



# INEQUALITIES IN MORAY

Lived experience of  
poverty  
2019-2021



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# Introduction



The Covid pandemic has brought to the fore the range of inequalities Moray residents experience in their daily lives. Whilst austerity measures pre-Covid are at the root of many needs, the additional pressures and new experiences of furlough, redundancy and unsecured debt for some have contributed to feelings of anxiety and helplessness.

Volunteers, including local residents have stepped up to take on duties and responsibilities, sometimes without previous experience or training, to care for people as different supports were reduced or removed. Family members became the educators for children, balancing also their own commitments, work and responsibilities.

An action group was developed from the Fairer Moray Forum to address a disconnection between grassroots activity and work ongoing at a strategic level. Community groups shared their experience of occasions where they were struggling to support the individuals on the ground as they presented at food larders and needed quicker responses or support from more formal service provision that may not have been easily accessible or available to them at all at this time.

Communities could, and did, respond far more quickly than services who had systems to follow. Partners assisted with signposting, service information collation and solutions that expanded their own knowledge.

In parallel the next Community Learning and Development Plan for Moray 2021-24 was being developed with the focus in year one on Covid recovery. A key feature is understanding the barriers to participation and learning. Acknowledging that basic security needs have to be met before people are able to engage, participate and learn, it was considered essential to understand the challenges better to gain insights into meeting the learning needs of people with increased barriers.

After some background information what follows are a selection of case studies or summaries from individuals and partners to highlight the lived experience of Moray residents. All cases have been anonymised and serve to remind practitioners and officers the range of existing needs and the domino effect that issues have.

Our thanks to all who have shared their stories. Every person has their own narrative of how they experience poverty and its ramifications.

The Fairer Moray Forum Action group will focus on recommendations from these case-studies and raise during Challenge Poverty Week.

**Fairer Moray Action Group**





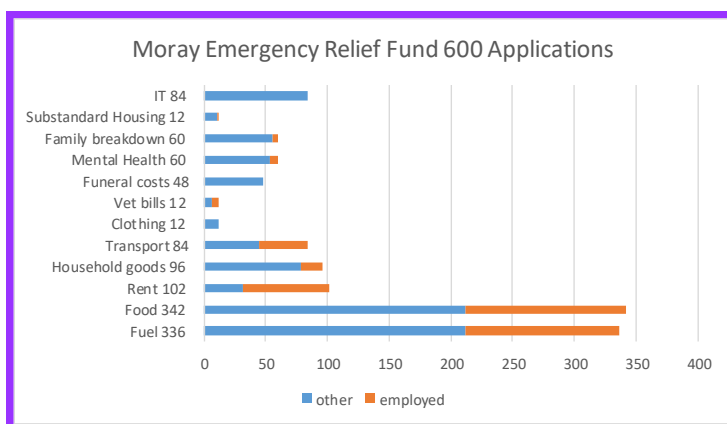
# Moray facts

## Moray Emergency Relief Fund

In April 2020, the Moray and Banffshire Lieutenancies set up a charitable fund called The Moray Emergency Relief Fund as a joint project. Although it was created specifically in haste to support those in hardship because of Covid 19, it was also mindful of future potential emergencies. The Moray Council local authority area covers two lieutenancies, Moray and Banffshire. With the exception of Fochabers, which for historical reasons looks west, all the communities to the east of the Spey and south to Tomintoul are part of Banffshire.

Applicants had to provide a referee and the Lieutenancy contacted both applicants and referees before making funding decisions. Frequently it was a 24 hour turn around. Described by its trustees as a safety net of last resort, the Moray Emergency Relief Fund is intended for those who have not been helped sufficiently by measures available from the state and Moray Council.

The charity will depend on donations by organisations, businesses and individuals for its initial funding as COVID-19 restriction prevent traditional fundraising activities. Some donors have been explicit in the areas where they wish their contribution to be spent. As the pandemic developed, the Lieutenancy also accessed and distributed £20,908.16 of IT equipment. What follows is a breakdown of MERF applications into categories of need after initial light analysis of the £220k distributed:



*"The numbers represent a lot of tears, embarrassment and quite a lot of gratitude that there was help from the community during the pandemic....someone to listen, someone to care."*

Vice Lord Lieutenant of Moray

Key: Applicants who reported not being able to pay their bills generally were logged under food and fuel along with those who mentioned it specifically as bills they could not meet. Percentages are rounded up. People ticking the unemployed box were often lately self-employed, bearing in mind the C19 impact. People furloughed were employed. Family breakdown does not refer to the number of applicants who disclosed they were a single parent, there was a very high percentage of these, but applications where a recent break-up was presented as a reason for the application.

# Moray facts



## Moray Women's Aid

	Women	Children & Young People
2017 – 2018	374	96
2018 – 2019	481	98
2019 – 2020	545	111
2020 – 2021	524	124

respondents said their access to money during the relationship was controlled by the perpetrator



respondents said that their partner did not let them have money for essentials during the relationship

respondents had to give up their home as a result of the abuse or leaving the relationship and nine found themselves homeless as a result of leaving



respondents told us they were in debt as a result of the abuse and over a quarter regularly lost sleep through worrying about debt

respondents had to give up their home as a result of the abuse or leaving the relationship and nine found themselves homeless as a result of leaving



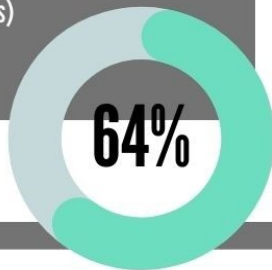


# Moray facts

## Children

### Flexible Food Fund

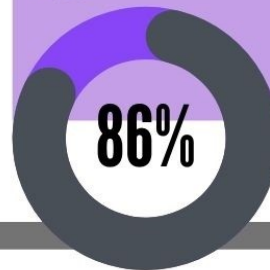
winter and summer payments 2020-21  
Total number of claims – 1462 (26.1% of households claimed both summer and winter payments)



Claimants  
with children  
in household

### Scottish Welfare Fund 2020/21

Total number of claims awarded –  
1899



Moray School Bank  
supported in 20/21

**484** individuals



**£31562.47**

Moray Food plus received  
2,907 referrals and  
supported 7,386 people  
increase on previous year

**15%**



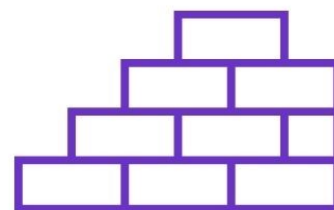
The most recent figures in Moray tell us that 23% of children are living in relative poverty. This equates to 3,696 children, 358 more children since 2015.





# Moray facts

## Benefits and Grants



Housing Benefit current claims 2021

3309



Working age



Pension age



With dependants



Under 21

Council Tax reductions 2021

5616



Working age



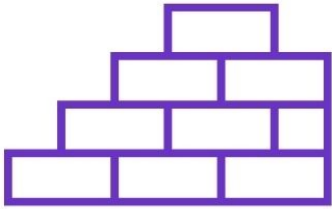
Pension age



With dependants



Under 21



## Moray facts

### Benefits and Grants

#### Free school meals



**960 households awarded**

#### School Clothing Grants



**956 households awarded**





# ACCESS

## Case studies



Simon is a 26-year-old student with ADHD and is care experienced. He lives mainly alone but hopes his daughter who visits will come to stay with him. He attended a Community Larder after a lot of encouragement. In his home, his cooker partially worked but otherwise no white goods were functioning. On receiving the tenancy, the gas was switched off because of cost and he has not been able to afford to get it switched back on. He is living with no heating and hot water, no fridge, washing machine, microwave and floor coverings. He is reliant on friends to pass on clothes and footwear. His situation became fraught when his car needed essential repairs, which were above the value of the vehicle. The car is a lifeline to see his daughter who is his priority. Through building up a working relationship, Simon shared more information and some help was sourced. There was a successful application to MERF; utility top ups; 2 applications to Life Changes Trust and contact with Who Cares Scotland.

A plumber was contacted to fix his leaking cistern and a locksmith sorted the doors. Through conversations with colleagues, Simon benefited from goods from a woman's estate plus some outdoor play equipment. A member of the Men's Shed went over, cut his grass, and then made raised beds for him to attend to with his daughter. At various points, Simon has tried to access help but the Council Office access point is closed and he is not comfortable talking on the phone with limited credit or completing on-line forms. This has caused increased anxiety but also added to the likelihood that he misses deadlines, which adds to his already difficult circumstances.

A customer came in to the Library as he had received a letter regarding the new housing application scheme launched 29th April. The letter states that in order for him to stay on the housing list he must reregister on the new system by 29th May. If not it will be presumed he no longer wants to be considered for housing in Moray.

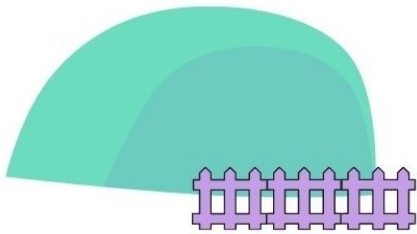
However, the customer is IT illiterate and has no email etc. – which he needs to be able to apply. Libraries staff are working in a limited capacity and are unable to sit side by side with customers due to the current restrictions in place. Even under normal circumstances, this would take quite some time to assist with creating an email account and then showing someone how to use it - before they would then have to assist with completing the application.

When applicants get to the top of the list they will receive an email offering them a tenancy which they MUST respond to within 4 days. All we could do was tell him to ring the Contact Centre of Moray Council for advice but he said he had done this and they told him to come to the Library. The front door of the Council is closed.

In periods when Libraries were closed to the public the phone was constantly ringing with people asking when Libraries were re opening and often that was for PC use. People were sitting outside the Libraries to use the public Wi Fi on their own devices,

Libraries were doing face to face bus pass applications for people who were not able to make their applications online. We were able to do Order and Collect early September. This was in response to a big demand and enquiries were coming through Members and the Unions.

Access Points were clear that they were not going to re open to do it. Often Moray residents were seen wandering round the Council HQ buildings looking for someone to talk to and get help.



# RURAL

## Case studies

Martin is a single man, with no dependants and is partially sighted. He had to take early retirement due to ill health and relies on benefits and a small private pension. His wife and he recently separated and she has moved out of property. She used to take care of bills/finances due to his ill health. Martin stays in a rural location in a private rental which is not in a good state - heating and conditions are below an acceptable standard.

The property owner has been demanding a new deposit and rent increase because of the new tenancy agreement as single tenant, however he has lived there for 7 years.

The Housing Service have provided advice and support as he is at risk of becoming homeless. He is still awaiting reassessment of benefits due to claiming as a single adult. Martin now has to employ a gardener and cleaner as he can't undertake these tasks himself. He has multiple debts of over £10,000 and is worried his ex-wife would take out loans in his name. The Money Advice Moray team is providing financial support.

Angela is a single parent who lives in a rural location with her 5 children aged between 2 to 16 years. She lives in a 4 bedroom privately rented property.

She has various health conditions that prevent her from working and so relies on benefits. Her eldest daughter often helps with her care and daily tasks.

She attends hospital appointments and struggles with the cost of traveling to them. It costs her £20 per week in travel alone just to get her shopping for the family. She has been affected by the benefit cap, and is continually struggling trying to pay off over £2,000 in debts.

Angela lives in constant fear of opening her mail and facing the seriousness of her situation. She has been referred to the food bank numerous times and received help with Flexible Food Fund etc. She was unsuccessful for a Personal Independence Payment, but is appealing the decision with support from Money Advice Moray team. She is in rent arrears, her Landlord is considering action and she is facing bankruptcy.

A family of 5 who had been housed rurally in a hard to heat home by Moray Council needed support in a more flexible way. Their heating is oil and the recognized route to purchasing oil is to order a specific amount at a time, usually costing around £500. As this was unaffordable in a lump sum, they received shopping vouchers and we were able to purchase gas canisters for their heaters, to enable them to save some money to buy the oil they required. When the Project Coordinator went to deliver this support, Mum wanted to hug her, but couldn't. Mum was so appreciative of the ability to work around her fuel problem with her not being on mains gas as is the case in urban areas.



Linda has long standing mental health problems who lives alone with little community support. She has needed considerable input from several of our volunteers throughout lockdown.

The lack of statutory services and the death of her mum during lockdown contributed to a huge deterioration in her mental health.

The demands on volunteers from the lady has been immense and often found themselves put in very difficult situations due to the lack of support from elsewhere. eg taking her to hospital following an overdose and collecting and taking her home after self-harm episodes. Going into her home as she made several cries for help immobilised due to a back problem and could not reach the kettle or feed herself.

Social work contacted on at least 2 occasions in the hope she might be referred for support from one of the mental health agencies. There literally was nobody else to meet her constant demands and we had to do the best we could. 4 volunteers had to pull out as her physical and emotional needs were too much for them.

### Enquiries coming through Elgin Healthpoint for Mental Health:



2019/2020	2020/2021
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187

31

The most enquiries for both periods relate to weight management. It's worth noting that the Healthpoint has been closed to the public for face to face support therefore the majority of queries are coming from staff and engagement with that group has been fairly low. Healthpoint was open to the public for most of 19/20 which the figures reflect.

**Margaret is a single person, with no dependants and lives in a rural location on her own. She has not worked for a while due to alcohol dependency but she is getting specialist support with cutting back. She also suffers from Asthma (exacerbated by the damp condition of her rented bedsit) as well as back & shoulder pain from a previous injury. She suspects she has an underlying mental health issue, undiagnosed and does acknowledge her alcohol consumption being a degree of "self-medication". She struggles to heat the property and had to request a cold food parcel in the winter. This was so that she could have some money for heating as she didn't have enough gas to cook and heat the property. Now being supported with benefit claims and debts by Money Advice Moray team.**



# HEALTH

## Case studies

It was the Saturday that the A96 to Aberdeen was closed due to snow drifts.

My heart went in SVT (very fast heartbeat) that wouldn't resolve locally and the decision was taken that I needed hospital care. I live in Huntly, the roads were bad, and the Ambulance couldn't get through to ARI, so we decided to try for Dr Gray's - we had a 4-wheel drive ambo and I had been in SVT for about 2.5 hours. We got through and I wasn't great at this point and the crew had used blue lights to get me there quickly.

In the A&E about an hour later after treatment my heart went into its proper rhythm, and all was well. They asked me if I knew anyone who could pick me up and get me home? I said no it was 10.30pm on a Saturday night and the roads were bad. They then asked if I would be happy to get a taxi home- they would check the price. I wanted to get home for my daughter also didn't want to take up a bed for no reason. So, I said yes, I would consider it. They came back with the offer of being able to do it for about £45 50 - they laughed and said they had expected it to be nearer £80! I took them up on it.

The taxi driver wasn't wearing a mask and I was too tired to insist. He drove very fast but did slow down as we were approaching snow drifts. The road was awful, and I was pretty scared the whole journey as he didn't have a suitable car for snow and wasn't driving to the conditions. He had agreed to the journey though.

When we arrived at my house, he said he would take a bank transfer and that the journey was £87 on the metre. I was shocked but had to pay - I was way too tired to argue and just wanted to get in my house and forget the whole thing.

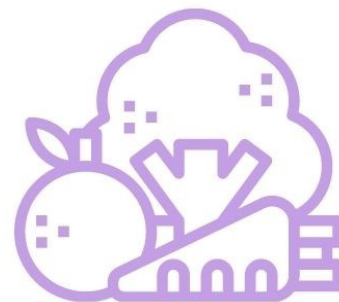
Now I can afford to pay £87 - not happily but I have a job and buffer to afford this - many can't. I am not sure I would have agreed if I had been told this before setting out - but who knows. I was vulnerable but there are many more who would have been more so.

The hospital wouldn't have been responsible for the taxi drivers driving but it was scary as were the roads and I was thankful to have got home. The price eventually charged was £37 over the quote given before I left. Hospital discharge is a problem - I have heard of stories of people having to pay for taxi rides to Burghead from ARI and paying over £100.

Patient, Dr Gray's



# HOUSEHOLD COSTS



## Case studies

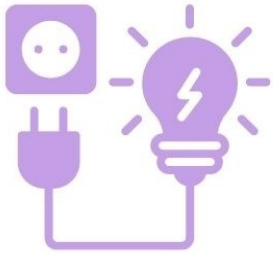
'May (mum) & June (daughter) May first attended Step by Step with her daughter June, who was 6 months old, in July 2019, at this time she attended with a support worker. She has 2 older children that she doesn't have under her care, but is still involved with on a visiting basis. May lives on her own with June but the father has supervised visits, he is the father of all 3 children, he has a drink problem that he is trying to get under control. He does not contribute anything financially as he does not work either.

May lives on benefits, she has not worked since I have known her, but I do not believe she was working before her pregnancy either. She is unable to work now due to having sole care of June, but also her mental health causes her a lot of problems and she receives extra money in her benefits as it stops her being able to work. We have given May lots of support both financially and emotionally over her time at Step by Step before and during the pandemic. She is always very grateful for anything she receives. I do believe that May has a problem with being able to manage her finances responsibly, if she finds she has money she will spend it. I have tried to help her with this, by referring her to Moray Council's Food Fund. I also went with her to put money onto her gas and electric cards, so I knew it was being spent responsibly. More recently I also referred her to R-evolution for Good.

During lockdown things worsened with her finances and this had a knock-on effect with her mental health. I discovered that May had £20 left in her bank, she was in the emergency reserve of her electric meter and the cupboards were almost completely bare of food and she was going hungry to be able to feed June. She explained that cost of shopping had gone up as she found the cheap brands that she usually bought were often sold out and was forced to either buy the more expensive brand or more often just go without. I felt this was a good reason to apply for a MERF for her. I applied for £200 but I believe she actually received £300. She was able to put money on her meters, buy food for the cupboards and even bought some craft things to do activities with June at home. In the meantime whilst applying for the MERF, I did arrange food bank parcels for May.' **Step by Step Co-ordinator**

**'The help and support I got from the money and vouchers that was set up by Step by Step really helped me because it meant I could get more food for June and gas and electric as we were in more. It also helped buy some art and craft stuff to keep her entertained the support took a massive strain off my shoulders which is a massive thing for me as I suffer with depression and anxiety and money was a worrying and a stressful thing for me and this support really helped me.'** Single Mum of 3





# HOUSEHOLD COSTS

## Case studies

Denise first registered with Step by Step in Moray on 22<sup>nd</sup> January 2020 with her daughter, Alison who was 20 months old. She originally attended SBS to gain ideas for activities with Alison, to help with routines and to help develop Alison's communication skills by mixing with others her age. Denise had been unwell with cancer and was still receiving treatment at this time. During lockdown in 2020, it became apparent that Denise and her husband were feeling the financial pressures of the lockdown. Having both worked all their adult lives, they found it impossible to accept financial help at this time, despite my offering.

On the 19<sup>th</sup> November 2020 Denise accepted our offer of a weekly delivery of fresh fruit and veg over a 4 week period. On 3<sup>rd</sup> February 2021 Denise finally accepted financial help from us in the way of a Tesco voucher. Having accepted this Denise told me just how much they were struggling financially due to her being on sick leave and her husband being furloughed, they had to use their life savings to be able to live.

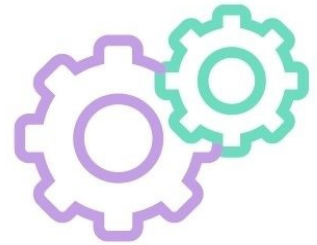
I felt this was the right situation to be applying for a MERF grant. Having requested £200, Denise received £500 to help with the many broken down household items as well as a broken down car, of course food and bills including a vet bill for their dog.

*"That's so much pressure taken off us this month now, our car broke and is over £500 to fix, our boiler broke and cost a good amount to fix, then our washing machine and tumble dryer are bust and our dog just had 2 major operations on his back legs and the vet bills (even though we have insurance for him) are sky high. So the fact I know I can make sure we have food in our fridge this month and it won't even be a struggle had just made me so happy! You have literally no idea!!!! Thank you!!! Xx"*

*"My little family were really down on our luck, on top of the troubles we were already having my husband was Furloughed like many others and at this time we experienced a lot of pressures for getting the food shop but the shopping vouchers meant we didn't have to worry about the shopping and focus the money we would have spent to other bills. We also wouldn't have gotten our car fixed if it wasn't for the help we received which was completely unexpected, and we will be forever grateful!"*

# WORK

## Case studies



Mum is a single parent to her daughter who is a primary school. Mum had been studying for several years to create her own business in beauty therapy and was self sufficient. She fell and broke her wrist and had plates fitted. This has meant that she cannot work as beauty therapist as she has ongoing issues with her wrist. Mum struggles financially now as she is unemployed. MSB supported during COVID and mum asked for counselling and coaching support through RFG as she was struggling with some long term emotional distress. Mum is working really hard to move forward and make decisions on what to do now, as she needs to make very different choices. Mum has been accessing family days out through NWIM and it has been a huge help for her and her daughter, describing it like a small holiday. Mum is engaging with both a counsellor and a coach to help her move forward to create the life she dreams of for her and her daughter.

Dad lost his job at the beginning of COVID. He has 50% custody of his 3 year old daughter. He got another job straight away, but it paid less and he was struggling to pay his bills, after 8 months this became a huge black cloud and his mental health was not in a great place. When he met with his Revolution for Good coach he was a high risk of suicide. They establish a supportive path and then began the process of coaching. They immediately set about getting the clear picture of his finances, which he wasn't aware of as he had stopped looking, The picture wasn't as bad as he thought. He and his coach, worked together to make improvements. As part of the coaching process he was motivated to look at his ambitions and he applied for and was offered his dream job. He has now started that job and has managed to clear his finances and has ended child poverty for him and his daughter and has goals set for this summer to do the things that promote his mental wealth.

I live with my sister, Mum, and Dad who are self-employed. We have never wanted for anything really, but have been really struggling. There was no money coming in for 14 weeks cause we were waiting for a benefit (universal credit). Mum was really upset because we're not a family who has ever been on benefits and didn't know how it worked. It was embarrassing asking for help. Mum said that all our savings for a rainy day were being used up for paying the mortgage and bills. We were told about the Keith Covid Group and they connected us wi' The Loft.

The Project Manager played the "basket trick" with us. I had to meet her every week and say fit we were short o'. We had food, toothpaste, shower gel, craft stuff and pens. We had vouchers for fresh stuff, meat and veg, so Mum could buy it...proper food for cooking. The first day I said "Oh my god that looks like heaps and she said that's one day for Mum and Dad nae tae worry." There was things from the hotels like the wee jams, and it kept changing. The Project Manager talked me through oor different meals like breakfast, school breaks for a play piece....it fair mounted up.

Getting the different packs each gave me something to look forward to as I was sick oh online work. It wis fun getting the cooking packs and craft or gardening packs every week for something different to dae. My parents made up a wee Christmas hamper to say thank you. Mum says it was a lifeline.



# WORK

Jan lives rurally with her 2 grown up children in a village with no shops. At the start of lock down her daughter was made redundant. Her son has ASN and is unlikely ever to be able to work. They live in private rented accommodation that is poorly heated and insulated. Jan works part-time on a zero hours contract. Initially she gained extra hours at the start of furlough but this has gone back to a situation where she can never predict her weekly pay. Jan was off sick for a number of weeks due to pain that eventually was diagnosed as a benign tumour. This also prevented her being able to work as she could not drive which was a requirement. Jan regularly accessed a Food Larder which was funded via Lennox and Innes Community Councils, St Andrew's Church, HIE and local donations. Support was sought twice successfully via MERF to help the family, plus they benefited from the Martin Lewis top ups via Moray School bank.

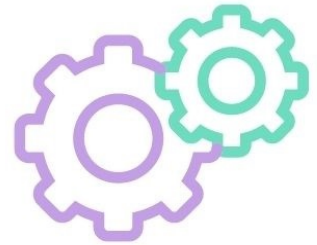
I am a stay at home Mum, I have 4 kids 2 teenagers and 2 at primary school my husband works as a delivery driver. During the pandemic and even now we are struggling having no spare money each week and have to save up for simple things like kids shoes or birthdays. My husband lost hours due to the pandemic and even though his hours are increasing now it's still difficult. Because my husband receives working tax credits we are not entitled to free school meals or the money paid out for free school meals during the school closures, with home schooling if it wasn't for the help we received from the MERF and from Moray School Bank it would have been a much more stressful time for us. Our house is a private rental and is very run down and we are very overcrowded with myself, my husband and 2 youngest children in one room and it's a real struggle especially for my daughter who's nearly 10 and needs her own space. We managed to get a laptop for my eldest from the relief fund and it's been a great help. The School Bank has helped us greatly with vouchers for food and school clothes.

Katy, a single mum of two had heard from a friend about the support we offer at Lossiemouth Food Bank. She works in a local hotel; she is on a zero hour contract but for the past few months has been working between 16 20hrs per week. She arrived at work with a cough and her manager advised she had to return home and self isolate for 14 days. (This was due to her having one of the symptoms of Covid 19.)

The following week Katy went to the bank and discovered she had no wages, she contacted her employer who advised her that due to her being on a zero hour contract she was not entitled to sick pay, this left her with no money for her family. Katy informed us that she had to send her children aged 9 and 1 to her ex mother in laws as she had no food to feed them. She pretended that she needed a break from the children as she was too ashamed to say she could not afford to feed them. She had not eaten for 2 days herself. A volunteer went and delivered an emergency care package within an hour to ensure Katy had enough food to last her a few days. Once the assessment was carried out, a referral was made to Moray Baby Bank to get supplies for the baby, so the baby could return home.

# WORK

## Case studies



Myself and my partner do not get paid until the end of the month and have no insulation in the house. I have raised this issue to our landlord and he will arrange to have some insulation put in but needs to make sure we can live in the home and manage to do things with our baby while being done as we have nowhere else to live. The poor insulation has seen me burn through £100 in gas in less than a month and the house is still Cold. My new-born has three blankets on at night; myself and my partner sleep with hats on, in the bid to keep warm. I used the last of my money in heating instead of buying food for myself and partner, myself and my partner are unwell and now baby has sinusitis due to the coldness of the house no matter how much money I put in and looking to try and get an electric heater for the bedroom but I can't afford this right now and need help for this 4 days until we can get some money. Partner self-employed earning £270.00 per week, claimant on maternity leave £610.00 pcm and claiming UC £402.00 per month. Declared expenses was £100.00 pcm on electric and gas. Claim was awarded of £40.00 food and £40.00 energy for 4 days for 2 adults and baby and referral made for WFF to help them until the landlord had fixed the issues.

Cath is a 65yr old self-employed taxi driver. She approached us in August for support as her income had seriously declined due to lockdown with less individuals using taxis due to self-isolation and pubs not being open. All these changes were having an impact on her income. We have been supporting her with food vouchers, meals and fresh fruit and veg on a weekly basis. Cath seemed very anxious one day when she arrived at the church to collect her parcel. On discussion with her it was discovered her taxi licence from Moray council was due up for renewal in October costing over £400 for a 3-year licence. With being out of work for so long due to lockdown and a vast reduction in income Cath could not financially afford to pay this amount and could put her business in jeopardy where she would need to stop trading. After discussion it was suggested she called Moray council to see if they would do a yearly licence fee for her. Moray council declined the option and advised she had to buy the three-year licence.

We then supported her and referred her to make a claim for the Moray Emergency Relief Fund. Cath called back the following day to say her claim had been approved and the fund was going to pay for the full three-year taxi licence. Cath says this has been such a relief for her and has allowed her to continue trading. As an emergency response team, it has been highlighted that there might be a number of taxi drivers experiencing the same situation as Cath. We have contacted our local councillor to see if he can highlight this to the local authority and see if they can assess the Taxi licence fee for individuals who have been affected by Covid 19.





# MOD

## Case studies

34 veterans living in the Moray area are receiving either short term or longer term support through one to one case work dependant on their need and vulnerability.

Robert was a recluse and hoarder. He was under threat of eviction from private rented accommodation, which was in a very poor state of repair. He had no digital skills had not engaged in society for around 10 years; no form of ID; lacking personal and life skills and no family/friend support mechanism. He was rehoused with assistance from Moray Councils Housing Options Team. A Link support worker was obtained once he was registered with a GP but now this service has been withdrawn. He used the Moray Covid Hub, fares 4 free and outpost charity for assistance during the pandemic. He was referred to Adult Social Services but did not meet the criteria.

Alec was rehoused to this area in Sept 2020, in Veterans Housing. He lives alone after a spell of homelessness in Edinburgh. He felt let down by all veterans' services he has been in contact with, ASAP, Legion Scotland, Poppy Scotland, Outpost, SSAFA. He had yet to register with a local GP, despite having mental health issues and had stopped taking his medication. Alec felt isolated and abandoned as new to area. He was struggling mentally and financially, very underweight, had lost his teeth. He had been neglecting himself due to mental health issues and rarely leaves house or has any social contact.

Befriender sought via Legion Scotland. Poppy Scotland Welfare assistance for money, food, white goods. Registered with GP and medication corrected. Employability support via RFEA. Home Energy Scotland as huge utility bill debt, helped to wipe debt. SVGCA housing involvement due to the problems with neighbours and dogs fouling in client's

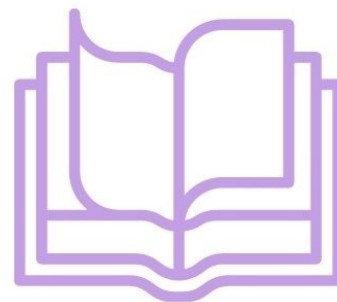
Ian lost his job and home due to pandemic. He worked as a lorry driver and lived in lorry cab with his dog for 5 years before the pandemic, having lost home following marriage breakdown. He was rehoused via Housing Options Scotland/Poppy Scotland Welfare/Home Hunt support. Support was given through Veterans Charities – Outpost and SSAFA

Mark was a veteran who was furloughed with a wife and 2 children to support. He had suffered with mental health issues in past and lockdown meant mental health deteriorated and face to face via NHS Psychiatrist ceased. He subsequently completed suicide. He had engaged with Moray Wellness Hub and Combat Stress prior to completing suicide, has previously engaged with GP, Beechwood and Dr Gray Psychiatry. His widow was supported by securing new home/debt issues/bereavement support/legal advice.



# EDUCATION

## Case studies



Bill turned 18 at the end of 2019. He was newly independent and living on his own with a Moray Council tenancy. He has mental and physical health issues that meant his extended family questioned his ability to live on his own. He needed to show his family and the agencies supporting him that he could make a go of living on his own.

A particular concern for him was managing his money and he was referred to the Adult and Family Learning Team for support. Bill worked on budgeting to make sure he could meet his rent, utility bills and weekly expenditure. He applied his numeracy skills to calculate his weekly outgoings and his income from benefits. Some benefits are paid monthly and some four-weekly, while some outgoings are weekly and some calendar monthly. To know exactly how his income and expenditure related he needed to understand how to standardise income and expenditure to the same time period. He also had to monitor spending that varied, such as how much he spent on food and household goods, to see what his average expenditure was. Once he knew how much money he had, he could make decisions about how to spend it.

The worker introduced Bill to the Martin Lewis money mantra - can you afford it? If you can, do you really need it? If you're skint, but you do need it, have you checked prices at different places? If you get a no answer to any of the questions, you don't buy it. Bill seemed to quite like asking himself, "What would Martin do?" By referencing this popular culture figure, it helped him to realise that managing your money is what everyone has to do (or should do) – that was reassuring for him.

During lockdown Bill's ancient and unreliable cooker finally became unusable. He wrote an application to the Moray Emergency Relief Fund for the money to get a new one. He was able to clearly state how his diet affected his physical and mental health and that the situation was made worse by lockdown because he couldn't meet up with friends to get a takeaway or visit relatives for meals. Feeding back to MERF about the positive impact the grant had made, he wrote: "Getting the new cooker allowed me to feel safer and capable in my own kitchen. It also allowed me to cook food knowing that it wasn't because of my skills that it came out bad. It's been a great benefit in terms of helping to broaden my skills with cooking. My OCD isn't picking at food because it is not getting burnt so easily, so my mental health is better in that area."

Bill applies his numeracy and literacy skills to support living independently. Being on top of his money means his financial situation is sustainable. Bill is able to make choices about how he spends his money. He has started taking driving lesson and is making his money work for him.



# EDUCATION

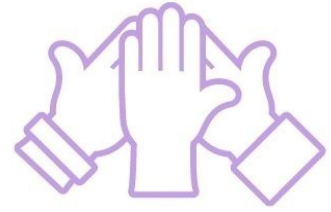
## Case studies

Moray College UHI is involved in the transition of a pupil with additional support needs. It has been identified that this pupil is unable to be supported in school, but sadly, the appropriate transition route into College is not available. This situation highlights the problems faced by young people and their parents when continued full time education is the most appropriate but neither institution can support this. There are of course other pathways, however the parent, although employed, does not earn enough to support her child without the income from the benefit system. This highlights two problems in society – one that our schools/colleges are not always in a position to support young people in their transitions and in-work poverty which is causing the parent additional anxiety.

Moray College UHI, through the support of a Learning Development Worker, was able to help a young Childcare student who found it too crowded in the family home to successfully study online so took the leap to get her own accommodation. Sadly, the only route available to this young person along with her boyfriend, was to declare themselves homeless. The young people were placed in temporary accommodation in Keith but then thankfully were moved to a permanent flat in Buckie. The Learning Development Worker was able to support the young people by arranging food supplies to help them and the Student Finance Team were able to support with her transition in leaving home.

# DISABILITY

## Case studies



“Training about technology might be good. I understand zoom but teams is a total nightmare, especially trying to get into it. Seeing everyone’s face was quite difficult and as we need to see faces in 3D to pick up the nuances that is very difficult in a video call. We definitely don’t look at 6 people’s faces all at once normally. Broadband is a huge issue. It’s not okay expecting the world (or Moray) to ‘just do it online’ when our internet is so very, very poor.

I’ve had to get a mobile SIM card and put it in an outdoor router stuck to my chimney. It’s still bad, but not as bad as BT was. The ways to get broadband to where I live is either a very long wait or we have to pay through the nose. We certainly don’t have the funds to do that. We are 3 miles away from the hub and it means we are not going to get it anytime soon. The islands have better connectivity than we do here in Moray. This poses great difficulties for work as I cannot hear my colleagues properly or sometimes understand what is needed of me. I still need sometimes to jump in my car and go sit up at a passing place along the road to get a signal so I can join in. It’s disconnecting communities. This was much worse (horrendously bad) as the pandemic hit to the point it was part of the reason that caused me that much stress I had to go off sick. It’s the same for mobile signal. This was not a problem really before the pandemic. Being home from work meant switching off, but not now. It’s a utility now. We need it as much as we need electricity and running water.

The emotional impact we suffer from with dyslexia means it has a harder impact trying to do your job and be productive. It can be hard to be productive sometimes anyway, but not being around colleagues/friends and familiarity takes its toll also. Extra steps put into the day or rapid change was very hard for me. Support was lacking where very much needed. I would say there needs to be training in neurodiversity, and what it actually means to struggle with these difficulties. Dyslexia in particular but all of them. ADHD, Autism. OCD etc. Training for everyone. Including the people who suffer with it. They won’t even know everything about what dyslexia is and does. Or any of the other neurodiversities. The actual neuroscience of these difficulties can enhance the understanding and hopefully remove the stereotypes people believe.

Continued ...



# DISABILITY

## Case studies

(cont)

Dyslexia is not about reading, it's about processing. It's about the brain. The executive functioning. The symptom is the difficulty reading or not balancing emotion. That is just two of the ways it shows up. I don't believe enough people understand neuro-difference and I feel that it really does need to change. It's becoming more recognised and attitudes currently sit only where if you tell someone you are dyslexic, the answer usually is, 'Oh I can't spell either', 'I'm a bit dyslexic too' or 'Dyslexia, yeah, I had a bit of that at college'. We learn new things every single day. A new colleague's name or a change in process and procedure. Dyslexia is a learning difficulty. It's going to take someone with dyslexia a lot longer to remember that new thing.

For me it is a filter. Not a label. Everything coming in is through the filter, and everything going out is through the filter. Any brain would find it difficult to learn new skills whilst living from the amygdala - pandemic panic - but that is what has been expected of some people, without grace. We need time and support to allow our brains to process. We also need acceptance alongside understanding. If people understood we saw the bigger picture on a far from regular basis, they would see how exhausting it is. Equally they would see how relevant and needed people with dyslexia are in the workplace. We have many talents. “

Adult with Dyslexia

Jo had been awarded Personal Independence Payment standard daily living but believed the entitlement should be more due to their health issues experienced and how they affected daily living. They received help with CRMR1 (Mandatory Reconsideration) and SSCS1 forms (Tribunal). However, Jo's health issues had resulted in missing several DWP deadlines. In addition, the receipt of two important medical evidence documents had not been noted or considered by the decision makers.

The Advisor re-submitted lost documents and briefed Jo about the tribunal papers and the tribunal procedure (client out with the timeline for a written submission to be submitted). A telephone tribunal took place (due to Covid restrictions) with a successful outcome: Jo was awarded Personal Independence Payment, enhanced daily living and standard mobility.

# HOUSING

## Case studies



John approached the Citizens Advice Bureau the day before their housing court hearing date, having initially misread the date, and consequently had not prepared. He is a housing association tenant, with over £3,000 rent arrears at the time of initial contact, but was in receipt of Universal credit with payments being made towards housing costs. The arrears accumulated primarily due to a change in circumstances; the client had gone from full time work to self-employment shortly before coronavirus restrictions, and as such was unable to receive any assistance for self-employed people, and was unable to carry out work for the business due to this being based in 'customers' homes.

The court was contacted with client consent, and confirmed that no decree would be granted at this stage and appearance or representation would not be required. The case was continued for two weeks to allow the client to provide further information and a written submission to be made. John was able to confirm that the housing element was being paid directly to the Association, along with deductions towards the rent arrears, although there was a reduction in the housing element due to a spare bedroom, this still left a small contribution towards the arrears. John was given information on discretionary housing payments, and subsequently applied prior to the next court hearing date.

Payments had been awarded and a backdated payment of over £300 was made to the housing association. As the housing association were expecting to receive around £60 a month towards the arrears, the association sought a further continuation of eight weeks to monitor payments. His case was continued for a further twelve weeks with payments still being received, and to date this has not changed.

There is a concern that if the client resumes working their Universal credit payments might fluctuate, particularly if they take up self-employment, therefore on-going support is being offered to client.





# BABY BANK

## Agency observation

Between January 2020-June 2021, Moray Babybank received **380 referrals** from agencies who had identified that a family was in financial distress and could not afford essentials for their baby.

If parents would like help from the charity they complete a form to select the support they need.

Moray Baby Bank supports the baby from 0-2 years. Via donations of new and used items, they have given out baby clothes, cots, Moses baskets, cot beds, highchairs, prams, sheets and blankets. They have distributed 500 tins of baby formula milk, 400 packs of nappies, 800 packs of baby wipes and many baby toiletries.

This assistance particularly helps families where the pregnancy is unexpected or comes at a point of hardship. Mums are very grateful for the help as some are struggling to put gas and electricity in meters. Over the period, many anxious stories have been shared and the charities contribution ensures that there are improved living conditions for the baby, it reduces the financial burden for families supporting their mental health and enables parents to enjoy their baby.

**168 families  
have  
received help**



# EAL (English as an additional language)

## Agency observation



**Fact: Numbers fluctuate but there are currently 915 pupils on the case-list of EAL from early years to sixth year, with 52 languages spoken in Moray.**

Migrant workers required a basic proficiency in English to cope with learning during lockdown. The EAL team offered support in terms of their Health and Wellbeing, offering help to understand what lockdown meant; understanding of how to connect with services; and assistance accessing learning for the parent and child. I.T. was provided but it took a while and some families could not use it as they have low literacy in their first language. In some instances, the EAL team did door to door meetings with people who were not engaged with learning. Staff went on well-being walks to help them connect. A GLOW website page was created to support bilingual parents understand lockdown, the ICT available and help them engage with schools. Learning packs were distributed to pupils in Arabic and English. On the ground, the staff saw a lot of poverty of different kinds and lack of understanding due to their cultures. For example, some Chinese families wouldn't go outside as they thought that they would be arrested or shot. Some Syrian families understood that it was a curfew and so stayed at home. Some families with no technology regularly sent their children to school.

One woman, who was 8 months pregnant, with 4 children and a disabled husband was self-isolating, then became Covid positive. This was challenging in terms of translation and support. The language barrier was huge as she needed help to register for a PCR test and inform on the findings. The teacher had to help her to phone and then involved social work and health to help signpost the right contacts. It took a while for families to understand that they could access the Food Banks. Many have been struggling as they were laid off from the factories and desperately needed help and didn't know how to get support.



# EAL (English as an additional language)

## Agency observation

ESOL refugee community were scared to engage with the community during the pandemic and attendance at classes dropped off. The Lecturer re-evaluated the learning plan and decided to split classes into family groups to deliver some concentrated language learning. From the 8 learners (3 x husband and wife; 2 x brothers) 6 learners adapted to this adjustment well. The 2 who dropped out were intermittent learners prior to the re-evaluation. Moray College UHI delivered laptops to two of the families to support the change to their learning plan. The Lecturer reports that this approach, although concerned to begin with, gave the learners almost individual spoken language tuition supplementary exercises and homework to support their reading and writing, being delivered to their homes each week.

A mature ESOL learner has identified a particular need in her place of work to support her colleagues with their language learning. She approached the Lecturer and explained the needs of her colleagues which included a desire to develop not only their spoken English language, but also their reading and writing skills. The colleagues are all manual workers, but many have ambition for promotion. The mature learner, having undertaken ESOL classes for the past few years, has worked with the Lecturer to identify the requirements and an additional day time class at entry level will hopefully be included in the ESOL offer moving forward.

# COST OF THE SCHOOL DAY

## Agency observation



Education is often cited as a route out of poverty, but only when a child can fully and equitably access these opportunities. Awareness of the statistics around poverty in the local authority is important but understanding what this looks like for families on day to day basis is crucial.

The ability to afford what some families consider basic necessities in order to attend school such as a uniform, money for school lunches, resources for learning, digital access for home learning and funds for their child to participate in school events are very often a source of pressure and financial worry for families on a low income. Children who feel excluded and say they cannot participate fully at school report lower wellbeing than their more affluent peers. Moray school staff are aware that school costs ***“added stress for families and made children feel different”*** (Moray teacher) and work creatively to address these.

Families across Moray schools have shared what the reality of affording some of these schools costs are with uniform provision a regular concern. This includes families both in receipt of the school clothing grant and those who don't qualify. ***“I don't qualify for help but that doesn't mean I don't find providing two pairs of shoes and another pair of trainers or kitting out with uniform difficult.”*** Parents indicated that they have struggled with uniform costs at various points of the academic year ***“I need to get my son more uniforms and footwear during the year which the school clothing grant doesn't cover”*** with some families telling us ***I've also borrowed to cover uniform.*** (Moray parents)

Families are concerned that their children can miss out on valuable school experiences – ***“she can miss book festivals for not being able to afford it”*** and highlighted pressure costs that can hinder children's learning and stigmatise families on low incomes - ***“now all homework appears to be online which is very unfair and somewhat poverty shaming as I cannot afford a computer for my children to do their homework. My kids don't deserve to miss out because of that”***

During the first period of lockdown learning **19%** of Moray respondents to the 'Cost of Learning in Lockdown' survey stated at the beginning of school closures they did not have everything they needed in order to support their child in a home learning situation, with **60%** of families telling us they had had a change in financial circumstances and **46%** stating they were moderately to extremely concerned about finances.





# COST OF THE SCHOOL DAY

Agency observation

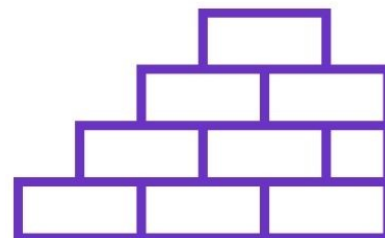
Families will often go to great lengths to make sure their child does not miss out or is not stigmatised due to low income ***I try really hard for it not to show to the other kids that my son is from a low income family by making sure he takes part and contributes to everything, however there is times that I think the school could be more sensitive to people's situation.*** (Moray parent) and ***some trips can be expensive but you don't want your child being the only one who can't go*** (Moray parent) with again incidents of parents borrowing money to ensure their child can participate ***Yes, I've struggled to find the costs for trips or had to borrow so my child doesn't feel excluded.*** (Moray parent).

Children and young people living in low income families also shared what it's like to attend school and worry about the costs of taking part and feeling excluded. This ranges from children and young people being aware of the financial pressures of attending school trips ***"My mum couldn't afford it"*** (Moray pupil) and where classmates were able to identify those that couldn't afford to attend they expressed that ***"it's a shame for those left behind who have to stay in class and do work"*** and ***"It's not their fault that they can't afford to go."*** (Moray Pupil)

Pupils are worried that some practices, fundraising activities and projects which requires buying additional resources risk identifying their financial situation stating ***"I definitely think there is pressure to bring in enough money, I feel like I'm letting my class down"*** and ***"I think it is only the really rich families who have stuff at home to make t-shirts"*** (Moray pupil). A pupil told us ***"my black school shoes are my only shoes"*** (Moray pupil)

What is very evident across Moray schools is that pupils have a strong sense of compassion and justice when talking about equal access to education ***"It's not fair. One of the school values is fairness!"***

# BENEFITS SERVICE & MONEY ADVICE



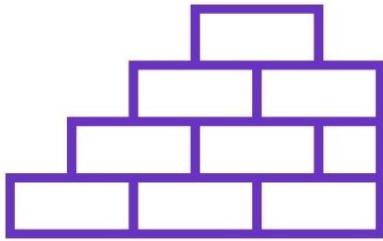
## Agency observation

Our teams have worked tirelessly throughout the pandemic to ensure that support from Housing Benefit, Council Tax Reduction, Free School Meals, Clothing Grants, Educational Maintenance Allowance, Scottish Welfare Fund, Discretionary Housing Payments and Money Advice was still available to those in need. Many people that had never claimed benefits or sought money advice before found themselves in difficult financial circumstances, having been furloughed or lost jobs, contacted our services. Support was needed for people having to claim Universal Credit for the first time or having to deal with changes to their benefits. Vulnerable people that were just about managing before covid found themselves cut off from their usual support networks, friends and families. Just doing shopping became a scary aspect for some and household costs were increased due to home deliveries and increased reliance on phone or broadband. Additional pandemic support was (and still is) available through the Flexible Food Fund and Family Pandemic Payments. Our services work in partnership with many other local services, charities and community groups to ensure that people have a support network or know who to call in a crisis.

**Scottish Welfare Fund** provides two types of grants. Crisis Grants can be awarded in the event of a disaster such as a fire or flood or in an emergency for example when a person has lost their job or income or has had an unexpected bill. Community Care Grants can be awarded to help establish or maintain a settled home or to support households facing exceptional pressure. Between April 2020 and March 2021, £159,000 was awarded in crisis grants, an increase of over £16,000 compared to the previous year. Despite lockdown preventing the allocation of new tenancies and house moves for the first 4 months of the year, over £319,000 of Community Care Grant awards were made; an additional £67,500 compared to 2019/2020. In the event of an unsuccessful SWF application the team endeavor to refer or signpost that person to another service or charity that may be able to assist. The additional support available across Moray before and during Covid has been welcomed by many.

**Self Isolation Support Grants** – these grants were introduced from October 2020. A grant of £500 can support low income workers who are asked to self-isolate by Test and Protect because of COVID-19 and would lose income as a result. Between April 2021 and July 2021, which includes months when Moray and Scotland as a whole experienced a spike in Covid numbers, over 140 grants were awarded.

**Discretionary Housing Payments** can be made to people who receive some help with their rent costs from Universal Credit or Housing Benefit but struggle to pay the shortfall due to exceptional circumstances. In Scotland Discretionary Housing Payments also cover the cost of the “Bedroom Tax”. Payments totaling £562,000 were awarded between April 2020 and March 2021; an additional £92,000 compared to the previous year. The increase in the number of households in receipt of Universal Credit Housing Costs due to Covid being the primary reason for the increase.



# BENEFITS SERVICE & MONEY ADVICE

## Agency observation

**Money Advice Moray** - At the start of the pandemic last year MAM colleagues started working from home, continuing to provide a full service but completing appointments by telephone and further ongoing contact by telephone, email and texting. During that period the team also assessed and provided monetary payments for the Flexible Food Fund and supported and completed, where applicable, client referrals to MERF. These funds were particularly needed by clients such as those who were self-employed but were not eligible for any government backed grants or payments and 'in work' clients who were placed on furlough and really struggling to pay for basic food and household items. The team have also steadily noticed an increase in the number of clients with mental health issues. During the last 2 years approximately 33% of MAM clients have a recorded a mental health issue.

	2019/20 (pre covid)	2020/21
<b>Flexible Food Fund Awards</b>		2833 payments awarded totalling - £502,260
<b>Supported MERF Awards</b>		209 supported applications totalling - £68,315
<b>Client Financial Gains</b>	£3,192,319	£3,784,256 (including FFF & MERF)
<b>New cases</b>	1106	1543

# ELGIN YOUTH CAFE

## Agency observation



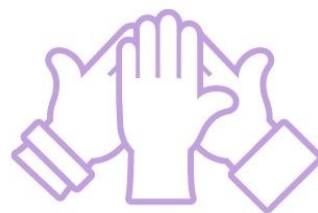
During lockdown staff delivered on-line cooking sessions with young people, delivering ingredients and recipe cards to their homes. Whilst this increased the interaction and engagement with parents, it also highlighted their living circumstances. As trust was built signposting to supports developed.

- Young people refusing to turn on cameras during sessions as they are embarrassed by the condition of their home. **"I knew everyone else would have nicer kitchens than ours".**
- Lack of basic kitchen equipment, poor condition of cookers, damp patches, paint peeling from ceilings. Other young people disguising their relative wealth by using virtual back-grounds to hide their luxury kitchens
- Piles of laundry seen in the kitchen during virtual cooking - family cannot afford to run the washing machine more than once per week.
- Cooking sessions - all ingredients delivered to young peoples' home. Parents splitting the ingredients, freezing or saving some for other meals, dividing one meal between the whole family.
- Inappropriate housing - 3 siblings trying to participate in online sessions. Youngest sibling has multiple complex needs and occupies the lounge, middle sibling was home schooling in the bedroom and oldest sitting on the stairs participating in an origami session with us as this was the only space available in the house.
- Aunt of one of the members requested financial support during lockdown - sister diagnosed with a degenerative disease, her husband on sick leave for mental health issues, recent family and friend bereavement, one daughter an active self-harmer and suicide risk. Income significantly reduced and family could not afford food or basic essentials. Aunt asked for support as her sister is too embarrassed to seek help.
- One Mum did not cook, couldn't cook. Through supporting her son and enjoying the food he prepared, she would join in. She especially liked the fake-aways, curry's and Chinese recipes we shared. At the weekend, she would regularly spend £40+ on take-aways but soon realised that home cooked is best and cheaper. Mum even invested in a new cooker and Christmas brought new cookery books to try.



# DISABILITY

## Agency observation



### North East Sensory Services (NESS)

**FACT NESS have 1080 service users in Moray, of which 195 are open cases.**

In March, as with the rest of the country, NESS had to make significant changes to the way in which it delivered services. They had to temporarily close all premises and had to make provision for staff to work from home.

The team stressed the importance of being able to use face time and texting for BSL users to be able to communicate with their service users and therefore the specification of the equipment purchased was taken into full consideration to allow them to reach and support as many people as possible.

NESS distributed over 6,000 letters to people with a sensory impairment. These letters were produced in the format of choice for each individual and this included braille, large print, BSL Video and audio formats.

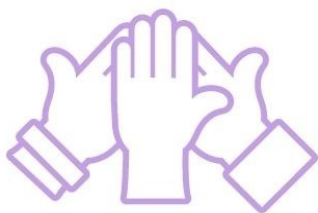
Duty social work was in place daily throughout. New referrals have been received and these were followed up with assessments held over the telephone. Some examples of interventions include the delivery of various pieces of equipment, the servicing of hearing aids and ongoing replenishment of hearing aid batteries and support with the completion of various benefit forms.

Regular contact with existing open cases was maintained. Emotional support has been provided to a significant number of service users to ensure wellbeing with a focus on mental health and reducing social isolation. We made referrals and sign posted to the Grampian Hub and other agencies.

Where possible, we tried to work imaginatively and collaboratively with both other team members and other professionals to allow things to be provided to people but in a way that limits the number of human interactions.

Lockdown resulted in severe difficulties for many of our service users, most of whom found that they were very isolated, without face-to-face communication ability. Whilst many people were able to use platforms like zoom, several of our visually impaired service users found this impossible to use. Independently accessing appropriate services such as GPs and vaccine centres proved to be very difficult for our client group.

Continued.....



# DISABILITY

## Agency observation

Accessing the benefits agency to independently make benefit claims has been extremely difficult for our service users. Some have had their assessments postponed as they are unable to participate by telephone causing financial loss and anxiety.

Basic needs such as shopping online for groceries was challenging, as people with a sensory loss were not given protected slots as those who were shielding had been offered. Many people were therefore reliant on staff and neighbours to assist with both shopping and the collection of medicines.

Although there is no evidence of any direct incident of financial harm, service users found themselves in the position of having to share personal details with neighbours and friends in place of family.

Social distancing is difficult when you are unable to see clearly, making going out for essential purposes problematic. Some service users experienced verbal abuse when mistakenly going too close to another person or not realising there was a queuing system in place.

The requirement for people to wear facemasks has been extremely challenging for both deaf and hard of hearing people as being able to clearly see lip patterns and facial expressions are part of their essential communication. Face to face BSL interpreting was not allowed, therefore this caused further difficulties in communication and accessing services.

For some service users, understanding all the information regarding Covid-19 appeared to be very difficult, for example hospital appointments and treatments being cancelled which caused great anxiety. For some of our service users, the withdrawal of rehabilitation resulted in a loss of confidence and a reduction of their independence.

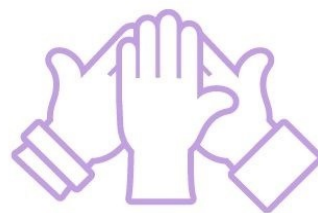
As with others, people with sensory loss faced the same challenges and restrictions surrounding work and their home life, however, for those with a sensory loss the opportunity to find a way to reduce their anxieties in the way that many take for granted was much more difficult. Where there were tensions and frustrations within families, another aspect of lockdown was the possibility of hidden harm, which is only now becoming more evident.

Following lockdown and with the reinstatement of home visits, there is a recognition that some service users were not coping with their sensory loss nearly as well as they had stated during telephone contact with workers. This has resulted in a great deal of work requiring to be done to increase independence and reduce anxiety.

**Ann Robertson, NESS**

# DISABILITY

## Agency observation



Some of the barriers our LEAD and the various stages of lock down. A number of learners would usually access a library to use a full size computer, rather than their small phones (not smart phones). They find accessing online sites and, especially forms, to be very difficult to use on their phones even when they are smart phones. This includes Council and DWP web sites. They have also been unable to go to the Access Point at Council face to face. For some of our learners this might be the only face to face contact they are having during some weeks. One learner, whose spouse is unable to work due to 'shielding' has reported, at registration, that they have been affected with their household bills and heating, they are unable to take up work, volunteer work or face to face learning, due to Covid 19, because of living with someone who is vulnerable. They have been put in touch with an organisation that advises on cost effective heating, however they feel very isolated.

**Learning Co-ordinator LEAD (Linking Education and Disability)**

### Community Learning Disability

#### Communication and the ability to communicate

Everything, including coping with the Covid measures are difficult to understand for some people with a learning disability. **There's an expectation that everything can be accessed digitally** which many don't have the means to use or the knowledge to operate.

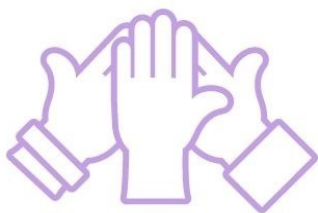
Clients have difficulty understanding the rules and can't walk in to a building to say please help me. **HQ Access point is closed.** Trying to understand the world is challenging with people wearing masks. Had a brilliant speech and language therapist from Aberdeenshire who provided easy reads but this has now stopped. Clients watch TV but don't understand that the rules being conveyed are those which apply to England not Scotland.

Accessing benefits is a nightmare. Universal Credit is only available on-line. They need to maintain through updating a journal that makes them dependent on someone else. Some people have lost money, as they did not understand how to update their journal (several hundred pounds) which they have lost out on. If you want to communicate that you want housing benefit it goes direct to the landlord, it's done via their journal. People often are not aware that they must inform universal credit about changes.

**The hoops to go through for Universal Credit are immense. People need support workers.**

Accessing Health is difficult. You need to order a prescription on-line, you can't phone up. Then you are presented with a number of phone options, which are difficult to process.

**We are making people more dependent than they need to be.**



# DISABILITY

## Agency observation

### Community Learning Disability continued

**Access:** Forres Council office is shut now. Although there is someone at the library they are not visible and when libraries were shut over covid that meant access to most services too. Applying for bus passes, accessing information and guidance, accessing IT...all were difficult. The workload on the CL Disability team trebled. **No clients were offered the Connecting Communities Support.** It didn't come our way.

An example: Getting a bus pass for an autistic young lady. It took 3 weeks to get the photo done, which then had to be put into the internal mail to Customer Services because the library was shut, and it was lost in internal post. This compounded the frustration of the young lady who was desperate to be independent.

Another example: For DWP we sit alongside the client to phone. Invariably half way through a claim the signal is lost. It's not uncommon to have 3 attempts and very time consuming for everyone.

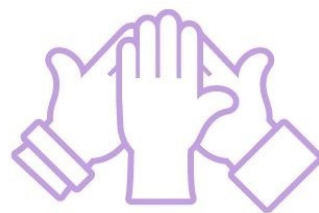
**Opportunities to work:** we have a few clients who would like to have a job. Realistically they are unlikely to hold down much. The intimation from employment support is that they will only take them on if a positive full-time job is a prospect. Our clients want a place of work in society, to feel useful so they can have a pattern of employment, which has a huge impact. They too need a purpose, stability and routine, knowing what's expected of them. Clients need support in a work environment and they don't get it. Businesses have lost sight of helping people and enabling them to feel part of society. They identify what they can't do instead of what they can. e.g. collecting trolleys, filling dishwashers. **Employment Law has become too entangled, what about their rights to opportunities?**

**Clients need people not machines**, with communication adapted to meet their needs. They can become isolated very quickly as **social contact** is so important for them and it is also someone looking out for them. The groups at centres have all closed.



# DISABILITY

## Agency observation



### **Dyslexia Scotland, the national perspective (similar across all areas).**

During lockdown, we had a lot of contact from parents with concerns around home schooling, lack of accessibility of homework sent from schools, how assistive technology can help and an overall concern about children getting behind with learning compared to their peers without dyslexia. These things often resulted in lowered self esteem and confidence. Some of this depended on parental support which was impacted by parents working or having difficulties helping because of their own dyslexia/literacy difficulties.

Going back to school there was a lot of anxiety from children with dyslexia, in particular those who were moving to high school and had missed out on the usual transition process. Some children with dyslexia enjoyed home learning and found that they preferred the lack of routine to school as it suited their way of learning. There is a worry that some of the benefits of home learning have already been lost in the classroom.

Dyslexia Scotland has run a series of online events which have been well attended by parents, teachers and adults with dyslexia.

We continue to receive regular enquires about how the identification of dyslexia has been impacted by the pandemic, catching up on lost learning, concern around predicted exam grades and requests for private tutors.

The most common thing we are contacted about by adults is identification of dyslexia and support in the workplace – telling their employer, getting reasonable adjustments in place etc.

During the pandemic we have created 2 resources in particular to try to help:

Dyslexic Career Journeys – <https://www.dyslexiascotland.org.uk/news/new-dyslexia-career-guidance-resource-released>

Post Assessment Pack for Adults – <https://www.dyslexiascotland.org.uk/post-assessment-pack-adults-papa>



## Agency observation

A Veteran is defined as anyone who has served for at least one day in HM armed forces (Regular or Reserve) or Merchant Mariners who have seen duty on legally defined operations

Every year approximately 22,000 personnel leave the services and return to civilian life. The vast majority of service leavers have a successful transition to civilian life and do not need additional support. However, some do experience difficulties, just like other members of society. This might happen shortly after leaving the service or many years later. Moving from the military family to the civilian world may be experienced as a second culture shock. It is estimated that 6% of veterans struggle to adjust to life as a civilian, either straight away or at a later stage depending on life events.

Life skills such as budgeting, cooking, organising accommodation, registering with a GP, writing a CV – each of these may be new skills to develop. They will have had a unique way of life, formed a supportive and tight knit community, they would have moved around every 2-3 years with some overseas postings, they will have a different language and humour. They may have a lack understanding towards and by the civilian community and they may have a mental or physical injury, often described as invisible injuries.

There are 3 types of service leavers-

Normal Service Leavers - are discharged on completion of engagement, submitted notice to leave or been given notice of discharge under redundancy. They are entitled to resettlement support to assist with return to civilian life up to two years before the date of discharge. Not all normal service leavers engage with the support on offer as they transition out as they may have their own plans, but civilian reality and lack of basic life skills may quickly alter their vision of life away from the military

Medically discharged service leavers - have pre-existing physical or mental health problem, or will have been injured or developed a medical condition attended an occupational medical board. They will have been offered and maybe refused or were reluctant to engage with either Personnel recovery units or in-service welfare support as may feel they have been let down by their unit, the service, medical services or the government. They struggle to trust community support agencies when they return to civilian life and can sometimes avoid or delay seeking their help.

Early Service Leavers - are either discharged compulsorily (alcohol/drug misuse, criminal acts, inefficiency, temperamental unsuitability) or leave at their own request with less than 4 years' service. Discharged prematurely can mean leaving with no future plans to transition to civilian life.



# MORAY WOMEN'S AID

## Agency observation

In an average year 130 single women/families seek refuge accommodation, sadly due to the size of our refuge we can only accommodate around 35 women/families each year. Those we can't accommodate are supported to contact Moray Council Homeless Dept for safe accommodation, MWA will provide outreach support. The majority of women have already left the family home or are still in the process of leaving, MWA provides support through our Community Outreach Team providing both emotional and practical support.

The Children and Young People accounted for in our stats receive person centred 1 to 1 support, but we know many more will benefit from the support their mothers receive. We can't provide meaningful support to a child below the age of 4/5 but if a mother leaves an abusive relationship during this stage and particularly before a child is 2 years old the positive impact as that child goes through life no longer living in an abusive home is immense. Their long-term outcomes and life chances improve significantly as they are far less likely to experience poor mental and physical health, poor social skills and their engagement with education and healthcare is increased.

Domestic abuse is a gendered crime with the majority of victims being female and the majority of perpetrators being male. Whilst both men and women may experience incidents of interpersonal violence and abuse, women are considerably more likely to experience repeated and severe forms of abuse including sexual violence. The abuse is more likely to be sustained physical, psychological, financial, sexual or emotional abuse which can result in injury or death.

Domestic abuse is a pattern of behaviour that causes trauma to the survivor impacting on their thought process and decision-making skills. It can have an enormous effect on your mental health. It is now well accepted that abuse (both in childhood and in adult life), is often the main factor in the development of depression, anxiety and other mental health disorders, and may lead to sleep disturbances, self-harm, suicide and attempted suicide, eating disorders and substance misuse.

If a survivor has been diagnosed with a mental health disorder, they will be in a particularly vulnerable position, and are likely to find it even harder to report domestic violence than other women.

# MORAY WOMEN'S AID

## Agency observation



They are likely to suffer from a sense of shame because of the stigma attached in our society to having mental health diagnosis of any kind, which may make them feel even more powerless. Furthermore, the response of the service providers is also likely to be more problematic, due to the stigma of being “mental illness”:

- They may not believe you when you disclose abuse.
- They may see you only when your partner is present.
- They may accept your partner’s account at face value.
- They may feel sympathy for your partner – “After all he has had to put up with” – or blame you for the abuse.
- They may judge you (particularly if you are self-harming or have attempted suicide, or if you use alcohol or drugs).

The above is similar if the survivor misuses substances either a coping mechanism or because the perpetrator has encouraged substance misuse and is now using this against them.

Women who experience domestic abuse frequently experience financial abuse and control which leaves them in an extremely vulnerable position. It’s important to understand that financial abuse seldom happens in isolation: in most cases perpetrators use other abusive behaviours to threaten and reinforce the financial abuse. Financial abuse involves a perpetrator using or misusing money which limits and controls their partner’s current and future actions and their freedom of choice. It can include using credit cards without permission, putting contractual obligations in their partner’s name, and gambling with family assets.

Financial abuse can leave women with no money for basic essentials such as food and clothing. It can leave them without access to their own bank accounts, with no access to any independent income and with debts that have been built up by abusive partners set against their names. Even when a survivor has left the home, financial control can still be exerted by the abuser with regard to child maintenance.

The manipulation of money and other economic resources is one of the most prominent forms of coercive control, depriving women of the material means needed for independence, resistance, and escape.





# MORAY WOMEN'S AID

## Agency observation

- It's a barrier to leaving: Lack of access to economic resources is a reason why many women feel that they have no choice but to stay with an abuser.
- Increased risk for the survivor: Economic barriers to leaving can result in women staying with abusive men for longer and experiencing greater danger, injuries and even homicide as a result.

A barrier to an independent life: Economic abuse doesn't rely on physical proximity, so can continue after separation. Women are often left in debt and the lack of financial security impacts on their ability to rebuild their lives after leaving.

All women who experience domestic abuse experience self-doubt, low self-esteem and lack confidence in themselves and their abilities. After all if your world is dominated by a partner who shames you, ridicules you, makes you question your decisions and capabilities ..... how robust do you think your self-esteem would be? Particularly when the abuse is coming from a person who will later that day, or week, profess love, support and kindness (while sneaking in a little emphasis of your faults and perhaps planting a seed of doubt that no one else ever would want you.) And if you have a vulnerability such as existing trauma, childhood abuse, mental health issues, or problems with substance abuse then the abuser has a ready-made target to aim for. And no matter how many gains you have made in your life regarding those vulnerabilities he will hurl them at you as further proof of your imperfection and his amazingness in putting up with you at all.

The dynamics of the abusive relationship are such that it is in the abuser's best interest to keep his partner feeling as worthless and powerless as possible. Feeling of worthlessness and powerlessness are hugely correlated with depression, anxiety and a low self-esteem. Low self-esteem in the context of domestic violence often translates as the woman feeling ugly, stupid, fat, lazy – body-image is one of the favourite targets of abusers. While a woman may know intellectually that she isn't fat or ugly or stupid, the driver of body-image is emotions, and in an abusive relationship these are under the manipulative control of the abuser. Self-esteem and body-image become drowned in thoughts and emotions of worthlessness. All of which make it even harder to leave the abusive relationship.

# MORAY WOMEN'S AID

## Agency observation



So, when you do gain the strength and courage to leave with very little belongings or finances imagine how difficult it must be when you have to try and explain to someone who doesn't understand domestic abuse why you had to leave; how the abuser behaved towards you when all the time there's that little voice inside your head filling it with thoughts of self-doubt and telling you he was right – you're useless and nobody will believe you anyway.

For all women experiencing domestic abuse accessible services are essential and COVID has impacted significantly on how accessible services really are. It was difficult enough before Covid to approach services and tell them what has been happening to you when you have been convinced by the abuser that it's all your fault or your mad and it's all in your head. At least agencies could see the person and read their body language so they could see for themselves the anxiety and fear in the woman's eyes. However, now the majority of services have moved online or contact is via the phone, but if you don't have a phone or access to the internet how do you navigate this to access support with housing, benefits, health and for children education.

So much is now done online via apps or the internet, even bus passes have to be downloaded via the app. The human connection has been removed or is distant. When it takes all your strength to leave, to look after your children whilst living with depression, poor mental health, and anxiety you don't have the extra strength needed to deal with these barriers. You start to believe it's easier to stay which is unbelievably sad for the woman, her children and for a society that says it cares! Long term poverty is a reality for many women who have experienced domestic abuse. Many abusers hide/lock away passports, birth certificates and driving licenses which makes it even harder for women to access benefits or open bank accounts in their own names. Abusers will run up debts in the woman's name which she has to find a way to pay off or apply for bankruptcy impacting long term on her credit rating.

For women who have developed poor mental health, have physical injuries that prevent them working or lack the confidence or self-belief that they are capable of securing well paid jobs, there is a reliance on benefits. We know that children who grow up in poverty struggle to aspire to more or believe that life will be different for them, so another generation experience poverty and the limits this places on life chances.



# CONTACTS

## **Contributing Organisation Contacts**

Money Advice Moray [money.advice@moray.gov.uk](mailto:money.advice@moray.gov.uk) Tel: 01343 563456

Discretionary Awards [awards@moray.gov.uk](mailto:awards@moray.gov.uk) Tel: 01343 563456

Benefit Services [benefitassessment@moray.gov.uk](mailto:benefitassessment@moray.gov.uk) Tel: 01343 563456

Income Maximisation [benefitadvice@moray.gov.uk](mailto:benefitadvice@moray.gov.uk)

Moray Citizens Advice Bureau Tel 01343 550088

North East Sensory Service [info@nesensoryservices.org](mailto:info@nesensoryservices.org) Tel: 0345 271 2345 Text 07593 102 004

Moray Firth Credit Union [info@morayfirthcreditunion.co.uk](mailto:info@morayfirthcreditunion.co.uk) Tel: 01309 676735

Rural Wisdom [hello@ruralwisdom.org](mailto:hello@ruralwisdom.org) Tel: 0141 4190451

The Loft Youth Project Tel: 01542 886630

Moray Woman's Aid Tel: [admin@mwaelgin.co.uk](mailto:admin@mwaelgin.co.uk) Tel: 01343 548549

Dyslexia Scotland Moray Branch [dsomorayfirth@gmail.com](mailto:dsomorayfirth@gmail.com) Tel: 01343 830 104

Moray Schoolbank: [info@morayschoolbank.org](mailto:info@morayschoolbank.org) Tel: 01340 212101

R-evolution for Good: [contactus@revolutionforgood.org.uk](mailto:contactus@revolutionforgood.org.uk) Tel: 01340 212 101

Moray Babybank: [moraybabybank@gmail.com](mailto:moraybabybank@gmail.com) Tel: 07935 223480

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Veterans UK [veterans-uk@mod.gov.uk](mailto:veterans-uk@mod.gov.uk) Tel 0808 1914218

Elgin Youth Café [youthwork@elginyouthcafe.org](mailto:youthwork@elginyouthcafe.org) Tel 01343 548 300

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# CONTACTS

## **Contributing Organisation Contacts**

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Moray Alcohol & Drugs Partnership [morayadp@moray.gov.uk](mailto:morayadp@moray.gov.uk)

Cost of the School Day Team 0141 552 3303

Communities CLD Team (Adult & Family Learning; Youth Work & Community Support)

Tel 07800 670 692

Community Learning Disability Team, Moray Council [learning.disability@moray.gov.uk](mailto:learning.disability@moray.gov.uk)

Tel 01343 562122

English as an Additional Language Team [educationandsocialcare@moray.gov.uk](mailto:educationandsocialcare@moray.gov.uk)

Tel 01343 557921