

Western Isles Financial Inclusion Pilot

Funding was received from the Scottish Government Health and Welfare Reform Development Fund to run a pilot in the Western Isles to increase front line staff understanding of welfare reform and health inequalities and to develop their role in mitigating against the negative impact of poverty on health outcomes.

The project aims to challenge stigma, and increase awareness and knowledge of poverty issues and welfare reform among frontline staff. Additionally the pilot wants to introduce routine enquiry by health staff about money worries to help them identify individuals experiencing financial hardship or crisis and to facilitate their onward referral for specialist money and welfare advice, through the introduction of a universal referral form.

The project aims to challenge stigma, and increase awareness and knowledge of poverty issues and welfare reform among frontline staff and introduce routine enquiry by health staff about money worries to help them identify individuals experiencing financial hardship or crisis and to facilitate their onward referral for specialist money and welfare advice.

A central point for referrals has been established within the local authority Revenues & Benefits team and once a referral is received, it is reviewed and prioritised and then forwarded on to the most appropriate specialist service(s) to provide the assistance required.

The Scottish Index of Multiple Deprivation shows 10.6% in the Western Isles being recorded as employment deprived, and 12.6% in the being income deprived. Western Isles poverty tends to be more hidden and spread out across the whole region and it is worth noting that there are no data zones in the WI in the 20% most deprived areas of Scotland, with Stornoway West being the most deprived area and the only data zone within the 30% most deprived areas of Scotland. However SIMD 2012 statistics show that in the domain of Access (to goods and services) 30 out of 36 data zones (83.3%) in the WI are within the 15% most deprived in Scotland.

Apart from the problems of poverty being hidden and dispersed, with access to services being a particular barrier within the Western Isles, due to the distance and remoteness of the Islands from mainland Scotland, the cost of living is significantly higher with food costing 15% more than on the Mainland and fuel is 12% more expensive. Fuel poverty on the Islands affects over half of all households (62%) compared with 25% across Scotland. The dispersed and hidden nature of poverty on the Islands, and peoples experience of isolation from others in 'similar shoes', means that stigma is a major issue and adds to the difficulties people have in accessing money and welfare advice.

Consequently the approach to working with WI staff has a strong focus on poverty awareness training for all front line workers from a variety of different agencies including NHS, Local Authority, Housing Association and Third Sector. The course challenges stigma and attitudes within the work force as well as addressing issues surrounding poverty and incorporates the Universal Referral Form into training. The full-day poverty awareness training workshop is linked to the NHS Health Scotland KSF (Knowledge and Skills Framework) and has been delivered to 60 participants. Health and social care staff working across all parts of the WI are especially targeted as they are the ones who will work out in the community and will hopefully be able to identify any gaps in service.

Along with the training and the Referral Form a Survival Guide and Myths vs Truths bookmark were also produced to help signpost to relevant agencies and tackle the myths relating to welfare reform and poverty.