places of worship, which may make it difficult for individuals of non-Christian (non-Protestant) faiths to settle in the islands if they are awarded a bond. There was also a perception (from some current island residents with experience in this area) that people who have vegetarian / vegan diets based on ethical principles can face hostility from island farmers for their lifestyle choices and views.

Pregnancy and maternity

11.14 In relation to pregnancy and maternity, there was a suggestion that bond payments would have a positive impact by bringing young families to the islands. This would, in turn, result in a larger social network for other mothers with small children in island communities – thus reducing isolation among this group.

11.15 However, respondents who identified negative impacts pointed to the current poor availability of pre-natal and maternity care in island communities which meant that pregnant women often travel great distances at their own cost to access services. This group suggested that the lack of maternity services would be a concern for many individuals relocating to the islands to start (or expand) a family.

Race

11.16 In relation to race, few respondents identified either positive or negative impacts of the Bond scheme. Those who saw potential positive impacts expressed the general view that many island communities are welcoming to outsiders. However, it was more common

for respondents to discuss a (perceived) racial prejudice on some islands, which they believed would make it difficult for people of different races to integrate into these communities.

Socio-economic deprivation

11.17 Finally, although socio-economic deprivation is not defined as a protected characteristic under the Equality Act 2010, some respondents nevertheless discussed the potential positive impacts of the scheme on people from lower income backgrounds, suggesting that a bond award would give disadvantaged people from different walks of life a fresh start and access to a unique island lifestyle.

Other general points

11.18 Respondents often discussed, queried and / or expressed concerns about the idea that eligibility for a Bond award might depend on a person's protected characteristics. Wider views about who should be eligible for an award have been discussed in Chapters 6 and 7.

11.19 Some respondents discussed the possible impacts of the Bond on the local communities where individual bond-holders with protected characteristics may take up residence. For example, some made general statements about the impacts of the Islands Bond scheme on the diversity of island communities. Among those who thought that the scheme would have a positive (or very positive) impact on people with protected characteristics, some made the point that the scheme would help to improve diversity in communities which were perceived as having relatively homogenous, older populations. This group thought that increasing diversity in island communities would, in turn, result in these communities becoming more outward looking, open-minded, creative and, ultimately, happier.

Impacts of the scheme on people with protected characteristics already living in the islands

11.20 Some respondents highlighted potentially negative impacts on people with protected characteristics currently living in island communities. This group suggested that island communities that adhere to a strict interpretation of Christian teachings often perceive intolerance and hostility among incomers towards the community's beliefs and values.

11.21 There was also a suggestion that there could be potential negative impacts if, for example, Gaelic culture were defined in terms of race. Respondents who raised this issue suggested that, if the scheme gives preference to non-Gaelic speakers not currently living in island communities, then the impact on existing Gaelic communities was likely to be negative. It was suggested that specific measures should be built into the scheme to prevent this – for example, making it a condition that bond recipients learn Gaelic.

12 Measuring the impact of the Bond (Q11)

12.1 The consultation paper mentioned the collection of data in relation to (i) monitoring the Bond application process and (ii) measuring the wider impacts of the Bond scheme. Question 11 asked respondents to suggest methods (beyond those outlined in the consultation paper) for measuring the progress and impact of the scheme. This chapter presents an analysis of these suggestions.

Question 11: Beyond those outlined in the Consultation Paper, what other methods of measuring the progress and impact of the Islands Bond might we adopt?

12.2 This was an open question, and it should be noted that, in general, respondents' comments focused on measuring the (potential) wider impacts of the bonds. There was limited comment on 'process indicators' relating to the application for a bond (e.g. numbers of applications received, dropout rates, success rates, etc.). The main issue raised by respondents in this regard was the need to have a full account of the awards made in terms of island location, whether the award was for retention or relocation, and the specific purpose of the award.

12.3 Respondents who were opposed to the introduction of an Islands Bond, or who thought that the amount available (£5m in total) was insufficient to create any meaningful impact, generally indicated that they did not support any effort to measure progress or impact.

12.4 Substantive responses to Question 11 from respondents who thought that measuring impacts was worthwhile – and indeed important – were wide ranging and included comments about:

- General principles and considerations which should inform the approach to measuring the progress and impact of the Islands Bond
- Methodological approaches and research designs which were best suited to capturing the kinds of data which would be useful for assessing progress and impact
- Specific measures / indicators which it would be beneficial and / or important to capture
- Other issues.

12.5 Each of these is discussed in turn below.

General principles and considerations

12.6 Respondents suggested the following principles and considerations should inform the development of the approach to measuring the progress and impact of the Islands Bond:

- Measurements should relate to the criteria for allocating the bonds. So, for example, if bonds are allocated to help with retention, returning and relocation, measurements should capture all these specific elements.

- Any measurement would need to be undertaken over an appropriate timeframe. Respondents made the point that it was unlikely that impacts would be detectable in the short term. This did not mean that the measurement should not start early. On the contrary, measurement should be undertaken at regular intervals throughout the period of assessment, so that any learning or adjustments to the implementation of the scheme could be incorporated. However, any assessment of whether, for example, those who relocated were retained in the community could not be undertaken for 5 or 10 years.
- Measurements would have to capture impacts both on recipients and non-recipients of bonds. In particular, it would be vital to capture the impacts on the wider community in which bond recipients live.
- Consideration would need to be given to the appropriate level of aggregation for any measurement of impact. For example, would impact be measured for a single island, sub-group of islands, or all island groups? The discussion of this point was linked to comments about how bonds would be distributed / allocated.
- It will be very challenging to isolate the impacts of the Island Bond scheme from the impacts of other contemporaneous infrastructure developments relating to, for example, transport, digital connectivity and housing.

Methodological approaches

12.7 Respondents agreed with the proposal set out in the consultation paper that any measurement framework should include both quantitative and qualitative approaches. Some respondents suggested that qualitative approaches were more relevant given the likely timeframe for quantitative measures to change.

12.8 Respondents suggested a wide variety of methodological approaches would be appropriate, and provided reasons for their suggested approaches as follows:

- **Longitudinal:** Given that the impacts of the Islands Bond could play out over a long timeframe, respondents suggested that a longitudinal approach, with measurements carried out at appropriate timepoints over a number of years would be useful.
- **Case studies:** Respondents suggested that case studies of bond recipients and of non-recipients could provide insights about the reasons why a particular award did or did not achieve the expected impacts.
- **Comparative studies:** Respondents suggested that comparing the social, economic and financial 'success' of recipients of bonds with non-recipients would help to determine the 'added value' of the Islands Bond.
- **Surveys:** Respondents suggested that annual surveys of residents could be useful, especially in determining impacts on local residents and on the local culture.
- **Census / audits:** Respondents suggested that continuous recording of the moves between, within, from and to island communities would be useful. This could also cover audits of businesses and other significant infrastructure, improvements to roads, other amenities, etc.

- **Progress reports (to be submitted at regular intervals by bond recipients):**
These would account for the use of the funds as well as offering a perspective on any impacts, both positive and negative.
- **Annual events** within communities to elicit feedback on the impacts of the scheme.

12.9 In addition, there was mention of extant toolkits or measurement frameworks used elsewhere (e.g. [Community Mapping Toolkit](#)) as well as suggestions for a TV documentary to publicise the scheme.

Specific measurements

12.10 Respondents offered a wide range of suggestions for specific indicators that they thought would be useful to measure in assessing impact. These covered in particular:

- **Demographic:** e.g. population numbers by age and sex, birth rates, school rolls, household size, number of individuals and families returning
- **Economic:** e.g. employment (number of jobs, number of jobs created, number of vacancies, number of new businesses), skills shortages, vibrancy of local economy, local investment, house prices, pressure on health, healthcare and education services, household income, local expenditure, number of visitors / tourists, transport, ferry services
- **Social:** e.g. housing (number of new affordable homes, ratio of first to second homes, underused / unoccupied crofts, number of planning applications), quality of life, satisfaction, happiness, wellbeing, community connections, social cohesion, knowledge sharing and exchange, volunteering
- **Environmental:** e.g. environmental degradation or improvement, water quality, carbon emissions
- **Other:** e.g. number of Gaelic speakers, numbers attending Gaelic classes.

Other issues

12.11 It was suggested that a range of other aspects should be investigated in relation to measuring impacts. These covered: the introduction of innovative practices to the islands, the impact on crofting, and the maintenance of traditional skills and crafts.

12.12 Some respondents who wished to receive a bond offered to provide some social media content (in the form of a video blog or other relevant format) to advertise and promote the scheme and to demonstrate its impact on their situation.

13 Alternatives to the Islands Bond

13.1 As has been reported earlier (in Chapter 5), around half of island respondents did not agree that an Islands Bond scheme should be established. In many cases, these respondents made alternative suggestions for how depopulation in the islands might be addressed. The suggestions, and the accompanying rationale where provided, are elaborated below.

Invest in island infrastructure

13.2 The most common suggestion was that the £5m 'pot' allocated to the scheme should instead be used to fund infrastructure projects. Indeed, it was common for respondents to state that if there was 'proper' investment in island infrastructure, then there would be no issue with island depopulation, and hence no requirement for an Islands Bond proposal. It was argued that the (perceived) underlying deficiencies in island infrastructure were the biggest barrier to people remaining on (or relocating to) the islands.

13.3 The types of infrastructure project which respondents (especially island respondents) wished to see funded closely reflected the challenges that island populations had identified, as set out in Chapter 4. Respondents repeatedly emphasised that additional infrastructure funding was required in relation to housing, transport (ferries, buses, air travel, roads), digital connectivity, education and childcare.

13.4 Some respondents acknowledged that £5m would not 'go very far' in addressing infrastructure deficiencies. Nevertheless, they thought that combining the £5m Islands Bond fund with existing infrastructure funds could deliver more benefit than that which was achievable with the Islands Bond proposal. (This kind of comment was sometimes linked to a more general view that another new scheme – with the accompanying new bureaucracy – was not welcome.)

Invest in communities (rather than individuals and households)

13.5 It was common for respondents to question the rationale for allocating funds to individuals and households. It was thought that this approach was unfair, as there were many more 'deserving recipients' than there were funds to support them. Some thought the 'lottery' aspect of any decision to support one household or individual over another could be very divisive, fuel resentment, and have a detrimental impact on community cohesion.

13.6 It was therefore suggested that the fund should be allocated to communities and / or community organisations. Communities would be in the best position to decide how to spend any funds so that maximum benefit for the whole community could be achieved.

Strategic targeting of (a small number of) communities

13.7 As explained in Chapter 5, it was common for respondents to conclude that £5m – or support for 100 households – was not likely to have a meaningful impact on depopulation given the scale of the problem and the numbers of islands and communities involved.

13.8 This led some respondents to suggest that it would be more beneficial – and more strategically advantageous – to concentrate the investment on a much smaller number of

islands. Among those who suggested this type of approach, there was agreement that if this were to be pursued, it would be appropriate for all funds to be directed towards smaller islands and fragile communities.

Provide loans rather than bonds

13.9 Some respondents did not think that it was appropriate to offer non-repayable 'bonds'. Rather, they thought that better value could be achieved by offering (repayable) loans for business start-ups and housing. It was thought that a loan scheme would be less likely to fuel house price inflation.

13.10 In a similar vein, some respondents suggested that a scheme that was not premised on buying or ownership, but rather on community development and custodianship, would be preferable.

Policy development and new legislation

13.11 Respondents often suggested that the issues relating to population decline required a policy – or legislative – response. This was most often mentioned in relation to (i) limiting the acquisition of second homes by non-islanders, (ii) restricting the numbers of properties used as AirBnB, (iii) compelling landowners to sell off land for housing, and (iv) simplifying the planning application process for croft acquisition. Respondents who advocated this type of approach thought that if these issues were dealt with, the Islands Bond scheme would not be required.

Other alternative suggestions

13.12 A range of other suggestions were made, including suggestions to revitalise schemes which were perceived to have been successful in the past but had now lapsed. These suggestions included:

- Offer an award similar to that previously offered under the 'Argyll & Bute resettlement fund' which offered £5,000 for a 'business focused grant'
- Offer a modernised version of the Rural Home Ownership Grants, or a shared ownership scheme
- Fund a network of 'island sustainability champions'.

13.13 Finally, it was suggested that the Islands Bond policy should be 'sense checked' against the 'Repopulation Zones' approach currently being taken by island local authorities as it would be important to ensure coherence between these approaches.

Annex 1: List of engagement sessions

The Scottish Government held engagement sessions with the following organisations between August and November 2021.

- Argyll & Bute Council
- Aspire Orkney
- Bòrd na Gàidhlig
- Comhairle nan Eilean Siar
- Communities Housing Trust
- Community Land Scotland
- Crofting Commission
- Highland and Islands Enterprise
- Highland Council
- LGBT Youth Scotland
- Mobility and Access Committee for Scotland
- NFU Scotland
- North Ayrshire Council
- Orkney Islands Council
- Promote Shetland
- Rural Housing Scotland
- Scottish Crofting Federation
- Scottish Enterprise
- Scottish Islands Federation
- Scottish Land Commission
- Scottish Rural Action
- Scottish Women's Convention
- Shetland Islands Council
- Skills Development Scotland
- University of the Highlands and Islands

Annex 2: Organisational respondents

There were 39 organisational respondents to the consultation.

Community organisations and trusts (13)

- Arran Community and Voluntary Service
- Arran Development Trust
- Arran Recovery Group / Arran Economic Group
- Coll Community Council
- Fair Isle Committee & Community Association
- Galson Estate Trust
- Glendale Trust
- Islands with Small Populations
- Isle of Jura Development Trust
- Mull and Iona Community Trust
- Mull Community Council
- Tiree Community Council
- West Harris Trust

Local authority, NHS and other public bodies (9)

- Argyll and Bute Council
- Bòrd na Gàidhlig
- Comhairle nan Eilean Siar
- Highland Council
- Mobility and Access Committee Scotland (MACS)
- NHS Western Isles
- North Ayrshire Council
- Orkney Islands Council
- Shetland Islands Council

Third sector organisations, charities, and membership bodies (9)

- Community Land Outer Hebrides
- Fyne Futures Ltd
- Ivy's Rescue
- NFU Scotland
- Rural Housing Scotland
- Scottish Crofting Federation
- Scottish Islands Federation
- Scottish Rural Action
- Tagasa Uibhist

Hospitality and tourism groups (4)

- Adventure Experience
- Auchrannie Resort
- Crofters Arran Ltd.
- Scarinish Harbour Hotel

Educational organisations (3)

- Ceolas Uibhist
- Scotland's Rural College (SRUC)
- Scottish Centre for Island Studies

Other (1)

- HHA Productions Cyf

Annex 3: Question response rates

The table below provides details of the response rates for individual questions, broken down by island respondents (including organisations) and non-island respondents (including organisations).

Question number	Question text	Number of island respondents	Response rate, island respondents (out of 687)	Number of non-island respondents	Response rate, non-island respondents (out of 967)
1	What are your initial thoughts on the proposed criteria of the Islands Bond?	666	97%	939	97%
2	Which island location do you currently live in? (if applicable) <ul style="list-style-type: none"> • Argyll islands • Arran, Bute and the Cumbraes • Lewis and Harris • Orkney Mainland • Orkney Outer Isles • Shetland Mainland • Shetland Outer Isles • Skye and the Small Isles • Uist and Barra 	686	100%	927	96%
3	If you are a resident of an island, what do you think are the most significant population challenges in your area and why?	664	97%	236	24%
4	If you are a resident of an island, are there any particular demographics underrepresented in your area that you think the Islands Bond should target? <ul style="list-style-type: none"> • Age • Gender • Sex • Ethnicity • Professions • Other 	625	91%	280	29%
	Comments	582	85%	265	27%
5	What do you think should be the priority focus for the Islands Bond? (Please select one of the options below): <ul style="list-style-type: none"> • Population growth (encouraging migration to islands) • Population retention (supporting existing community to remain) • Both • Other 	671	98%	949	98%
	Comments	276	40%	220	23%
6	What additional capital investment through the Islands Bond would most influence people's decisions to stay in or move to island communities?	601	87%	822	85%

Question number	Question text	Number of island respondents	Response rate, island respondents (out of 687)	Number of non-island respondents	Response rate, non-island respondents (out of 967)
7	Do you agree that there would be a need for an advisory service to support those relocating to island communities? <ul style="list-style-type: none"> • Strongly Agree • Agree • Neither Agree nor Disagree • Disagree • Strongly Disagree 	675	98%	958	99%
8	In your opinion, what should be the main purpose and role of an advisory service to support those relocating to island communities?	586	85%	862	89%
9	Who should be involved in the delivery of an advisory service to support those relocating to island communities?	540	79%	806	83%
10	How do you think that the Islands Bond may impact on those with protected characteristics? <ul style="list-style-type: none"> • Very positive • Positive • Negative • Very negative • Neither positive nor negative 	552	80%	714	74%
	Comments	375	55%	438	45%
11	Beyond those outlined in the consultation paper, what other methods of measuring the progress and impact of the Islands Bond might be adopted?	396	58%	547	57%
12	Any other comments on the Islands Bond.	412	60%	452	47%



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