

Inclusive Aberdeenshire – Extract from Strategic Intervention Application

Brief Overview of Proposed Activity

In order to address poverty and inclusion issues in Aberdeenshire, the Inclusive Aberdeenshire Strategic Intervention will deliver an integrated approach through the delivery of Financial Inclusion services. Community Planning Partners have identified accessing services, information, advice and opportunities for the most vulnerable have been challenging which has resulted in reduction of positive life choices. There is limited access to accredited advice & information services and a need to increase access to digital skills. To ensure individuals and families have the skills and support to meet the future challenges of the Welfare Reform these gaps in services are required to be addresses ensuring an increase in positive life choices. This model of delivery complements an employability pipeline intervention

The client groups that will benefit from this proposal are -

- Families & individuals who have low wages including lone parents.
- Individuals who do not have access to financial services or products.
- Individuals who are seeking employment with a focus on 16-25 and those who require additional support due to a medical condition including disability and addiction
- Individuals, families and communities affected by poverty and social exclusion.

Financial Inclusion

The intervention will aim to reduce poverty across Aberdeenshire through the provision of a range of services which will address a range of matters such as money management, debt, welfare benefits, digital inclusion and affordable childcare. By working together with third sector bodies to improve services we will enable more people in Aberdeenshire to access advice and support when they need it, increasing income, reduce people living in poverty and improving health and wellbeing.

The intervention will aim to support:

525 disadvantaged participants engaged in job searching, education/training, gaining a qualification, or in employment, including self-employment, upon leaving;

580 disadvantaged participants in workless, lone parent or low income households with improved money management skills;

90 additional volunteering opportunities within community based projects.

5 Community based skills & advice hubs will be delivered ensuring an increase in positive life choices for 300 participants. These hubs will support an integrated approach to delivering services to address rural isolation and to reduce stigma associated with accessing support services

315 participants who will no longer be affected by debt as a barrier to social inclusion;

610 disadvantaged participants in workless, lone parent or low income households;

Aims, Objectives and Proposed Activity



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The aim of the intervention will be to reduce poverty and inequality across Aberdeenshire through a range of measures. Objectives will be focussed on financial inclusion and include the provision of, money advice and education and training programmes.

The following are examples of the type of activities which would be supported:

- 1) Delivering advice services (welfare benefits) through a range of outreach sessions throughout Aberdeenshire
- 2) Delivering advice services to individuals and groups on a range of subjects including fuel and energy, debt, money advice and welfare benefits.
- 3) Delivering joint training and recruitment of volunteers to provide money advice and information
- 4) Creating a central online database to monitor & evaluate delivery of an integrated approach to delivering money advice services
- 5) Delivering a Digital Inclusion Project to increase access to digital skills and online services
- 6) Delivering a range of education and training programmes which will increase people's skills and confidence
- 7) Delivery of a range of service & opportunities which will address Child Poverty within targeted communities.

In order to ensure complementarity and co-ordination, but not duplication with existing activity, Operations will be assessed by a dedicated Management Group reporting to the Community Planning Partnership. This group will be made up of a range of experts from key public and third sector agencies to ensure that holistic and well-informed decisions can be made when approving individual operations, which will be co-ordinated through the Strategic Intervention.

Added Value

The European Social Fund will add value to existing activity and domestic funds in both qualitative and quantitative terms.

In qualitative terms, the funds will help to:

- **Increase the availability of money and financial advice services.** Through allowing the recruitment and improved training of advisors and volunteers, the intervention will help those in poverty to improve their financial situation by providing them with advice on how to deal with debt, manage their finances and reduce household bills. This will have spin-off effects of creating additional jobs and potentially reducing energy consumption and associated emissions by helping households to lower their energy consumption.
- **Increase access to digital skills and online services.** The provision of facilities to help people access online services and opportunities will help individuals to be more socially-included.
- **Increase positive life opportunities for those in or at risk of poverty.** Through advice and support, individual's financial wellbeing and health will be improved, assisting them to be more socially included and access wider employability services and better employment opportunities.

In quantitative terms, the funds will help to:

- Increase the number of disadvantaged participants in workless, lone parent or low income households with improved money management skills from 100 to 580.
- Increase the number of participants no longer affected by debt as a barrier to social inclusion from 45 to 315
- Increase the number of disadvantaged participants in workless, lone parent or low income households supported from 75 to 998



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- Increase the number of volunteering opportunities within targeted communities from 30 to 120 (new targets)
- Decrease the number of children living in poverty within targeted communities from 27% to 17% (new targets)

The Scottish Government has made a commitment in tackling poverty and inequalities across Scotland. The work on tackling poverty spans all of the Scottish Government, which includes Education and Enterprise, Justice and Communities and Health and Well-being.

Achieving Our Potential is one of three key elements of the Scottish Government's approach to alleviating disadvantage. It complements the Early Years Framework and Equally Well, all of which taken together, form a coherent approach to addressing disadvantage in Scotland. This Framework focuses on reducing health inequalities and providing children with the best start in life and has been developed in the context of the overall commitment to equality and tackling discrimination. It also recognises the close links between inequality and poverty.

The intervention will help to deliver Aberdeenshire's Tackling Poverty and Inequalities Outcomes:

- To realise full economic potential with more and better employment opportunities for the people in Aberdeenshire.
- To ensure people are better educated, more skilled and more successful
- To tackle the significant inequalities in Aberdeenshire including Health.
- To ensure strong, resilient and supportive communities where people take responsibility for developing and delivering services that will meet their needs.
- To ensure services developed through the Fairer Scotland Fund and Strategic Intervention are high quality, continually improving, efficient and responsive to local people's needs.
- To provide children and young people with the best start in life.

Justification of target selection

There has been a range of evidence gathered over the years to identify the challenges which face individuals and communities within Aberdeenshire. As a large local authority area there are a number of key factors which constantly reoccur.

These are –

- Access to affordable Housing
- Access to services and opportunities
- Lack of affordable, accessible transport
- High numbers of households living in or high risk of Fuel Poverty
- Increase in Child Poverty
- Increase in working poor

The client groups that will be supported through this application are as followed –

- Families & individuals who have low wages including lone parents.
- Individuals who do not have access to financial services or products.
- Individuals who are seeking employment with a focus on 16-25 and those who require additional support due to a medical condition including disability and addiction
- individuals, families and communities affected by poverty and social exclusion.

The Community Planning Partnership's Tackling Poverty and Inequalities Strategy has identified the following priority areas for Aberdeenshire:



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Priority Areas for Aberdeenshire

Inequalities in attainment of our children and young people

In the north of Aberdeenshire children and young people have lower attainment rates than their peers in other areas of Aberdeenshire. The social and economic barriers which hamper their development can make it much more likely that they will experience poverty in later life.

A lack of qualifications can severely limit a person's likelihood of accessing, sustaining, and advancing in employment - and, indeed, of earning a decent wage. For adults on low pay or benefits, good quality vocational training and training within the workplace is a well-established route into jobs, which provide a better wage.

Substantial differences in life chances, quality of life and social inclusion are evident between those with low levels of literacy and numeracy and others at higher levels. Low-level skills are associated with lack of qualifications, poor labour market experience and prospects, poor material and financial circumstances, poorer health behaviours and prospects, and lower social and political participation. Disadvantaged young people will be supported into through the Aberdeenshire Employability Pipeline intervention, with the Inclusive Aberdeenshire intervention providing complementary support where appropriate.

Accessing employment opportunities & Low pay

Families with caring responsibilities can face particular disadvantages in accessing and sustaining employment. Parents can face difficulties balancing the time burden of care and work and can lose confidence and skills if they take time out of the labour force to care for their families. In Aberdeenshire a lack of high quality reliable childcare is a barrier to accessing employment opportunities.

In-work poverty is a very real problem in Aberdeenshire and can act as a disincentive to people who are looking to make the transition from benefits into work. Many women are concentrated in low paid employment and some minority ethnic communities, and in particular migrant workers are disproportionately affected by low pay.

Adoption of a living wage has been shown to improve psychological health and wellbeing among employees and increase life expectancy.

Local Government and the NHS as major employers and their key partners can lead by example by paying a living wage to all directly employed staff and, where appropriate, contracted staff.

In addition this application will address this area of need through -

- Increasing the numbers of money advice & information volunteers which will also provide valuable work experience for people who are looking to return to the job market
- Incorporate financial inclusion into existing employability / learning programmes by involving Credit Unions and Debt advice services in different groups

Health Inequalities

Health issues around drugs and alcohol abuse, from mental ill health and from other key health problems are more pronounced amongst disadvantaged people and areas in Aberdeenshire. The distribution of poor health has an impact upon income inequality and can pass from generation to generation.



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These priorities have helped to identify target groups. Additional outputs/outcomes over baseline figures have been identified based on the performance of an existing Fairer Scotland Fund Grants Scheme. The intervention will provide support to individuals facing the following barriers:

- Workless households
- Lone parent households
- Homeless
- Other disadvantaged (including those with long-term health issues, alcohol/drug misuse, ex-offenders, looked after children)
-

Insufficient income is associated with worse outcomes across virtually all domains of health, including long-term health and life expectancy.

The negative health effects of living on a low income can be caused by material factors ,the inability to afford the items necessary for a healthy life, appropriate child care and/or psychosocial factors e.g. 'status anxiety'.

To improve health outcomes and reduce inequalities this proposal will support a range of services which will provide advice and support with complex financial issues. The activity will ensure the target group can access relevant services to get the relevant advice, information, support & training appropriate to their needs/circumstances through the delivery of skills & advice hubs.

The intervention will support the Scottish Government's Economic Strategy by supporting initiatives to improve energy efficiency and tackle fuel poverty and improving life outcomes for all of Scotland's people, including those who face disadvantage, discrimination and prejudice. At a local level, the intervention will support the implementation of the Aberdeenshire Single Outcome Agreement by reducing inequalities between communities and across Aberdeenshire and enhancing the provision of high-quality, flexible, accessible and sustainable services.

It will complement other locally-delivered sources of European funding such as LEADER which will aim to create additional jobs in rural areas and provide community facilities including those for childcare provision. The intervention will support the Europe 2020 objective of reducing the number of people in or at risk of poverty. It will also link closely to the employability pipeline intervention through assisting people towards their employability journey. This will be achieved through the appointment of a single Co-ordinator and Management Group for both Strategic Interventions. An example of complementarity between the two interventions would be the provision of childcare support through the employability pipeline, helping to address the issue of a lack of childcare support identified in this application.

HORIZONTAL THEMES



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1) Equal Opportunities

Support will be tailored to individual's particular needs, including those specific to the protected characteristics of the Equality Act. Barriers to participation will be assessed and addressed on an individual basis, but are likely to include the cost and availability of transport in a rural area which can be mitigated through covering participant travel costs, bringing services direct to clients and the use of online resources. Where practical, services will be delivered in the local community by third sector bodies, meeting the distinct needs of diverse target groups.

2) Environmental Sustainability

Through the partnership model of delivering the intervention, advice services will be delivered as locally as possible, minimising travel requirements and the associated emissions. By increasing accessibility to online facilities and services, further reductions in travel, emissions and paperwork are also expected. The provision of advice and support to reduce energy consumption and tackle fuel poverty would also reduce energy consumption and the associated emissions, helping Scotland to meet its climate change targets. The project will comply with the public duties of the Climate Change (Scotland) Act 2009 by ensuring that public bodies participating in the project will in exercising their functions, act:

- in the way best calculated to contribute to delivery of the Act's emissions reduction targets;
- in the way best calculated to deliver any statutory adaptation programme; and
- in a way that it considers most sustainable.

3) Social Inclusion

The intervention's core objective is to provide enhanced services across Aberdeenshire which will assist socially-excluded individuals to become more financially secure and able to participate in society. Activities will therefore directly address social inclusion issues. The intervention will aim to help individuals to participate in and benefit from the local economy whilst also helping to address skills and labour shortages which are inhibiting economic growth. Barriers to participation will be assessed and addressed on an individual basis, but are likely to include the cost and availability of transport in a rural area which can be mitigated through covering participant travel costs, bringing services direct to clients and the use of online resources.



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