

Voices from the Edge



A report into
Poverty in Moray
researched and compiled by
The Moray Against Poverty Network

September 2004





The Moray Against Poverty Network provides effective support and a voice for those experiencing poverty in Moray. It aims to present an opportunity for individuals, groups and agencies to develop a shared responsibility in constructively addressing poverty issues. The mission is to ensure all people enjoy a decent quality of life.

MAP is pro-active! This positive style is achieved by a range of activities including opportunities for personal and group development, raising public awareness together with recruiting and working with local and national organisations in the fight against poverty. MAP has organised several ground breaking conferences and produced a well received information pack for young adults entitled "Skint in Moray".

The network has now turned its attention and talents to research, focussing on whether poverty does indeed exist in Moray and how it impacts on the individual, the family and our community. *"Voices from the Edge"* is the first study undertaken by MAP and is the work of members who have themselves first hand experience of living in poverty.

This report has not set out with any pretence of being regarded as an academic text. To make it such would undermine its originality, honesty and power. Rather, it is a truthful recording of the voices of many local people who endure poverty, live in the hope that conditions will improve and deserve the finest efforts of us all to make their lives better.

The success of this study will now lead to other MAP research projects in the future. There is much work still to be done



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Executive Summary

Moray is not just whisky and biscuits.

Many of the favourable features which make up this corner of the north east of Scotland including a sparse population, the idyll of rural living and traditional highland industries are also the root cause of severe problems and challenges to both communities and individuals alike.

Moray has an ageing population.

The majority hold dear the virtues of pride and dignity together with traditional values. Whilst many of the young people choose to move away, incomers are sometimes viewed negatively, particularly in the more rural and insular communities.

Moray has high numbers of “working poor”.

Many of the jobs on offer are part time, seasonal or short term contracts and of a disappointing quality resulting in a low wage economy. For those living in rural areas transport and fuel costs create additional expenses for over stretched family budgets. Additionally, inadequate and costly public transport links together with a lack of accessible, affordable childcare present major barriers which stop many people from entering the work force. This is particularly true for women and lone parents living in the more rural areas.

Moray has many vulnerable groups living in poverty.

The researchers consulted many such groups including lone parents, the elderly and the disabled many of whom have little choice but to live on benefits. For those that cannot work benefit levels are incredibly low and only just cover day to day, short term living costs.

Moray has poverty and deprivation hot spots.

The low wage economy, a perceived lack of a practical public transport service and the rural nature of the area have combined to create neighbourhoods and communities with difficulties. For the rural poor there is no easy access to essential services such as health care, education, childcare, affordable housing and good value shopping including quality family foods.

The poor in Moray often lack confidence, self-value and motivation.

They feel isolated and labelled with the stigma that attaches itself to being poor. This creates a spiralling cycle. The lack of self worth stops people reaching out, engaging and participating in their communities which in turn creates further levels of isolation and exclusion.

Poverty and inequality have serious effects on physical and mental well being.

Health care professionals confirm the many people in Moray, particularly the elderly, can suffer both psychologically and physiologically as a direct and indirect result of poverty and lack of choice.

This report explores these issues in more depth and provides a springboard for future action on the part of the wider community of Moray.



August 2004

This is a report about being poor in Moray. Poverty is not a single problem; it has many sides and the experience of poverty is different for different people. If we want to know what matters to people who are affected, the first thing to do is ask them. Moray Against Poverty asked poor people in Moray to talk about poverty in their own words.

The process of social research is often clouded in a professional mystique. The central basic task however, is straightforward: to find out what is happening. Moray Against Poverty is a voluntary group, some of whose volunteers work with poor people and some who have experience of poverty themselves. I helped MAP's volunteers to plan and carry out the process of research. Their training centred on listening to and recording what people wanted to say. The themes identified in the report are not based in the views and opinions of the researchers, but in the issues raised by poor people. This research was intended to give poor people a voice – the opportunity to say what is important to them.

Because the experience of poverty is so diverse, the comments people make relate to a wide range of problems; but people in different places, and contrasting circumstances, confirm many issues in common. The report points to the problems of an economy which can offer many people only low wages and limited job opportunities; the physical and social isolation of people in rural communities; and the difficulty of establishing a secure lifestyle where there are few facilities and limited networks of support. These issues are not easy to respond to, but the report helps to establish an agenda for discussing poverty, and that is at least a start.

Professor Paul Spicker
Grampian Chair of Public Policy
Centre for Public Policy and Management
The Robert Gordon University

Introduction

Poverty awareness in rural areas such as Moray, which has one of the lowest wage rates in Scotland and where traditional industries are in decline, often takes second place on the political and social agenda to the more obvious urban deprivation of the central belt and the large cities. Poverty and its effects which stop people taking part in the normal activities of life are sometimes far more difficult to observe and evaluate in rural areas.

Income poverty in the UK is often gauged using the Households Below Average Income (HBAI) statistic which adopts 60 % of median income as a threshold for the poverty line. Other indicators measure poverty by assessing essential items or services available to the individual and family unit but not purchased due to low spending power.

This research is different from traditional research in that it has been conducted largely by people who have themselves experienced poverty first hand. Although there has been professional and academic support provided throughout the study, the process itself has been led and directed by MAP members. The research team felt that this advantage has been crucial in speaking to excluded groups and individuals and has led to a more open and trusting relationship.

The report does not claim to be an academic dissertation but rather a bold attempt to showcase the opinions and perceptions of those living on low incomes in Moray. Similarly, this study does not merely present the MAP researchers' own point of view regarding the problems of living in poverty. Rather, it is a genuine recording of different groups and individuals voicing their problems, their hopes and their needs.

Benefiting from the generous and honest assistance of those persons living on the lowest incomes in Moray, the purpose of this research project was to seek local answers to some very pertinent questions.

Firstly, where and why is there poverty in Moray?

Secondly, what is it like to be poor in Moray?

Finally, what are the problems and issues for future action?

The research team have attempted to present the study findings in as logical an order and format as print would allow. Central to this document are the open comments offered without reservation by respondents from all corners of Moray. The quotes are genuine and offer an insight into the thoughts and perceptions of those vulnerable groups.

Whilst the reader might be tempted to examine only areas of particular interest in isolation the research team trust that the whole document would be read and regarded as an extended overview of poverty. The causes and consequences of poverty to the individual and the community are complex, the research team offer conclusions but not solutions.

It has always been the research team's expectation that the findings of this study should be regarded as a constructive tool by policy and decision makers both at a local and national level.

Similarly, it has always been the research team's hope that this study would make a difference to the lives of those people in Moray who continue to live on the edge.



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The main aim of the research was to prove that poverty exists in Moray and to show how and why it effects peoples' lives.

The Research Process

Establishing the direction and identifying the form the research would take was itself a process in that there were many possible starting points. After some discussion amongst the MAP members and advisors it was decided that the best course would be to build on themes which related directly to feedback collected at various MAP events.

MAP had successfully organised and facilitated two anti-poverty gatherings during 2001 and 2002, both of which were attended by over fifty delegates representing a wide range of agencies, groups and authorities. These conferences explored current poverty issues in Moray and identified the themes of greatest concern including transport and rural poverty, the effects of poverty on young people and children, education and training opportunities, obtaining information and advice, networking and campaigning, and low pay in the local economy.

The research team was to consist exclusively of members of MAP. Although drawn from various backgrounds each member of the team had experienced for themselves the difficulties of "living on the bread line". In addition, two other individuals had expressed a genuine interest in the research and were invited by the research team to contribute specific expertise. In total, a team of twelve undertook the training programme presented by Robert Gordon University.

As the training and study programme progressed the group grew in confidence and ability. As a measure of achievement, it is pleasing to report that three team members from MAP have since succeeded in gaining further paid employment on another research project.

Mentoring

Representatives of MAP attended the Dundee Anti-Poverty Forum in 2000. This well established group was completing a research project focusing upon the impacts of poverty in Dundee.

Following detailed discussion relating to the Dundee project it was clear that the MAP team would benefit from expert guidance to tackle a project of this magnitude. The group decided that a mentor with a background in research would be essential.

The mentor's "job description" would be to assist in the completion of an ambitious programme of investigation and the presentation of a quality report document. In addition, keeping the research team on track and on time whilst nurturing the belief that "we can do this" were essential "duties".

MAP interviewed two candidates and selected Professor Paul Spicker from Robert Gordon University, Aberdeen. The research team felt Professor Spicker had a clear and comprehensive understanding of poverty issues having successfully mentored the Dundee Anti-Poverty Forum research project.

Funding from Direct Grants now enabled the group to plan the training programme and to outline the detail of the research.

Training Programme

For the research team this was an important element of the process in that it focused on the preparation and practise necessary to produce a worthwhile end result. With much guidance and encouragement, the team were taken through a training programme which gave an insight into how thorough and detailed a research project can and should become.

The training programme presented by Robert Gordon University featured nine tutorial sessions over a period of six months. The components of the training course are listed below.

- Introductory Session introduction to different kinds of research & diverse ideas about poverty
- Poverty in Moray the research in context, how to access statistics & existing information
- Methodologies Part 1 ways to collect information, interviews, questions & questionnaires
- Methodologies Part 2 observation, group interviews & recording
- Research Planning choosing research methods, purpose, ethics & ground rules
- Methods & Sampling who will we speak to? how do we access the vulnerable groups?
- Practice Session preparing questions & schedules to test
- Collating Data separating out all the information into themes
- Report Writing effective writing & presenting the information for maximum impact

As the programme progressed most of the research team were surprised how much they learned and how many new skills they had developed. All the team gained confidence in approaching members of the public to ask delicate questions in a style which encouraged open and honest responses. Many felt that their note taking, literacy and listening skills improved as a result of being involved in the focus groups and street surveys.

Effective team work became the obvious solution when faced with the difficult task of collating and analysing the data collected over many weeks. Similarly, the final challenge, planning and writing the report, was left to a small group aiming for accuracy, consistency and a pleasing presentation.

Not only has the group succeeded in completing the research project and producing a report but individual members have gained many valuable and transferable skills on the way. For the researchers and mentors alike, there was a distinct feeling of team work and a sense of pride in the project which grew as the research progressed.

Methodology

The research team decided to use three main methods of collecting information;

- face-to-face questionnaires which could be used in a variety of situations and would be semi-structured interview in format
- focus groups which would permit a more in-depth discussion with individuals from the various vulnerable groups
- street surveys where the researchers could establish contact with members of the more elusive vulnerable groups

The face-to-face questionnaires and street surveys featured questions with a local and current focus. For example;

- What do you see as the problems of people living in poverty in Moray?
- Why are people poor locally?
- What stops people taking part in their communities?
- How have things changed in your community?
- What services or choices would help you to have a better quality of life?

The questions were deliberately open ended to encourage comment and discussion. This style of questioning gave respondents the choice of talking about poverty in general terms or on a more personal level if they felt the need.

A number of different focus group sessions were also held.

- pensioners from Tomintoul
- low wage earners from Speyside
- lone parents from Elgin, Keith, Buckie and Forres
- young people from Elgin, Keith and Lossiemouth
- disabled people from Elgin, Mosstodloch and Forres

Unfortunately, the disabled focus group was very small in number due, ironically, to illness and lack of suitable transport. However, this group was included in a telephone survey at a later date.

To maintain consistency the researchers tried to cover similar topics in the focus groups as in the individual questionnaires. In addition, the researchers wanted to know how poverty affected those individuals who perceived themselves to be part of a vulnerable group.

The success of conducting an effective focus group often lies in the quality of recording. During each focus group session members of the research team took on specific roles to ensure the discussion was accurately documented. It was necessary, therefore, that at each focus group the team included a facilitator and note takers to log all relevant comments, themes and "sound bites" during the discussion.

This investigation is essentially qualitative but the researchers felt that what people say is valid evidence. This is particularly true when individuals reinforce each other's evidence through a type of cross-confirmation when discussing the issues that affect them on a personal level.

We wanted peoples' voices to stand out and be heard.

Scope of the Research

Moray has a total population of 86,940 according to the 2001 National Census and covers an area of 863 square miles. Elgin is the administrative centre for Moray and has a population of 20,929. Buckie and Lossiemouth are small fishing ports with populations of 8,172 and 6,873 respectively. Seventeen miles distant from Elgin and with a population of 4,597, Keith is the most easterly township in Moray. With a population of 9,174, Forres lies near the western boundary of the county.

In this study the research team attempted to sample as wide a cross section of Moray's communities as possible within the available time frame. The composition of the respondents and their place of residence is detailed in Table 1.

Group	Elgin & Lhanbryde	Mosstodloch	Lossiemouth	Buckie	Keith	Speyside	Forres	TOTAL
pensioner	4	1		1	1	9	2	18
lone parent	6			2		4	4	16
homeless	4			2	1			7
disabled	5	1	1	3			3	13
young person	3		1	1	4			9
low waged	5		1	3		8		17
unemployed	1			5	2	1	1	10
student	1				1		1	3
TOTAL	29	2	3	17	9	22	11	93

Table 1 - Respondents by group and area of residence.

The research team decided to target groups of people who, from their own experience, could be regarded as "vulnerable" to the impacts of poverty. Most of the respondents were interviewed during the focus groups. A number of individuals from the homeless group were interviewed on a one to one basis. Most of those from the disabled group were interviewed by telephone due to access issues. Students and unemployed persons were successfully contacted through street surveys in Buckie, Forres and Elgin. In total, the research team spoke to ninety three persons, thirty nine men and fifty four women. The composition of the interviewed groups is illustrated in Table 2.

Group	pensioner	lone parent	homeless	disabled	young person	low waged	unemployed	student	TOTAL
male	8	1	3	4	4	8	9	2	39
female	10	15	4	9	5	9	1	1	54
TOTAL	18	16	7	13	9	17	10	3	93

Table 2 - Respondents by gender and group.

Interestingly, a number of the respondents fell into more than one vulnerable group. For example, some elderly respondents could be counted as both pensioners and disabled. Similarly, a number of the young people interviewed were homeless and one young person was also a lone parent. To prevent corruption of the collected data, the respondents were asked to select the vulnerable group which best reflected their own position. No individual, therefore, was recorded as part of more than one vulnerable group.

An important feature of the research brief was to record the financial circumstances of the respondents. Clearly this is sensitive and confidential information and the research team were pleased that 71 of the 93 respondents felt willing to divulge these personal facts. The research team and their advisors felt that the success in this element of the study was due to an awareness for the need for respect and integrity when dealing with the respondents. Table 3 illustrates the financial circumstances of the respondents.

Once again, the research team noted that a small number of respondents fell into two categories. This highlights the fact that poverty is a problem which is complex and pervades into many facets of life.

Financial Circumstances	Respondents
income support	14
job seekers allowance	5
minimum pension	7
minimum pension & extra pension	2
disability living allowance	15
living at home	4
student grant	3
working tax credits	19
self employed	1
income guarantee	1
TOTAL	71

Table 3 - Respondents by financial circumstances.

Throughout the investigation members of the research team were encouraged to look for additional information and data. This evidence, the advisors suggested, would create a regional and national framework for the MAP research. Thus, in presenting references in this report, the research team is able to conclude that many of the problems which beset the poor affect our country as a whole as well as small villages in remote the north east.

The Poor in Moray



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The Most Vulnerable Groups

The data provided by UK HBAI suggests that people without work, families with children and large families are more likely to be poor. Children and women are also more likely to be poorer than men. From raw data it is possible to conclude that poverty is not a state which affects one group or type of individual in our society. Just as there are wealthy elderly, single parents and young people so poverty pervades the many social groups which make up the community.

However, what is clear from much research is that with regard to poverty there are a number of vulnerable groups within the community. Despite their best efforts, the people who make up these vulnerable groups struggle to free themselves from poverty and feel marginalised by society as it passes by. For many, poverty is a situation not of their own making but more likely through circumstances beyond the control of the individual. Long term illness, redundancy and difficulties accessing constructive opportunities can be the root of poverty in many instances.

The MAP research team decided to focus the study on those regarded as vulnerable groups. To identify these groups in Moray the researchers looked to the members of MAP, their situations, experiences and the events which have shaped their lives. MAP is proud of the fact that it can boast a membership base with a wide range of ages and backgrounds. From this wealth of inside knowledge the researchers could identify the vulnerable groups which would be the centre of the study. In addition, collected feedback from the MAP gatherings and other events pointed to more groups at risk of poverty.

From this preliminary work the research team were able to compile a list of the vulnerable groups and take the project forward by building a picture of the issues affecting each.

Pensioners

In many ways Moray is a very traditional area with its own unique blend of culture, community and heritage. No group is more acutely aware of the changes in their communities and the change in attitudes than pensioners. This group represent a generation for whom poverty was shameful and hidden by pride. For this reason, pensioners are the group most likely to resign themselves to a life of deprivation, inconvenience and frustration for fear of being labelled a nuisance to the authorities. However, based on the interviews, the researchers concluded that this was the vulnerable group most likely to have problems with health, mobility and participation in their communities.

In Moray there is much anecdotal evidence to illustrate a worryingly low up take of benefits due to the culture and value system of the elderly within the community. Pensioners often get by on less income than that to which they are entitled. The consequence of a reduced income is less spent on healthy and nutritious food together with heating and mobility problems. (National Audit Office 2002).

According to recent data, Moray has an ageing population with high percentage increases from 1991 to 2001 in the over 65, over 85 and over 90 age groups. This trend is unlikely to be reversed in the foreseeable future.

“Poverty really affects old people”

Unemployed, Buckie

“Older people are sometimes too proud
and they don't like asking too many questions”

Pensioner, Tomintoul.

Lone Parents

In Scotland, lone parents account for one in four families. Of the lone parents the research team spoke to nine out of ten were women and felt that they had to deal with unfair levels of prejudice from within their own communities. Labelled as lazy, morally permissive and unfit, lone parents frequently suffer from low self esteem.

In 1999 70% of lone parent households in Scotland had a net income of less than £10,000, compared to 25% of small two parent families and 29% of large two parent families. Financial insecurity is also a component of poverty with 79% of single parents having no savings compared to 41% of two parent families. (Scottish Household Survey 2000)

The research team found that lone parents in Moray faced considerable external pressures to rejoin the work force but were prevented from doing so by being unable to access appropriate childcare. However, the research team also found this to be the most outspoken group and very keen to change their circumstances.

"Trouble - if you get in trouble you're hounded"

Lone Parent, Elgin

"As a single parent you have no room for luxuries"

Lone Parent focus group

Homeless

Homelessness has been identified as a growing social issue throughout Scotland. The Moray Council Homeless Strategy Report (2003-2005) confirms that homelessness is on the increase in the county. In Moray the main factor causing homelessness appears to be personal relationship and family unit breakdowns. The second most frequent cause is landlord action which in Moray is one of the highest in Scotland. Additionally, the council has noted an increase in domestic abuse which may be a causal factor.

The research team spoke to a small number of homeless people, the majority of whom were between the ages of 16 and 20. In discussion, common themes included the distress of being without a home often after family disagreements, living in temporary accommodation and a feeling of being out of control and powerless. All of those interviewed were on benefits and found this a struggle. Many found the restrictions of living in the hostels and the level of imposed control in this type of establishment difficult to deal with.

"More and more people are becoming homeless.
People who are put into a place where they will know nobody
which could make things worse"

Youth, Lossiemouth

"The thing is when you're homeless you can't work
if you want to stay in the system and get your own house.
And that makes you feel even more crap"

Homeless, Elgin

The Disabled

The findings of a Child Poverty Action Group report "Poverty: the Facts" (CPAG 2004) identified disabled people as a vulnerable group at high risk of poverty. The report cited the additional costs involved in dealing with disability and low levels of benefit as the major contributory factors.

Nationally, and certainly within Moray, the major issues appeared to be access and mobility. The frustration of being housebound and not being able to get to services and facilities were the main sources of frustration and exclusion. For most, their disability remained at the centre of their lives affecting all aspects of it. The disabled often believe there is a lack of understanding for their condition which results in them feeling even more isolated.

This vulnerable group spoke at length of the often too fragile networks of care which try to assist. Some benefited from a formal arrangement while others depended upon the goodwill of family, friends and neighbours.

"I can't work - don't have much use of my arms and legs"

Disabled, Mosstodloch

"I've got M.E. so some days I can't get out of bed.

Its taken a long time to get the GP
to take my condition seriously.

For me the last 15 years have been nightmare.

The M.E. is very unpredictable"

Disabled, Kinloss

Young People

In 1988 the right to income support was taken away from young people aged 16 and 17. Consequently, the Unemployment Unit estimate that 11,000 young people in Scotland are unemployed and have no income of any description. This figure represents the number who are not in training or education nor in receipt of bridging allowance or severe hardship payment.

Early adulthood is a time to make connections and feel optimistic about the life ahead but for many in Moray the horizons are closing in. The research team spoke to many young people all of whom were struggling to keep their heads above water. Many young people stated that they found budgeting hard particularly where they were paying off a crisis loan or renting accomodation. For most trying live on as little as £36 per week meant that there was nothing left. Many young folk reported that a limited income resulted in a total lack of a social life and no resources to try new activities.

"The law says you need £42.25 to live on (income support)
yet I'm only getting £36.75.

This is not enough for my bills as I live in my own tenancy"

Youth, Elgin

"People are poor in Moray because of less opportunity
for youngsters to get involved in groups"

Youth, Lhanbryde

Low Waged

Throughout this report there is anecdotal evidence supporting the official statistics that Moray has one of the lowest wage levels in Scotland. Much of this situation is due to short term contracts and the seasonal nature of the work in Moray. For much of the workforce, this results in there being cyclical patterns of being in and out of employment. Consequently, many families are not able to attempt any long term planning or feel secure about their future.

"Low pay is rife amongst the workforce employed in agriculture and related industries and in tourism, both employment sectors important to the rural economy. Given that the cost of living is, on the whole, high in rural areas, low pay is a particular problem for rural communities". (Philip and Shucksmith 2000)

"Not a lot of good jobs here - got to be able to travel to work.
Otherwise it's Walkers. There's not a lot else on the go.
In Craigellachie there's nothing"

Low Waged, Craigellachie

Most people locally are stuck on low pay"

Low Waged, Portknockie

Unemployed

The current unemployment figure of 2.8% in Moray is relatively low in comparison to the national rate. However, there are many groups of people not counted as unemployed but who, nevertheless, want to work including carers, those working part-time because they cannot get a full-time job, young people on training schemes such as the New Deal, those who claim sickness or disability benefit rather than unemployment benefit, students and those aged under 18 who are prohibited from registering as unemployed.

Many of the unemployed people the researchers spoke to were male and lived in Buckie. More than half of the respondents had been made unemployed following the decline in the fishing industry. Typically, they were saddened by the demise of a way of life that had existed for generations in their communities.

Interestingly, these men also felt that the challenge of re-training for a new job was hard when fishing was all they had ever known.

"There's a poverty trap it's so hard to get out of that.
It's been that way for a long time - nothing has moved on"

Unemployed, Keith

"There used to be a 'work of want' culture here.
Now many people lose their jobs
and are not encouraged to go back to work at all"

Unemployed, Buckie

Students

Unfortunately, because the research team were only able to interview a small number of students the comments should not necessarily be considered representative. Nevertheless, their comments are very interesting and informative.

Students have always been at the centre of MAP activities and those the research team spoke to were living on low income. Part time students tend to exist on benefits of one type or another while full time students tend to depend upon grants, loans and part time jobs. Many grants are required to be repaid in the future.

Sadly, some respondents thought they would be better off if they were not at college and felt that their qualifications did not guarantee a better job.

" I'm on my second degree now.
Two degrees, but no job guarantee.
It gives me nothing to get up for in the morning"
Student, Lhanbryde

"I have just studied for six years for a degree
and put my application into ASDA.
I got a letter back saying that they were impressed
by my application but there was nothing available"
Lone Parent, Aberlour

Children

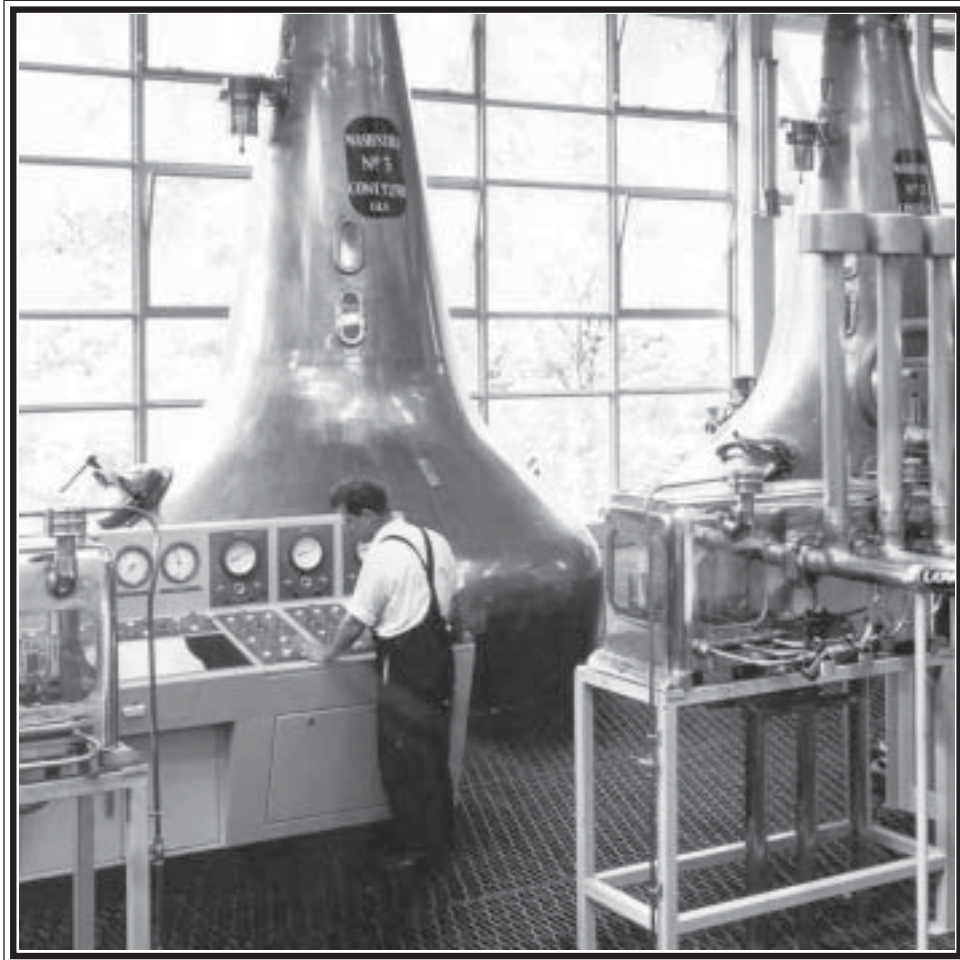
The HBAI figures show that in 2002/2003 3.6 million children were living in income poverty which is 28% of all children in the UK. This compares with 1.9 million which equals 14% of children in 1979. The present government has made a pledge to eradicate child poverty in the next generation which is a promise that the members of MAP feel still leaves a long way to go.

Children were not identified as a vulnerable group during the preliminary process by the research team. However, what became clear was that their concerns and fears came through in discussions with parents. The research team concluded that an additional investigation in the future to link with this study would be very worthwhile.

Typically, many of the respondents the research team spoke to desperately wanted to protect their children from the effects of poverty.

"Being a parent and having no money is hard
and how do you tell your children that
they can't get something because you don't have money?"
Low Waged, Elgin

Economic Circumstances



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Poorly Paid Jobs

The reduction of traditional industries such as fishing, forestry and agriculture has had a devastating effect on income in Moray. The tourism, food production and education sectors have grown in recent times but this shift had led to a lack of real quality and choice in the jobs available.

The Moray area may have a lower unemployment level than the Scottish average but it has one of the lowest wage levels in the country. This creates a whole sector which might be termed the “working poor”. It can be seen from Table 4 that the differences in average weekly earnings in Moray are widening relative to both the Scottish average and GB average. This is despite the national average consistently remaining over 90% of the GB average.

Area	1999	2000	2001	2002
	£	£	£	£
Moray	329	335	328	346
Scotland	370	383	405	427
Great Britain	402	420	444	465
Moray as % of Scotland	88.9	87.5	81.0	81.0
Moray as % of GB	81.8	79.8	73.9	74.4
Scotland as % of GB	92.0	91.2	91.2	91.8

Table 4 - Average Weekly Earnings for Moray, Scotland & GB. New Earnings Survey.

Low Wages

Predictably, this topic generated the most feedback. The respondents felt that while Moray is widely regarded as a great place to live and raise a family the reality is that wage levels are very low. In many cases, at minimum wage levels or just above. In many families both partners work with typically one partner working part-time. This often erodes family time and quality of life.

“The pay here is not good enough,
wherever they work wages stay still
but everything else goes up”

Low Waged, Craigellachie

“Low pay in Moray-You get well paid in the forces (RAF).
Trying to find work is hard.
Work in supermarkets is not a career”

Pensioner, Elgin

“Poorly paid jobs - wages are below average in Moray”

Youth, Elgin

& Lone Parent, Elgin & Pensioner, Elgin

“There is no industry. All retail - low paid slave labour”

Pensioner, Elgin

“People are poor because of low wages for the type of work they do”

Pensioner, Elgin

"Work available - but low wages"

Lone Parent, Elgin

"Lack of communication with bosses.

Working long hours for peanuts.

If they want extra money they have to work extra time.

Low incomes for people working in supermarkets"

Pensioner, Ballindalloch

"For young people the best jobs are at Baxters and Walkers.

When you're 16 or 17 it's magic,

as you get older it's not so good"

Youth, Lhanbryde

Minimum Wage

The National Minimum Wage (NMW) applies to nearly all workers with legislation setting hourly rates. At present adult rates are £4.50 per hour and will be increased to £4.85 as from October 2004. The national minimum wage development rate (which applies to 18-21 year olds) is presently at £3.80 rising to £4.60 in October.

"A lot of jobs in this area are just meeting what they need to
- the minimum wage"

Unemployed, Aberlour

"Crap wages, all minimum wage.

Lack of employment opportunities"

Lone Parent, Aberlour & Unemployed, Buckie

"Not enough good employment opportunities.

Many of the jobs in this area are minimum wage.

It's a problem, lots of young folk leave"

Unemployed, Buckie

No reason to be unemployed in Aberlour.

Walkers will employ you.

They never have enough staff - its minimum wage, but a job"

Low Waged, Aberlour

Lack of Work and Unemployment

Unemployment levels in Moray are well below the national average, 2.8% and 3.5% respectively (NOMIS 2003). However, these statistics can be misleading in that lone parents, disabled people and young people are often not counted although they are not working. The Labour Market Profile (Moray, Badenoch and Strathspey Enterprises 2003/2004) noted that "job growth in the local area came entirely from part-time work". Such work is unlikely to be an attractive option for job seekers.

"More people seem to be unemployed
and jobs seem harder to get"

Youth, Lhanbryde

"In Elgin many are unemployed!"

Lone Parent, Elgin

"Because there are few jobs
there are very few ways of getting money"

Youth, Lossiemouth

Variety of Jobs and Opportunity

The researchers found that most respondents feel there is enough work in Moray. However, there is a distinct lack of what respondents referred to as "quality jobs". At present there is a high number of seasonal and part-time work available in Moray. Some of the low paid employment features anti-social shift patterns which makes family life very difficult. The main sectors of employment are food processing (33%), retail and catering (29%) and the public sector (31%) according to The Labour Market Profile (Moray, Badenoch and Strathspey Enterprises 2003/2004).

"Better jobs - not that much work going"

Student, Elgin

"Inability to get a better job that pays better
because there aren't any"

Pensioner, Forres

"There are no real jobs"

Pensioner, Tomintoul

"There is a lack of job opportunities"

Unemployed, Buckie

"There is not much work available here.

Three hotels and one restaurant that belong to the same company. The restaurant closes at the end of August until Easter and one hotel closes until April. I feel that this is wrong.

This company is not based in Moray,
its main office is in London"

Pensioner, Tomintoul

"Not a lot of work.
Quite a lot of building going on at the moment
but when that's gone that's it"
Pensioner, Tomintoul

"Need job opportunities and basic help too.
For example, second hand computers being made available
so that you could work from home"
Unemployed, Findochty

The unemployment pattern in Moray features much shift work and short-term contracts. Additionally, a considerable amount of work is seasonal by nature, rising during the winter months and falling in the summer. According to The Labour Market Profile (Moray, Badenoch and Strathspey Enterprises 2003/2004) this reliance on seasonal employment is most prevalent within tourism and the primary sector. One, two or more part time incomes are often insufficient to lift a family out of poverty. Almost one third of households with one or more adults working only part time are in the bottom fifth of incomes.

"Most of it's factory work
and a lot of the factories pay minimum wage
and it's shift work"
Disabled, Buckie

"Lots of folk I know struggle financially.
Low wages. Families work long hours and often work shifts"
Disabled, Kinloss

"I pass my partner on the doorstep.
We don't see each other because of the old shift patterns"
Low Waged, Rothes

"Even when working most jobs are seasonal
which is a revolving door.
Employed then unemployed equals SKINT!"
Youth, Elgin

"Lack of suitable work.
It's all shift work (distilleries, Walkers) or seasonal work"
Low Waged, Aberlour

"Low wages and strange shifts, for example 6.00am to 2.00pm.
It's crap for those on their own with kids.
It's so hard to better myself"
Lone Parent, Forres

"I would prefer to work full-time but realistically, part-time"
Lone Parent, Elgin

A significant employment sector in Moray is wholesale, hotels and restaurants which accounts for 20.7% of the workforce. According to recent surveys, this type of employment is both highly seasonal, low paid and features a predominantly female workforce. (Moray, Badenoch and Strathspey Enterprises 2003).

“Wages are less, having to work out whether it is worth working or not-it’s quite a tricky one to work out.

I used to work every Saturday so I couldn’t do much with my son. If there were jobs for women that work around the holidays...the students could work through the holidays. If they had jobs that fit in with school hours”

Lone Parent, Elgin

“When I worked in Tesco they were happy to employ students because they were being given government subsidies to employ them to bring down the unemployment figures rather than giving their part time or full time workers any over-time to make things easier for them”

Low Waged, Aberlour.

“Not enough opportunities for single parents to make a living, There is a lack of equal opportunities in the area, no childcare for single parents”

Low Waged, Aberlour

The research team found that many respondents felt that there were better opportunities elsewhere, outside of Moray.

“The wages are less than in other places. For example, when I worked in the call centre my job in Greenock paid £3000 more. So I decided to go back to college to get the qualifications that would get me that kind of money”

Student, Keith

“There is more of a variety of jobs elsewhere. Here there is just menial work and cleaning or working in a café”

Youth, Elgin

“It would be easier for me in Aberdeen. I could get a junior hairdressing job easily”

Lone Parent, Buckie

“We work quite a lot for very little. You have to go to Inverness or Aberdeen to get a decent wage”

Low Waged, Elgin

Traditional Industries

Moray has a high concentration and dependence upon primary industries including agriculture, fishing and forestry. Their decline in recent times has been well documented but the impact on the small communities is only now being understood. The research team noted that the demise of the fishing industry is a topic which many respondents wanted to discuss at some length.

"Fishing has gone so people have to work offshore"

Unemployed, Buckie

"There is a general shortage of jobs.

I was a fisherman for 25 years.

I can't manage on onshore jobs that are available"

Unemployed, Findochty

"There are not many jobs and the fishing has finished.

All the boats have decommissioned

and others have gone to Namibia with their boats

to try and make a living there"

Lone Parent, Buckie

"No fishing anymore. It's a disaster for many families"

Unemployed, Findochty

"Fishing has taken a big knock. There is NO spare cash"

Low Waged, Portknockie

"Things have changed here in Buckie,

most of the fishing jobs have gone"

Lone Parent, Buckie

"Huge problems with the old jobs falling away.

Fishing, whisky, things like that - it's killed the town"

Unemployed, Buckie

"Findochty is now a disaster area.

Scottish agencies put up factories around here.

Firms come from England and then move out again,

so there is no work. What use is it to be given

'learning skill training' if there is no work"

Unemployed, Buckie

"Folks are poor here because of down-sizing industries

such as the distilleries"

Low Waged, Aberlour

"Now even the distilleries are more computerised

so they don't need so many people"

Pensioner, Tomintoul & Unemployed, Buckie

We Want to Work

There is a perception by some that the unemployed do not want to work. The researchers found that not to be the case. Indeed, many of the respondents from vulnerable groups desperately wanted to work and take part more fully in society as a whole. However, for many there are enormous barriers including childcare provision, disability problems, lack of opportunity, appropriate training and qualifications.

"I want to go to college. I want to make it happen.
But I don't have to do it on a whorin' £36.
You have to pay for everything these days, nothing is free"
Homeless, Keith

" I want to work but I can't because I've damaged my ankle.
I need to re-educate myself to do something new.
I've applied for numerous jobs but as soon as they find
I have an injury - no way!
Unemployed, Lossiemouth

It's like a merry-go-round!
Them that want to better themselves
come up against so many barriers!"
Lone Parent, Aberlour

"A lot don't want to work
but they got a lot more money than us who do work.
I like to feel I'm paying my way.
Better for family life if I've got a job gives me an interest.
It's how I was brought up - to go my ain way"
Low Waged, Craigellachie

Rural Poverty

A little over half of Moray's population live in the main towns of Elgin, Buckie, Forres, Keith and Lossiemouth. The remainder reside in the rural reaches of Moray. The population density of Moray is 38 persons per square kilometre compared to 66 persons per square kilometre for Scotland as a whole.

The research team found that there seemed to be a consensus amongst the respondents regarding the difficulties of living some distance from the main population centres. Many felt that living in the rural areas limited their opportunities and choices. A typical concern related to the allocation of Local Authority housing where tenants are given a very limited choice as to where they might live.

"It's hard to break away from the poverty line because it's a rural area and there is a lack of employment opportunity"

Lone Parent, Forres

"We live in rural area and there are not good jobs without travelling"

Lone Parent, Forres

"Isolation means very little work. Even the hotels close in the winter"

Pensioner, Tomintoul

"Same in any rural environment. Lower incomes, most jobs not well paid, can earn a lot more in the city"

Pensioner, Tomintoul

Living in a remote and isolated part of Moray as a lone parent can be a very challenging. The research team found that the main issues for lone parents was their feeling of vulnerability if their children became ill or had an accident as well as being unable to easily access support and services. In Moray lone parents are predominantly women.

"Quality of life - we just don't have up here!"

Lone Parent, Speyside

"Living in Rothes is not ideal for me. I was put here by the council even though I applied for a house in Elgin - like that's going to happen!

I'm on my own with two kids, one who has difficulties.

No services - I just push to the back of my mind what could happen if something went wrong.

It scares me to feel so far away from help"

Lone Parent, Rothes

"I'm a qualified teacher, and experienced at that! When I got moved out here (in the bloody middle of nowhere) after leaving my partner who was violent.

I ended up working as a cleaner!"

Lone Parent, Forres

Tomintoul is the most rural village in Moray, almost thirty five miles from Elgin. Rural isolation and its problems are probably felt more acutely here than anywhere else in the area.

"The whole village closes in the winter! This is not a good thing for the village"

Pensioner, Tomintoul

"If there were more visitors, it would increase trade
plus Bed and Breakfast usage.
Young people are bussed out to school
so lose touch with the village"

Pensioner, Tomintoul

"Even getting out and about is difficult"

Pensioner, Tomintoul

"If people work out with the Tomintoul area,
getting around in bad weather is hard.

The weather is a real obstacle"

Pensioner, Tomintoul

In Moray there are no obvious large visible areas of degeneration typical of poverty through the Central Belt of Scotland. Typically, in Moray it might be a few streets, a few houses in a row in certain villages. However, the research team concluded after numerous interviews that less services, poor transport and greater isolation are more apparent in rural areas. Unfortunately, these factors are not usually gauged when determining the degree of poverty in any given area.

Many respondents alleged that proportionately higher resources are invested into Elgin and the other main towns while the smaller villages in Moray get very little by comparison.

"Poverty is made more obvious in the big cities.

Here it's more hidden"

Low Waged, Fochabers

"Moray is very spread out,
poverty is not under your nose so much.
When you go up the back streets in the council estates,
then you see it"

Student, Keith

"People in Elgin have no idea what it's like to live here.

Most of them don't even know where it is!"

Pensioner, Tomintoul

"Being so far away from the hub of things,
sometimes it's like living on the edge of the world"

Lone Parent, Forres

Transport

In Moray there is a high dependency on the car with fuel costs accounting for an ever-increasing portion of the household budget. Fuel price increases have had a similar detrimental impact on commerce in Moray. Many businesses have no alternative but to absorb spiralling transport costs relating to the import of raw materials and export of finished goods. According to The Moray Community Plan (The Moray Council, 2001) this factor has had a significant impact on this area's capacity to compete on economic terms with other parts of Scotland.

The researchers found that almost all respondents cited rural area transport, in particular the cost of travel plus the lack of regular services, as a major problem. Indeed, 87% of the respondents claimed that transport was an issue for them and their community and a contributing factor to a reduced quality of life. For many of the vulnerable groups the researchers spoke to, including the elderly, disabled, or lone parents transport did little, it seemed, to bring families and communities together. The Moray Community Plan (The Moray Council, 2001) acknowledged that "generally transport links within Moray and to and from the main centres of population are inadequate".

The very high costs of transport services was mentioned repeatedly by respondents as a barrier to accessing employment opportunities, medical appointments or merely taking a normal part in society. It was clear to the researchers that this problem is affecting all parts of Moray.

"Generally, travel is always a difficulty and is expensive"
Lone Parent, Forres

"The buses are really expensive.
Sometimes I hitch to Elgin with my kid - taking a risk.
Better to have a better bus service"
Lone Parent, Forres

"Transport, it's the money side of it.
If you don't have the money to get the bus
you can't go anywhere"
Youth, Lossiemouth

"Even though there is a lack of money
I would still manage especially if transport was free"
Pensioner, Tomintoul

"Bus fares and taxi fares have doubled.
Can't even go to see my mother who lives a few miles away
and is aged 73.
It costs £2 a week to catch the bus
and to come back by taxi it costs £8"
Unemployed, Buckie

"It's £6.50 return from Keith to Elgin - that's savage!"
Homeless, Keith

"It's £3.40 from Lossiemouth to Elgin"
Youth, Lossiemouth

"The problem is poor transport links
with the rural community"

Youth, Lhanbryde

"Transport?"

Poorly timed buses into Elgin where the main jobs are"

Unemployed, Aberlour

"Transport is a real problem.

Nae buses, too dear, nae buses in the evening"

Unemployed, Buckie

"Better bus routes are needed
and the buses running on time"

Unemployed, Buckie

"Poor transport is the problem
and all the main amenities centralised in Elgin.

That makes them difficult to utilise

- it costs a bomb anyway"

Disabled, Buckie

Many of the respondents the reseachers spoke to felt that the bus services were irregular especially in the most rural villages were it was almost non-existent.

"Poor public transport and its expensive.

The buses don't run late enough
and the timetables keep changing"

Youth, Elgin

"The transport in Tomintoul is poor
and it makes things worse for those on low income"

Pensioner, Tomintoul

"Better public transport for locals, tourists and visitors.

There is not even a post-bus minibus now.

The "Heather Hopper" has now stopped.

One bus on a Thursday to Elgin for 2 hours there

and one on a Saturday to Keith for 1 hour there.

None to Grantown which is nearer, only thirteen miles away"

Pensioner, Tomintoul

"A bus service, there are only two in my village"

Pensioner, Tomintoul

"I need a friend to drive me to appointments, except the hospital.

Getting to a train is a major operation from here"

Pensioner, Tomintoul

Private transport is perceived by many in the vulnerable groups not as a luxury but as a necessity. However, spiralling fuel prices hit hard at the budgets of those who can barely afford it.

"A lot of our money goes on transport costs.
It's expensive to run a car and it's expensive to use the bus"
Disabled, Buckie

"If we didn't have a car we'd be stumped!
We couldn't do anything and kids couldn't go anywhere"
Low Waged, Speyside

"Cars are not a luxury they are a necessity.
But they are really expensive.
Our car is an old banger and it's always breaking down.
I'm constantly worrying about this"
Low Waged, Rothes

"My car is always breaking down.
I'm on my own with the kids in the middle of nowhere.
I don't feel safe"
Low Waged, Rothes

"Own is transport essential. I need it to get to work.
but petrol prices...!!"
Low Waged, Aberlour

"I have a car and live rurally,
it's paid by my son's disability allowance"
Lone Parent, Aberlour

"You don't get enough to start driving lessons"
Lone Parent, Elgin

Access and mobility are real issues for the disabled. The respondents in the focus group cited transport as their main problem.

"If I go out I like to know who I'm going with
and where I'm going.
Access to disabled toilets, that sort of thing"
Disabled, Mosstodloch

"Shops have improved.
A lot more accommodating for disabled people now.
Shop Mobility is a great idea,
I can scoot around on the scooter"
Disabled, Elgin

"I'm poor and I'll tell you why.

I have to pay for my own wheelchair, as I can walk, but not far.
My eyesight is going so my driving licence was taken away
from me and the only way I can go longer distances
is if I use my wheelchair.

There is no support for younger disabled people.

I'm 50 years old and I've got 10 years to go
before I can get the help I need"

Disabled, Elgin

"The shops aren't good where I live.

Access is not good at the Mosstodloch shop,
I can't get into the Post Office so they have to come out to me.
Sometimes they don't notice me if the woman is writing.

There's not that many local services"

Disabled, Mosstodloch

Key Findings - Economic Circumstances

There is an overwhelming perception that wage levels are very low in Moray, minimum wage or just above it.



The variety of employment in Moray is seen to be poor and that to get a “decent” job people need to move away to one of the bigger cities or a different area.



It is felt that many jobs in Moray are seasonal, shift work, part-time or short-term contracts. This increases financial insecurity and leads to people having more than one job which often add up to longer working days.



The downsizing of traditional industries such as fishing, whisky, agriculture and forestry has hit the area hard and left a feeling of loss particularly in coastal towns and villages.



The rural nature of Moray reduces work opportunities with people feeling they have to travel to access better quality jobs.



From the evidence of this research many said they wanted to work but could not.

The main barriers seemed to be lack of childcare and poor transport especially in rural areas.



Rural poverty is not obvious, it is hidden.



Being allocated housing in a more isolated area can make more vulnerable groups including lone parents, pensioners and the disabled feel even more insecure and cut off from their communities and services.



Transport is a major issue particularly for those that live outwith the five main population settlements.



Many respondents felt that public transport was too expensive especially if travelling with children.



Key Findings - Economic Circumstances

Public transport links are poor
especially to the more rural areas such as Speyside.

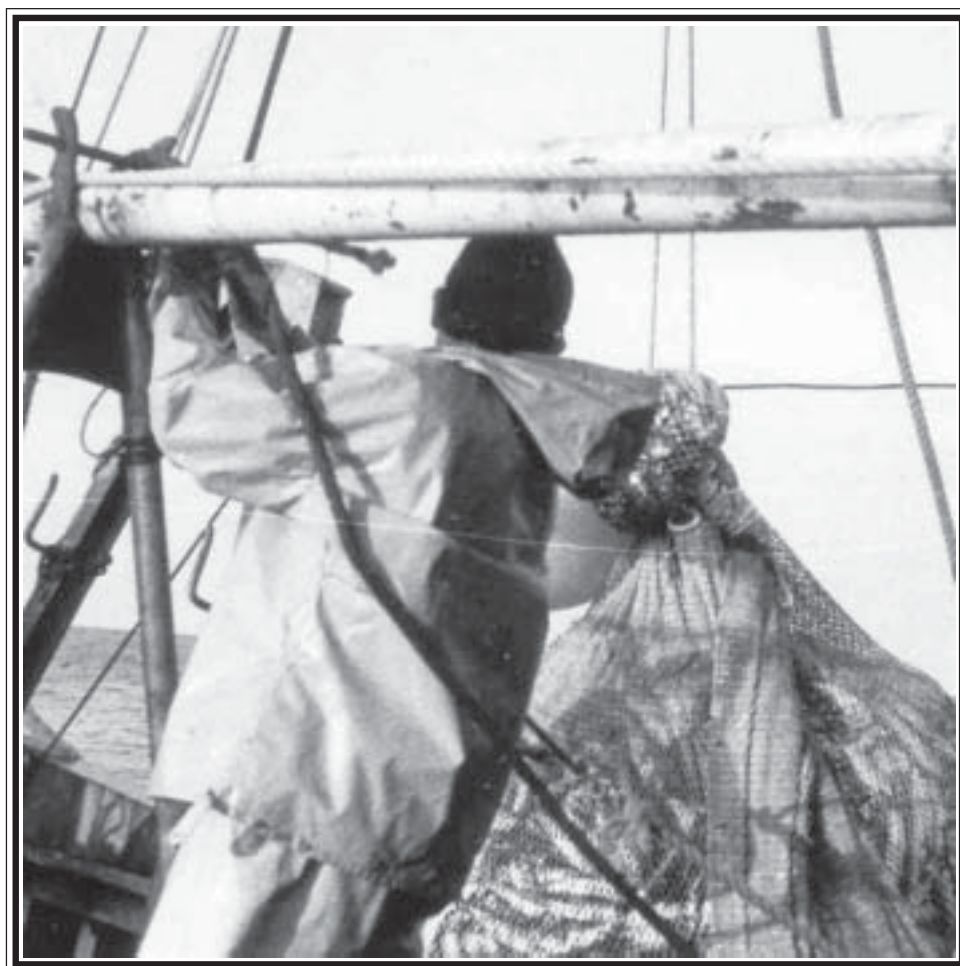


For many living rurally having your own car is not a luxury,
it's regarded as essential.



People living on low income tend to own older cars
that breakdown more regularly
incurring more expense in the long term.





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Food & School Dinners

Healthy eating is promoted continuously by different organisations and through the government's "five-a-day" health message. A recent report (Food Commission for NCH 2004) revealed that almost half of Scotland's low-income parents have gone hungry in order to feed their children. A large shopping basket of healthy food is now 17% more expensive than for the unhealthy equivalent. The Moray Food & Health Project carried out a shopping survey in Moray from September to December 2003 and found that the cost of a local shopping basket including fruit and vegetables varied from £18.22 in Elgin to £34.82 in Dufftown.

"Paying for food and fuel is a real problem,
that's proper food and eating a balanced diet.
Although you get cheap food it is not necessarily good for you.
I live in a homeless hostel the food is provided and its good.
It makes a big difference to me"
Student, Keith

"I really worry about giving my family some of
the cheaper "value" ranges that they sell in the supermarkets.
They have loads of colouring and preservatives.
My eldest son is really hyper-active
and I'm sure it's because of all the rubbish he eats"
Low Waged, Rothes

"It's a huge expense for healthy food.
I buy it for about two days a week, then we're eating crap.
My mum brings around fruit when she comes to visit us
instead of sweets for the kids.
Yes, its nice to do but I can't afford to.
I regulate the fruit to so much a day.
It's awful to say no to fruit"
Lone Parent, focus group

The Child Poverty Action Group (Scotland) says that "school meals in Scotland at present have no legal nutritional standards and are only free to those getting income support or whose parents get income support. Take up of meals in some areas of Scotland is very low. Research shows the main reason for this is that children feel stigmatized and embarrassed".

"I grudge paying £1.65 for a slice of pizza and two chips.
They're not very good.
I'd rather give £1.75 a day for a packed lunch"
Lone Parents, focus group

"My little boy loves school dinners
and when I look at the menus I know why!
Full of fat and sugar - the traditional Scots diet"
Lone Parent, Elgin

"There is a stigma about getting school dinners
My son went to West End and he was the only kid to get them.
He stuck out like a sore thumb"

Lone Parent, Elgin

"I often didn't take up on school dinners.
I sent my daughter to school with a packed lunch.
I knew we were poor but I didn't want her to know that"

Lone Parent, Lhanbryde

Shops & Local Amenities

With the presence of big stores like TESCO and ASDA in Elgin food shopping has become less expensive for those who live close or have convenient transport. For those who live in the more distant areas of Moray with no access to these superstores, local shopping prices seem to be much higher.

"Food prices are high in Aberlour"

Low Waged, Aberlour

"The co-op is expensive and has nae a wide range of stuff"

Low Waged, Aberlour

"The co-op is here and that's a lot better
because its cheaper food than the old store.
The old folk save a lot of money as they don't go into Elgin.
It's not as cheap as ASDA but cheaper than before"

Low Waged, Craigellachie

"Its a long way to the supermarket from Tomintoul"

Pensioner, Tomintoul

"We are confined to local shops here in Tomintoul
It's more expensive locally"

Pensioner, Tomintoul

"It's more expensive to live in Tomintoul.
There are different issues for other areas"

Pensioner, Tomintoul

Lack of Choice of Goods on Offer

The researchers found that a poor of choice of goods on offer was an issue for many within the vulnerable groups. Many respondents stated that for those living in rural areas the local shop is the only option. However, it is likely that small local retailers would only stock a small selection of goods which can make shopping very frustrating. The alternative would be a journey to Elgin which from some of the more remote parts of Moray can take around two hours by bus.

"Local shops are not fully stocked so I have to go to Elgin"

Pensioner, Tomintoul

"There are all the monster supermarkets in Elgin
that are open 24 hours a day.

They've killed off all the wee local shops
and the feeling of community that they brought with them"

Low Waged, Rothes

"Shops in the area are only just managing to stay open"

Low Waged, Portknockie

"We need a shop in Clochan, all the services have died away"

Unemployed, Buckie

"The town lacks a real market"

Pensioner, Elgin

"In Lossiemouth there's only a butcher.
No clothes or shoes shops. I would like to see better shops"

Pensioner, Lossiemouth

Health

The findings of a Child Poverty Action Group report "Poverty: the Facts" (CPAG 2004) stated "Poverty has an effect throughout the life cycle, from an increased risk of sickness and ill health in childhood to a higher instance of chronic diseases in adult life. In Scotland mortality rates in the 10% most deprived areas are double those of the least deprived 50%".

"I've lived hand to mouth for years due to illness"

Unemployed, Buckie

"I've got a bad back. It's not been dealt with through the NHS.
I can't afford to go private.

I've not been clearly told by my doctor what's wrong with me"

Low Waged, Craigellachie

"I look around at families like mine, living on nothing.
There's more illness, people dying younger, kids with asthma,
problems with ADHD. It's all connected in my opinion"

Low Waged, Rothes

Emergency, Out of Hours Service & Waiting Lists

Everyone is entitled to a good standard of care within the NHS. However, the researchers found much of the comment regarding this issue was very negative, particularly in the Speyside area. Many people in vulnerable groups feel there are many improvements which could be made to bring a quality service to those who need it most.

"I'm nae impressed with the out of hours health service
- always busy, take a long time to phone back
in an emergency.

I'm nae clear if the Health Centre is open or not
for emergencies after 6.00pm.

Lack of communication on this from the NHS"

Low Waged, Craigellachie

"I'm mad that our hospital has stopped doing casualty.
Now we have to go to Elgin if there is an emergency
out of hours"

Low Waged, Aberlour

"Moray Docs tell me to come into Elgin, Dr Grays Hospital,
but sometimes I'm not fit to do that.

They're not keen to come out.

My husband was really ill and they wanted us to come in.
I phoned them once, two times and they did not come out.

When my husband is ill I have to pay for a carer
at £6.70 per hour!

That was two or three years ago, now it will be more"

Disabled, Mosstodloch

"In Aberlour health care is crap"

Low Waged, Aberlour

"No dentist in Aberlour"

Low Waged, Aberlour

"I think there could be a much better medical service,
if you want to see a Doctor.

I've had to wait 2 weeks! This to me is not good.

I have to go to them, they won't do house calls
like they did in the past.

People fall through the net and people die
because they are not caught quick enough"

Unemployed, Buckie

NHS Support for Complementary Therapies

More than 60% of the disabled people that the research team spoke to said that they used complementary therapies as part of their treatment. They all felt that they benefited from these therapies including massage, herbal remedies and homeopathic treatments. However, none of these treatments were received through the NHS and some patients had to do without other things to afford their health "extras". One third of the disabled people the researchers spoke to did not feel their conditions were being taken seriously by the NHS.

"Medical service is all about reaction,
there 'snot enough resources put into health prevention.
It's still a pill and potion culture in the NHS.
Obviously alternative therapies should be regulated"
Unemployed, Keith

"Money is tight –you can still eat and that.
I see a medical herbalist because I can't get this treatment
through the NHS. I have to pay for it myself.
So everything else goes by the by"
Disabled, Elgin

"I'm paying out for all my herbal medicine
because the NHS can't help me
and I've found something that works for me.
I don't see why they can't pay some of the costs.
Even the doctor agreed that it was helping me"
Disabled, Elgin

"There is also a problem with enough carers"
Disabled, Mosstodloch

"I've had aromatherapy and that's been really helpful.
I needed to pay for that.
The therapist gave us some taster sessions
at the "Thursday Club."
I am a single parent so there's a lot of stuff going on for me.
I would like a hydro too, that's what I'd really like"
Disability focus group

"Some feel that their disability
has not been taken seriously enough
and it is a case of 'too little too late"
Disabled, Mosstodloch

"The NHS have really let me down.
They didn't take my condition seriously
and had to pay for lots of treatment myself.
It's put me in debt"
Disabled, Kinloss

Care Issues & the Disabled

The research team found that many members of the immediate family give up work to provide assistance and care for an elderly or disabled relative. However, by doing so they are also on low incomes. These carers often indirectly bear some of the financial costs of disability.

"I gave up my carer in June because I was feeling better,
but I got ill again.

It was a week and a half before they got a carer
to come to me although I was bedridden from day one.
I need flexible care, I don't need it when I am feeling OK
and then I want some space, but I'm nervous to cancel it now"
Disabled, Elgin

"My son is hard work, I have to have a specially trained carer,
and it means splitting my two sons up, one has disabilities"
Lone Parent, Elgin

Housing

Lack of accommodation for the homeless is a growing problem in Moray. There are longer waiting lists and fewer homes available. The low wage economy within Moray has created high levels of demand for affordable housing. Waiting lists for council houses have grown over recent years at the same time a continuing decline in the availability of public sector local authority housing has been brought about by the "right to buy" legislation. (The Moray Council Housing Strategy 2002).

"Incomers are pushing house prices up"
Pensioner, Garmouth

"Services in the sheltered housing are pretty good"
Pensioner, Tomintoul

"The flats and houses in city centre are more expensive"
Pensioner, Ballindalloch

"No list of council houses here, private rent is not cheap"
Low Waged, Aberlour

"I fell pregnant and I had to wait 6 months before I got a house.
Then I got a support worker who told me what to do
about filling in forms and that sort of stuff"
Youth, Keith

"If you have to buy a house the prices are ridiculous
and getting a council house is nearly impossible.
2/3 bedroom houses are £70/80k in Aberlour.
Lots of folk have bought their council houses
which means there is a lack of housing"
Low Waged, Aberlour

"There is a lack of housing since right to buy.
Council stock now reduced by 50%. We need homes"
Unemployed, Buckie

"Facilities need attention too.
For example, the Council have taken nearly 4 years
to replace my mother's fence"
Unemployed, Findochty

"It takes ages to get a local authority house.
I think it's because of the right to buy stuff.
There are no houses"
Homeless, Elgin

"The hostel gets filled up really quickly.
When I became homeless I went to the council
and they sent me to Buckie.
I didn't have enough money to get to Buckie
and they said I should borrow from a friend.
I'd been relying on my friends for everything
so I didn't feel right to mooch off them for this.
So I didn't have enough money to go to Buckie.
Savage, eh!"
Homeless, Keith

When you are homeless
you need quick and easy access to accommodation.
It's too hard at the moment"
Youth, Lhanbryde

Heating

"Disabled people, the elderly and their carers, use more fuel because they spend more time in the house than the general population as they are less likely to be in work and cannot access leisure facilities etc. Some disabled people are also more likely to feel cold because of their lack of mobility and poor circulation". (Save the Children 1998)

"Heating allowance doesn't cover extra heating needed here
(£69 per month for electricity)"
Pensioner, Tomintoul

"One of the biggest expenses is being in the house all the time
so the heating has to be on all the time"
Disabled, Elgin

"I think that there should be more money for heating allowance.
Being in a wheelchair I like the heat.
I like to be warm in my house"
Disabled, Mosstodloch

"The electric in the hostel is more expensive"
Homeless, Elgin

Education & Childcare

Access to education seems to be difficult for those on low income in Moray. The willingness and provision is there but making ends meet while studying is near impossible for some. The research team noted that there was a number of unemployed people who felt that there was a need to make education more accessible financially and have supporting help with childcare.

"I'm doing a second degree at Moray College.
The reason is even with the first one there was no chance
of getting a job.
I don't think I'll get a job with two degrees,
it's just a way to keep the unemployment figures down"
Student, Keith

"Many employers don't take qualifications
from Moray College seriously.
They think that the standard is too low"
Low Waged, Lhanbryde

"Moray College service is better. I can study literally.
It's great!"
Student, Keith

"Would like cheaper evening classes"
Lone Parent, Forres

"Unemployment – need to get qualifications
and all that shit. It's not easy"
Lone Parent, Elgin

"There is no training"
Lone Parent, Elgin

"I'm at Moray College doing an HND
and getting £1400 every 4 months,
that includes my 2 year old.
After books and my uniform that's £200,
there's nothing left.
I've applied to the hardship fund"
Lone Parent and Student, Keith

"I would like a grant or payment that would help pay my bills
so I am able to concentrate on my college work"

Youth, Elgin

"People have to survive on a low income with a child
so they can't then take part in higher education
because they wouldn't be able to afford the essentials"

Youth, Lhanbryde

"Key government targets including getting 70% of lone parents into paid work by 2010 cannot be met without tackling the problem of childcare. The most striking, single characteristic of the countries that have both low poverty rate and a high proportion of lone parents in work, such as France and Sweden is the widespread availability of publicly funded childcare". (Work & Pensions Committee Enquiry - One Parent Families 2003)

"Lack of reasonably priced childcare due to rural area.
No childcare in Aberlour"

Low Waged, Aberlour

"Childcare is an issue. I've worked with kids and it's difficult.
After school clubs struggle to get funding"

Disabled, Buckie

"What's needed is child minders to watch the children
.....if you could afford to go out!"

Youth, Keith

"Has to be childcare for everybody here.
Everyone's in the same boat"

Lone Parent, Elgin

"I was paying £100 a week for childcare for two kids
but only earned £70 a week.
I couldn't get Tax Credit sorted out quick enough"

Lone Parent, Elgin

"I can rely on my mother.
If you're not in the position to rely on family it's very hard"

Lone Parent focus group

"It's doubly hard to get childcare
as my son has special needs"

Lone Parent, Elgin

There seems to be a consensus that affordable good quality, accessible childcare is a major issue for parents in Moray who wish to work, study or have some time out. Nowadays, the need for parents to work is more of a pressure and finding childcare that fits in with busy lives can be a real problem.

"I've found one but she lives miles away
but I had to pay extra to come and pick her up from where I live.
They are like gold dust in Speyside and the after school club
charges £2 an hour per child"

Lone Parent focus group

"It really drives me nuts not being able to have a childminder
in your home"

Lone Parent focus group

"I think the fact of just paying registered child minder is hard,
can't choose your person like friends that you can swap with"

Lone Parent, Elgin

"I feel guilty because it was my mother,
I couldn't afford to pay her"

Lone Parent focus group

"Childcare costs to whom I want to give it to,
so that it would be someone my children would feel safe with"

Lone Parent focus group

"While I was at college for three years
before someone told me I could put my child in the crèche there"

Lone Parent, Keith

"I've two kids 6 and 4 we only had one car, I was stuck.
Now my youngest is in the nursery
and my mum childminds.
Family support is important"

Low Waged, Craigellachie

"Better cheaper childcare is needed.
The local crèche closed because there was no support
from the council"

Lone Parent, Forres

"Childcare should be woven into the role of the council
as it is in other countries in Europe.
Give families a better quality of life
and the rest will look after itself"

Low Waged, Elgin

Information

Many respondents that the researchers spoke to felt that appropriate information isn't always readily available. Some of the people from the vulnerable groups have in the past done their own searches for the information they required. Many, however, don't know where to start in the first place.

"Youngsters don't know where to go if they are homeless"

Youth, Lhanbryde

"Support, information, having nobody to speak to
without having to dig for a few days"

Youth, Lossiemouth

"I think there is more support for young people,
its just there's no information on their organisations"

Youth, Elgin

"Lack of information on where to go for support and advice"

Youth Elgin, Aberlour, Lhanbryde
Lone Parent, Forres, & Pensioners, Speyside

"Lack of information about what's on"

Low Waged, Fochabers

"The only way to get useful information is by word of mouth"

Lone Parent Aberlour.

"Main problems spread from government debts.

Should be made more flexible"

Pensioner Elgin

"Many people don't know about what they are entitled to"

Pensioner, Elgin

"Community website is now up and running in the resource
centre which opened too late
because people now have their own computers"

Pensioner, Tomintoul

"We need broadband in rural areas"

Pensioner, Forres

"Local newsletter has a of circulation 800-900 copies,
but is printed in Newtonmore.
People telling own stories, new projects and residents etc"

Pensioner, Tomintoul.

"One of the main reasons for poverty
is that there are no guidelines"

Pensioner, Elgin

"They should do information and advice through schools.
They do it for drugs,
leaflets for young people that have left home"

Homeless, Elgin

Lack of Money & Debt

Having little money can be depressing. If people from the more vulnerable groups don't have enough to pay the bills, buy food, let alone have a social life they can get really low. Over the last three years there has been a lot of feedback on the effects of poverty on individuals from MAP at meetings or during the annual gatherings. What people are saying is that lack of money leads to depression, alienation and low self worth.

"It's complete and utter s*** living off £43.00 a week
especially if there are no top ups.

My Dad has never supported me with anything.
After your food, toiletries, electric there is nothing left.
I can't afford a social life after I pay for everything else"

Homeless, Elgin

"The government doesn't give you enough money.
I have to live off £36 a week
because I'm paying back a crisis loan.
So when you include all the basics and then try and go out
and do stuff, I don't think so! It's savage alright!"

Homeless, Keith

"We had nothing left for extras.
before I started working part time"

Low Waged, Craiglechie

"If you're on a low income you can't do anything.
Just counting every penny means no social life.
It's constant, you have to count everything
even a pint of milk. It makes you down and depressed"

Youth, Aberlour

"Prices are all up. Kids want things that are expensive"

Unemployed, Findochty

"When you have got kids you see things differently.
Not a lot for the kids to do when you don't have money"

Low Waged, Speyside

"Basically, you can't go to something especially if you've got a family because you've not got the money"

Unemployed, Aberlour

"I'm very sensible.

I don't smoke, I don't drink and I don't go out. Money goes on priorities, my medicine and food, and some stuff for my son because he does so much.

I buy my clothes in charity shops, so does my son. It's difficult"

Disabled, Elgin

Even for people that do work, struggling is part of their day-to-day living. The researchers were repeatedly told that jobs don't seem to pay as much as is necessary to have the expected standard of living. A recent NCH report (2004) found that "of those families on income support (32 respondents), five had said they had been so desperate for money they had considered doing something illegal."

"The problem is lack of money"

Youth, Keith
Student, Keith
& Low Waged, Portknockie

"The pay is not good enough. Wherever they work, wages stay still but everything else goes up"

Low Waged, Craigellechie

"They don't have enough money to survive on"

Youth, Lhanbryde

"Lack of money is a problem as many events are expensive"

Youth, Elgin

"Day to day living surviving on little is a struggle"

Low Waged, Buckie

"Poor people don't have enough money to do things"

Low Waged, Buckie

“High levels of personal debt can have severe consequences for those already living on low incomes. The problems are exacerbated when lenders charge extortionate levels of interest. Already low levels of disposable income are swallowed up attempting to pay off these debts”.
(An Agenda for Action Against Poverty - Poverty Alliance 2004)

“I know it bothers my son.
I’ve hid from debt collectors at my door,
my son sees and he has learnt to hide too”

Lone Parent, Elgin

“I’m so poor you know, on an average month
I work myself into another £25 debt”

Lone Parent, Aberlour

Benefits

Living on benefits is hard. Raising children, having a disability or just finding yourself between jobs can be very depressing. Many respondents told the research team that they find it hard just filling in the forms or having to “justify” their every move to the Benefits Agency.

“Many entitled to welfare benefits and tax credits do not receive them due to a combination of factors such as stigma and lack of information. The UK government currently runs media campaigns to target benefit fraud, but not one to ensure that all people access the welfare benefits and tax credits to which they are entitled.” (Poverty Alliance: An Agenda for Action Against Poverty 2004)

The benefits system is extremely complex for disabled people with thirty different benefits they can claim, each with its own qualifying criteria and appeals system (“Poverty in Scotland”, Scottish Poverty Information Unit (SPIU), Caledonian University, 1999)

This can be very frustrating. For many with a disability working is not an option and this means that they face years of living on a very low income. Filling out application forms is the biggest drawback to claiming disability allowances and benefits. This is especially true if the applicant’s mind is not clear or they are in some discomfort.

“Young carers get absolutely nothing.
My son looks after me but he has got nothing.
He helps me quite a bit when I am bad”

Disabled, Elgin

“The carers allowance is not a lot really”

Disabled, Mosstodloch

"I was on income support
but now I'm on child tax credit and disability allowance.
I'm having lots of problems getting money
from the Inland Revenue. Everything takes weeks.
There's a lot of chopping and changing.
I'm completely lost as to what I am entitled to.
Before it was from one area and was easier to sort out.
Now I'm completely confused,
especially when your mind isn't working clearly (I've got ME).
At times it gets on top of me but I'm not as bad as others.
I went to their office (Inland Revenue)
and the bloke there was confused.
If folks in the Inland Revenue don't understand
how are we supposed to?"
Disabled, Elgin

Being a Lone Parent and Living on Benefits

The CPAG report Poverty the Facts (5th Edition 2004) concludes "on separation or divorce mothers often experience a drop in income. Time spent caring for children and a lack of work skills and experience can affect their ability to work - the employment rate for lone parents in the UK was 53% in 2003, compared to 70% for mothers in couple families". The research team found that lone parents felt that there was a lot of stigma attached to being a lone parent and that agencies did not always respond in a helpful way to their issues, in particular concerning benefits.

"I'm on working and family tax credit
and I'm better off than what I was.
I hate that when you are on working tax credit
you don't get any extras like free school meals.
Most of us are working part time rather than
chose to work full time.
When I was part time, financially it was a nightmare
with the benefits.
It's all very time consuming"
Lone Parent focus group

"When you are a lone parent the benefit agency are obsessed
that you may have moved a new partner in.
This is so that they can reduce the amount of income you get.
Why don't they start from the place that perhaps
we are responsible, that we might want to work
and bring our kids up properly, that we might not be desperate
to live with a man after the last one beat you up
in front of the kids or ran off with the teenager
who lives next door!"
Lone Parent, Elgin

"There is a huge pressure for us to work
and stop sponging off the state"

Lone Parent, Elgin

"There is a lot of pressure now
to identify the father of your child
in order to get your income support.

I didn't do this. I was depressed.

My ex had been violent because

I would give the benefits people his name.

I ended up having money deducted from my income support,
it made me very anxious and afraid"

Lone Parent, Rothes

"Some folk do not get the benefits they are entitled to"

Lone Parent, Elgin

Being under 18 and on benefits is hard. The young people the researchers spoke to said that the rates are much lower, and some felt victimised because of their age. "Benefits rates for 18-25 year olds are lower than that for adults though there is no evidence that they require less to live on". (Lothian Anti-Poverty Alliance 2004)

"When stuck in a rut people have to research for themselves
how to get benefit"

Youth, Lhanbryde

"Benefits aren't enough or aren't publicised enough"

Youth, Elgin

"I'm trying to find a job.

I got told I wasn't entitled to any benefit.

I'm living at home on nothing"

Youth, Elgin

"Needs to be more confidentiality at the jobcentre"

Youth, Elgin

Benefits and the Homeless

In discussion with the research team the respondents made it clear that finding yourself with no roof over your head is horrendous. However, not having the right support network in place can ruin your chances of getting the proper help and financial assistance.

"The social only help you
if you have agency people behind you.
They didn't listen to a seventeen year old quine
who was living on the streets.
You have to be with the right people to get anywhere
or find out what to do.
I didn't have a clue what to do"

Homeless, Keith

"When I got chucked out of my house
and was homeless, living on the streets they gave me £13"

Homeless, Keith

Benefits and the Elderly

In discussion with the researchers, the respondents made it clear that there is a high percentage of pensioners living on low incomes in Moray. Nationally, the data reveals 23% of couples, 17% of single men and 21% of single women live on low incomes.

Worryingly, the proportion of those claiming their full entitled benefits is very low. The 2002 Auditor General's report stated that between 22% and 36% of pensioners did not claim the MIG (Minimum Income Guarantee), 33% did not claim council tax benefit and 10% failed to claim housing benefit. Many benefits for the elderly are linked into other benefits, for example disability allowance. This suggests that not claiming the full entitlement has even more serious implications for some individuals.

"Older people come from a different generation.
We lived through a world war and were brought up
not to complain about anything.
It's an embarrassing thing to be on any kind of benefit.
Folks would rather starve than admit that they are hard up.
I know one old boy who was disconnected for over a year.
No heat in his house because he couldn't pay a £60 fuel bill"

Pensioner, Tomintoul

"If you are on benefit and you try to earn you lose all your
benefit, so there's no point in trying.
It's depressing. Lots of people are depressed"

Pensioner, Forres

"They're quick enough to find out
if you have an overpayment!"

Pensioner, Forres

"Form filling for benefits is a major problem,
so I just throw them away"

Pensioner, Tomintoul

Some respondents thought that living on benefits was sometimes the easier alternative to working or going to college. They suggested to the researchers that they did not feel that there were enough incentives to get qualifications and improve their quality of life in the long term.

"When I go back on the dole
I have to pay £4.40 return bus fare to Buckie to sign on!
I think I should get this money back"

Student, Keith

"You can claim more money sitting at home doing nothing
than you can going to college or a training programme"

Youth, Elgin

"I've just got my student loan in
and it's so much less than income support.
If I don't get a job to look after me and my kid
I've got no money.

I don't want to give up college that I really enjoy
and I know I'll be better off in the long run.
The next two years are going to be really tough"

Youth, Keith

Key Findings - Material Needs

People thought that buying fruit and more healthy food was an expense and some relied on relatives to buy it for them.



Some felt that they were “excluded from life” because they did not live in Elgin.



Local shops can’t survive with the arrival of the “monster” supermarkets and the extensive choice for customers.



The supermarkets offer better availability of stock and longer opening times which seemed to fit in with peoples’ increasingly busy life styles.



The NHS does not support the need for alternative therapies, even when individual doctors acknowledge the benefits, particularly in chronic illnesses.

Patients have to pay out of their own pockets for these treatments.



The out of hours service for the NHS is causing problems for the especially vulnerable low-income groups including the disabled, lone parents and the elderly.



Housing costs are rising in the Moray area. More people are moving here from other areas which is driving up house prices making it increasingly difficult to buy in the area.



The “right to buy” scheme has effected both the rental and for sale housing markets in Moray.



There is a belief that living on a low income stops people from studying for more qualifications. Barriers include a lack of childcare and general support.



There is a huge lack of affordable, quality childcare support throughout Moray. Women, especially lone parents, cannot find their way back into the labour market without proper childcare.



People on a low income try to protect their children from its damaging effects.



There may be major psychological impacts for people to cope with when they have been living on low incomes including depression, guilt, frustration and lack of self-esteem.



Lack of money is a barrier for people participating in what they see as "normal society".



There is a distinct feeling that living on benefits was the only option for many low income families as they were not any better off working.



There is a feeling that it is very difficult to get out of the "poverty trap".



Disabled people on benefits feel that the carer's allowance is too low.



Heating costs for disabled and housebound people are higher.



Filling in benefit forms is very difficult especially for some disabled people who may not have a clear mind to do so.



Lone parents feel that there is huge pressure from the Benefits Agency and society as a whole for them to return to work.



There is a feeling that you only get the proper help that you need if you receive agency support.



As a whole most felt that older people suffer more from the effects of poverty.



There is a perception that if a family is on the priority list for accommodation they will be given the first house available regardless of the fact that it may be miles away from the support of friends and family.



Key Findings - Material Needs

Information is not readily available for people that want to find out about the community or know about benefits to which they are entitled.

There is a serious lack of communication evidenced here.



Some lone parents get by with family support for childcare but incomers have very little choice and opportunity.



The Changing Face of Moray



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One of the emerging themes to come out of the research is the relationship between different communities in Moray. It seems that each village often see themselves as very separate from the next. People moving into the area can feel excluded by "locals" who have lived there for perhaps generations.

Some of the themes are echoed in Section 6 under "exclusion and stigma". There also seems to be an emerging issue regarding migrant workers. This was particularly obvious in Buckie where a high percentage of people mentioned this to the researchers.

Ageing & Elderly Communities

In Buckie a high percentage of people interviewed stated that they felt that their communities were ageing and the younger people were moving away.

"The community is ageing but much stays the same.
Apart from the problems with the fishing"

Unemployed, Buckie

"Too many old folks. The young people are moving away"

Unemployed, Buckie

"Clochan is dying - it's all old folk.
Young families have grown, the youngsters move away
and old people move in"

Unemployed, Buckie

In Tomintoul, the problem seems to be more acute. It is a village with a third of the population being elderly but does not have the amenities to support the community.

"I've been here since 1974, lots of changes since then.
Less younger people since the secondary school closed"

Pensioner, Tomintoul

"Younger people all moved away from the village
after the school went. The old people move in"

Pensioner, Tomintoul

"Lots of people retire here"

Pensioner, Tomintoul

"The village is one third pensioners!"

Pensioner, Tomintoul

"The village has practically died"

Pensioner, Tomintoul

Incomers - Being on the Outside

The theme emerging regarding incomers seems to be particularly prevalent in the more rural and traditional communities. Speyside and the coastal towns, such as Buckie, were where these comments were voiced most frequently to the research team.

"Where I live if you haven't been there all your life
you don't belong"

Disabled, Buckie

"I'd like a friendlier community to live in"

Unemployed, Buckie

"There are lots of incomers"

Unemployed, Buckie

"Buckie's all right the jungle drums are a bit much.
If you're an outsider
you're not classed as a part of the community"

Disabled, Buckie

"The fact of the Buckie community, if your face doesn't fit"

Unemployed, Buckie

"I'm an incomer and I'll never be accepted,
however long I live here.

I lived in lots of places but this is the worst
for how outsiders are treated"

Lone Parent, Aberlour

Cliques in smaller villages are identified as being hard to penetrate. Villages even a few miles away view themselves as totally separate entities. This can make it very difficult for people new to the area to feel welcome and part of the community scene.

"The area is very cliquey"

Low Waged, Portknockie

"Buckie is pretty cliquey if your face does nae fit
your in trouble. It's even worse in some of the smaller villages"

Unemployed, Buckie

"Being cliquey is a part of human nature
but the North East of Scotland is worse than normal
Two villages less than a mile apart see themselves
as totally separate. It can make working together hard.
It goes back centuries, the land, common history etc.

It's based on fear"

Pensioner, Rothes

Some comments were made about how locals feel that the RAF community see themselves as separate.

"In Forres it's all RAF wives
and I have nothing in common with them"

Lone Parent, Forres

"I sat for two months in a mother and toddlers group in Forres.

It was full of outsiders - RAF wives.

They live in their own wee world no one spoke to me.

Also with them it's the English Scottish thing
and they complain that it's racist up here...excuse me!!"

Lone Parent, Forres

Tomintoul is probably one of the most rural villages in Moray. The research team conducted a focus group with Tomintoul pensioners which included many people who had lived in the village all their lives and some who were relatively new in the area. Both groups had mixed views about incomers to the area.

"Now there are even very few tourists.
An outsider owns two of the hotels and the Coffee House.
They close for the winter so there's nothing for visitors"

Pensioner, Tomintoul

"Some are not so good when the snows come,
especially folk that come from outside"

Pensioner, Tomintoul

"I've lived in the area all my life, seventy two years,
and there's been a lot of changes.

Lot of incomers, good and bad for the area.

Lot of new building land being sold from the estate
to private owners"

Pensioner, Tomintoul

"I've only been here four years.

There's a lot of outsiders coming into the village"

Pensioner, Tomintoul

"Incomers are active in the community
but they're mostly 50 plus"

Pensioner, Tomintoul

Throughout 2004 there has been considerable press comment regarding migrant workers both locally and nationally. This issue was also voiced in this research, again mostly in the coastal villages and Speyside. Some of the locals are sympathetic with the plight of migrants living in their communities and others are not so.

"I feel quite sorry for the foreigners
that have found themselves here.

All the Bosnians that worked at ASDA got their papers
and now they've gone...but Buckie is even harder.
God knows the conditions these folk live in.
Ten to a room and these coastal towns are not
exactly welcoming them with open arms!"

Low Waged, Portknockie

"Just a couple of factories here,
the fish factory and pork factory.

Lots of foreigners working in the factories
which bothers a lot of folk.

Most are on low wages, the Portuguese and Bulgarians.
Some moved in next to us, living in a house, private rent"

Unemployed, Buckie

"Walker's are using immigrant workforce
because it's cheaper to employ them
than improve the local standard and increase wages"

Low Waged, Aberlour

"People that are really poor end up in Cluny Square (hostel).
I'm not prejudiced but the immigrant people
that have come here to work do jobs for a lot less
than the local people.

And they are not even registered properly
so they are working illegally"

Unemployed, Buckie

Community Spirit

Conversation is free and can be done anywhere but these comments offered to the research team show that technology could play a part in the death of community spirit. Some people feel that they have been let down by local councils, community councils and community organisations who they feel do too little too late to promote community spirit.

"People are less community spirited
due to modern influences of mobiles, computers etc.
People don't sit and talk as much.
Eventually the art of communication will be dead.
There is less community involvement"

Pensioner, Elgin

"It's too easy just to shut down
thanks to the telly, videos and the computer"

Homeless, Elgin

"Councils would help if they dealt with the problems
including kids on the streets.

They should look at the causes and put some effort into things.

The problem is not including people in local society.

If we are part of society then we will respect it"

Unemployed, Buckie

"There is no organisation in this community.
The local council used to do this, now no one cares"

Unemployed, Buckie

"Volunteers are often taken advantage of"

Lone Parent, Forres

Family & Upbringing

For families living in poverty, expectations of life can be reduced. The researchers noted a lack of incentive, drive and motivation to get out of the cycle.

"Education is a problem, like previous poor education.
Where people were born, what kind of families.
If there is unemployment in the family
there is not always the incentive to get on"

Unemployed, Keith

"Also people are not willing to leave their families"

Lone Parent, Forres

Family envy and "ideas above your station" attitudes were mentioned to the research team.

"One of the problems is that if you come from a family and lack of money has been in that family for generations there's a lot of hidden envy and lack of good will. They don't want members of the family breaking off and doing well for themselves. It means that they are a failure if someone else is a success"

Unemployed, Lossiemouth

"Social work department could help with social problems between families"

Youth, Lhanbryde

Lone parents tend to put their children first when it comes to having their own social relationship. As a result, they quite often don't have one.

"You have to put your family first if you have children"

Lone Parent, Forres

"If you have children you can't go out and do things"

Youth, Keith

"I chose not to have a relationship for many years as a single parent. I didn't want to fit the stereotype of being an unfit mother. I put my love life on hold for a long time"

Lone Parent, Elgin

Crime & Public Order

It is obvious that people experiencing poverty are often just as concerned about crime as other social groups and are often the victims of crime itself. However, they also recognise that crime is more likely to occur as a result of poverty. Envy, boredom and lack of money leads to violence, theft and drug and alcohol abuse. The influence of drug and alcohol abuse increases crime in local areas. It can create a "no go" area for residents in the town or village in which they live. A downward spiral of stigma and social exclusion as a result of crime is then created. Substance abuse, lack of money, theft to support the substance abuse and support offered to the abusers are all discussed below.

"Things have changed for the worse. There's a lot of drugs going around"

Lone Parent, Forres

"The only help that is available to people is for drug abusers,
alcoholics and that.

If you are just coping or just not coping there is no help"

Lone Parent, Elgin

"Also because there is a lot of people
that have drug and alcohol problems that don't have the money
to keep it up so they revert to crime.

There is also an increase in alcohol and drugs about
in my area because there isn't a lot to do"

Youth, Lhanbryde

A lack of things to do was frequently offered to the research team as a reason for the incidence of drug and alcohol abuse. A suggestion that perhaps this could be reduced if people had more money to participate in society was also put to the researchers.

"Poverty leads to a break down in law and order"

Pensioner, Elgin

"Criminal incomers stop me getting around at night.

A lot of people won't go out at night because of that"

Pensioner, Elgin

"Young lads mill about. There is violence.

They don't have anything to do with themselves
and have no jobs"

Unemployed, Findochty

"You now read more about mugging
and things in the paper"

Pensioner, Elgin

Lack of police presence or CCTV security as a preventative measure against crime was cited by a number of respondents.

"Problems with young people in Mid Street has got worse.

The fact that there's no CCTV is scandalous.

On the plus side, there is a ban on drinking"

Student, Keith

"There needs to be more police on the street"

Lone Parent, Buckie

"There needs to be cameras on the high street
to stop kids from committing crimes"

Unemployed, Buckie

Social Activities

Lone parents are often the first to sacrifice their social life in order to try and provide one for their children. However, it isn't easy to participate in any social activities if it costs a day's budget to get to the place where the services are held and the cost of a meal to participate.

"Holidays are just out of the question.
When I was young holidays were a big part of my childhood"
Lone Parent focus group

"I would like to go to the gym
but I can't afford to get new trousers or trainers"
Lone Parent, Elgin

Respondents let the research team know that children, teenagers and young adults seem to get a mixed reception. Community activities are often child and youth orientated at the expense of other groups. However, young people occasionally do get completely ignored and their ideas are not thought through carefully and acted upon.

"Nothing is happening, there's no community spirit.
Nothing for the kids. Everyone does their own thing"
Low Waged, Aberlour

"Yeah, they're meant to have set up a youth café in Lossie
but it's taken years and the venue they are thinking about
can only take twenty folk"
Youth, Lossiemouth

"Library not open for long enough hours.
A gym club and more for more for youth is needed"
Low Waged, Aberlour

"There's not a lot for young adults to do in Buckie"
Unemployed, Buckie

Sadly, many respondents felt that even the traditional North Eastern social activity isn't the same!

"No one in the pubs talking to each other
as there used to be in the old days"
Low Waged, Portknockie

"Too many pubs and drinking holes"
Pensioner, Elgin

The research team were frequently told that some people cannot take part in anything due to lack of money.

"I just sit at home and watch the telly
'cause I've got no money"

Youth, Keith

"I don't budget for enjoyment"

Youth, Keith

Respondents were invited to comment on what they thought would make a difference to them. It is apparent that people want to do things and have some great ideas but there are many barriers to their participation in society.

"A new theatre!
Access to arts and music. A new civic centre"

Pensioner, Keith

"The old swimming pool is falling to pieces.
They could make it into a skateboard park
but they can't afford it"

Pensioner, Elgin

"A theatre!
Somewhere you can go and see a show, some culture!
We need restaurants"

Pensioner, Elgin

"The Community Centre has more to offer
but needs more advertising.
It needs to be available to more people"

Low Waged, Aberlour

Participation in Society

Poverty is not just about money. Social exclusion also has a seriously damaging effect for both the individual and society.

"A lot of people can't afford to go places or join clubs.
There are plenty of places to go, it's just a lack of money"

Pensioner, Forres

"Same as everything else, people like to go out.
But I can't afford to go out as two or three rounds
is what I've got to live on for a week"

Unemployed, Buckie

"Being involved in the community often costs money.
For example, if I want to volunteer I need the cost of childcare"

Lone Parent, Forres

"Lack of funds is a problem.
I'm not able to do anything like simply going to the pictures
or just sitting in a café.

Some places even charge you for a glass of water,
or you're forced to order in the café
even when the folks I am with are eating"

Youth, Lossiemouth

"I would like to be able to decorate my house,
not just have a pile of crap no one else wants.
To be able to shop in Clarks and get the kids' feet measured"

Lone Parent, Lhanbryde

"Not being able to do things, struggling to get by,
no transport, no nothing"

Pensioner, Aberlour

"Lack of social life is hard"

Pensioner, Elgin

The research team understood that nothing to do is an overriding problem for many individuals interviewed. There are groups, clubs and places to go that are low cost or provide concession rates. However, if there is no money left after buying the basics, even concession rates won't allow for participation. Boredom and frustration can be a consequence.

"Having no option of things to do"

Youth, Elgin

"Lack of things to do"

Unemployed, Buckie

"There's a lack of things for the community to do!"

Pensioner, Elgin

"Not enough for people to do"

Disabled, Buckie

Key Findings - The Changing Face of Moray

An emerging theme is that there is a perception that some communities are ageing and losing their young people.



Younger families are not staying in smaller communities. A lack of amenities and services could be a possible reason for this.



Being an "incomer" sometimes seems to be a difficult experience. There is a perception that some of the rural and coastal villages can be excluding and unfriendly to people they do not regard as local.



There is also a perception that incomers can also exclude the locals.



The effect can be disjointed, disgruntled communities with little sense of co-operation. An effort is required to bring locals and incomers together.



There also seems to be concern at the level of migrant workers employed by the fish and food processing industries. The perception that "cheap labour" keeps local wage levels down and inhibits investment is somewhat contradicted by the statistical information which shows that Moray has historically been a low wage economy.



Community spirit in many areas was described as diminished. A lack of drive, motivation and a quiet acceptance of the way things have to be seems to be a theme coming through. Even if people try to voice their thoughts and opinions it is perceived to fall on deaf ears and nothing changes. A general sense of apathy continues.



Limited participation in social activities due to a plethora of barriers leads to boredom and frustration. The lack of regular participation in society eats away at personal confidence and esteem, making it harder to join in. This seems to lead to a general reluctance and a resignation to having no "social life", isolating people living in poverty even further from mainstream society.



A theme of recycled low family expectations in getting out of the poverty trap is evident.



Some aspects of crime were seen as poverty driven. Boredom, lack of work and envy were described as causal factors. Substance abuse only compounds the situation. There is also worry about the lack of crime prevention, especially as people living in poverty often live in higher crime areas.





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Poverty is not just about living on a low income and not having enough money. As was demonstrated to the research team, the impacts of poverty can be far reaching affecting individuals, families, and the wider community. Poverty feeds disadvantage, discrimination, isolation and exclusion. Long term poverty can have major psychological effects on people eroding confidence, bringing on depression and anxiety peeling away layers of self worth and value.

Exclusion & Stigma

Being poor can affect the way that people regard you, as well as affecting the way that you regard yourself. It is clearly a stigma that many people feel acutely.

"It's really hard being poor and very hard to stay motivated when you have no money for a long time.

'Normal people' don't understand the stress of being poor, so it's easier to side line people living on the breadline.

It sucks.

"There is a lack of opportunity.

Moray is a lifestyle choice for the rich and a big f***** poverty trap for people like me that can't move on to something better"

Unemployed, Forres

"Other people make you feel bad.

Especially being so young, there are lots of assumptions.

The stigma is awful.

If I am asked for ID I always show my child benefit book not my income support one. It's embarrassing"

Lone Parent, Elgin

It is quite common to find that people living in poverty or on very low incomes are not afforded the same respect and courtesy as are more socially "acceptable" members of society.

"Dealing with people like teachers, like my kids are not up to scratch with their work or behaviour, I am treated like a second class citizen"

Lone Parent, Abelour

"Aberlour is the rich bit of Speyside.

The power has always been here.

If you're seen as different people treat you like a leper, a prostitute, a loose woman"

Lone Parent, Aberlour

"Being treated like a second class citizen.

Hierarchy, looking down"

Pensioner, Ballindalloch

Certain groups, in particular lone parents, pensioners and the disabled felt that their "ranking" in society excluded them even further.

"There should be more raising awareness
of the issues of single parents,
like the big advertising campaign 'don't stigmatise me'
going on for mental health.

There should be the same for single parents"

Lone Parent, Elgin

"The stigma of being a single parent
eats away at your confidence"

Lone Parent, Elgin

"I used to get free school meals
and there was a real stigma attached to that"

Lone Parent, Elgin

"I was made to feel like a bad mum to give up a full time job.
It was crap wages. I went back to nursery training
to improve my prospects"

Lone Parent, Elgin

"There is exclusion for ethnic minorities"

Pensioner, Elgin

The importance of status and material wealth is an increasing pressure on people living in the Western world. Constantly comparing ourselves to our neighbours and "keeping up with the Joneses" is stressful.

"Depends on social status, being part of the 'in crowd'.

If you don't have the finances
people tend to look down their noses at you.

So that stops you going out.

If you're on a low wage it just doesn't add up"

Disabled, Buckie

"There is prejudice and greed.

Havin' to keep up with the f***** Joneses all the time.
I feel on the outside looking in. So I am forced to be a rebel
to keep my f***** sanity"

Unemployed, Forres

"We feel that we are embarrassed about living on no money.
Going to the pub I was embarrassed I couldn't buy a round.

I felt inferior"

Student, Keith

Some of the comments in the research indicated that peoples' sense of pride stopped them from saying that they are poor.

"People hide the fact that they don't have any money.
We're proud around here"
Unemployed, Rothes

"Pride and kids stop me from going out.
Rather stay at home. Very little to do"
Low Waged, Speyside

Isolation

It is widely accepted that people meet and make friends by participating in normal daily social activities. These activities are taken for granted by so many. However, people with little money to participate feel a desperate isolation from friends, family and society in general.

"Most of my friends live far away"
Pensioner, Forres

"Don't socialise a great deal"
Unemployed, Buckie

"We're pretty isolated here – the poor are overlooked"
Disabled, Kinloss

"I would like services to provide me contact with others"
Pensioner, Tomintoul

"Lack of contact with my friends through illness.
I feel I lost contact with them"
Youth, Elgin

Many of the people from the vulnerable groups also feel separated from mainstream society, as if they do not fit in somehow. This is very obvious in the case of the disabled.

"Sometimes I feel a bit out of it, a bit out of things"
Disabled, Mosstodloch

"I've withdrawn more and more into myself.
I find reaching out to other people exhausting
and they're for sure not reaching out to me"
Disabled, Kinloss

"I feel isolated because I can't get out very often,
and when I go out to the Resource Centre I just sit and do
nothing.

I like to go swimming but I can't
because it costs me £1 to get in
and £5 for the taxi there and back.

What money I have has to be used for other things
and swimming is the only exercise I can do
and the Resource Centre won't help me with that.

All I want is someone to pick me up once a week
and take me to the swimming pool
and then bring me home
without it costing me a fortune"

Disabled, Elgin

Lack of Confidence & Value

There seems to be a vicious cycle voiced here particularly among pensioners and lone parents. The research team noted that there was a feeling that a lack of confidence and esteem leads to a reluctance to participate more fully in community life. Poverty, especially long-term, undermines confidence and value, and a lack of confidence makes it harder to participate and access opportunities.

"I'm not a very confident person,
my circumstances do not help"

Lone Parent, Elgin

"I lack confidence and am shy. I don't like mixing"

Pensioner, Garmouth
& Lone Parent, Forres

"Don't like mixing, I'm too shy!"

Pensioner, Tomintoul

"Outside pressure, being rejected, lack of confidence,
being an outsider and being too assertive are my problems"

Lone Parent, Aberlour

"I lack confidence and feel undervalued as a parent.
I don't work"

Lone Parent, Elgin

"The feeling of inferiority is hard"

Pensioner, Garmouth

"A lack of money and self-confidence or esteem are problems"

Unemployed, Buckie

Lack of Empathy & Understanding

The research team established that there is very little information available in Moray about folk living in hardship. As a result of this, understanding and tolerance is low and a feeling of social injustice can develop.

"There is no such thing as society now.
Maggie Thatcher set the tone when she said that
everyone is concerned about themselves.

They don't see themselves as part of society,
it's all self-interest, and there is a breakdown in values.
People don't help their neighbours anymore"

Unemployed, Buckie

"People should understand why we don't have enough money
in some cases through no fault of our own.

Some people think we are lazy - the minority of people are,
the majority of people aren't.

I miss my social life"

Lone Parent, Keith

"Lack of understanding from other people
on the problems that people face"

Youth, Elgin

"It's not easy to take part
because everyone is in a hurry
and don't have time for people like me"

Disabled, Elgin

"Selfishness mainly.
They believe their future is in their own hands,
the middle class.

They can help themselves
and they don't consider those less privileged"

Unemployed, Keith

There is a resignation that because little has changed in the past, that not much more will be done to better the quality of life for those living in poverty in the future. Lack of drive, motivation and apathy are the result.

"In two years there's not a lot of changes.
A little bit of tidying up through the Green Fife Keith project.

There is not a lot of drive in the community.
There is negativity about change and a suspicion"

Unemployed, Keith

"Don't know, but people won't participate or push themselves.
They accept that there is nothing they can do and that's it"

Pensioner, Tomintoul

"It's more a problem that not enough is changing.
People's attitudes and lack of information don't help"

Youth, Elgin

"I don't see anything changing,
not unless you have a criminal record
or social work involvement then you get all help you need.
What about the people that don't fit in the tick boxes"

Lone Parent, Elgin

"Apathy comes from too much telly, videos and computers.
Folks don't go out like they used to"

Unemployed, Buckie

"Apathy - people are just watching telly all day!"

Lone Parent, Forres

"I don't think anything has changed"

Student, Elgin

"I think that people just don't care"

Lone Parent, Elgin

Voice

Being given the opportunity to speak and voice their opinions in an arena where the poor will be listened to is a problem. Many respondents mentioned that when they do speak out they feel that they are not being heard and so feel let down and undervalued.

"Folk are not listening to what people want"

Low Waged, Elgin

"The system works against you not with you
It lets you down all the time.

I'm a parent, working 16 hours a week.
It's so hard with four kids. I feel under valued"

Lone Parent, Aberlour

"We have asked and nothing has happened,
so what's the point?"

Pensioner, Tomintoul

Key Findings - Social Relationships



Embarrassment, lack of self esteem and stress are apparent when people living in poverty describe how they feel excluded and stigmatised by general society.



The perception of others not understanding the problems they face on a daily basis was very apparent.



However, a sense of pride came through suggesting they would rather others did not know the hardships until poverty was less stigmatised.



There is a need for people to have their opinions and troubles listened to and to be granted their proper value in society.



Where and why is there poverty in Moray?

The research team quickly realised that evaluating poverty it is not a simple task. Problems of definition and, more importantly, self definition confused and clouded what appeared to be a straightforward assignment. Conventional classifications fail to agree on poverty thresholds and in rural areas the additional difficulties faced by many corrupt and contort the formal description and usual explanation of why some people live in poverty.

Many individuals who would be classified as being in poverty using established poverty indicators do not see themselves as poor or at least would not admit to living in poverty. It seems that for many people the stigma attached to that "label" forces them into a denial which is an attempt to hide the reality from themselves, their children and the wider community. This rejection can contribute to a difficulty in addressing the problem in that the scale and severity are greater than may have been first envisaged.

What is in no doubt is that there are poor in Moray. The research team, having clearly established this state, progressed further to discuss the "why" and "where" of the situation. Many factors as to the root cause of poverty in Moray were offered by respondents which may suggest that more of the population are nearer the poverty threshold than authorities may care to concede. Economic issues in Moray which include a collection of declining traditional industries, below average wage rates and range of uninspiring temporary and part-time jobs impact on a higher proportion of the population than that which would openly admit to living on the edge of poverty.

Poverty in urban areas is easily identified as it is usually very visible, congregates in specific neighbourhoods and appears to be a very public issue. However, rural poverty is more discrete, patchy and discernibly more private. The research team established that poverty seems to be evident throughout Moray but centred in the towns and in the rural parts where the traditional industries have been in decline for some years.

What is it like to be poor in Moray?

The substance of this report is the voices of people living on low income, reflecting on their circumstances and the world around them as they see it. Many of these voices may seem contradictory to each other and the reader may not always agree with the opinions aired in this report. However, what these respondents are vocalising is their truth and this inconsistency does not make their perceptions any less valuable.

Based on this research there seems to be substantial evidence that many people are poor in Moray and that this state has a serious detrimental effect on their quality of life. This is not only an obvious personal loss but a loss to our society of the talents and potential of all those living and growing up with the reality of poverty.

There are many quotes throughout this document which try to explain how it feels to experience poverty. Some respondents were angry about being "stigmatised", alienated and de-valued while others talked about the long term effects which may include depression, apathy and de-motivation. These psychological impacts cannot be under estimated when assessing the over all effect of poverty on the individual and the family unit.

The research group identified vulnerable groups based on feed-back from previous MAP events and through member's own experiences. Lone parents, pensioners, homeless, low waged and

unemployed became the focus of the study. Almost all of those that the research team spoke to in this study said that not only did they suffer from poverty but also exclusion and alienation in one form or another. Many respondents confirmed that others like themselves from the vulnerable groups suffer a reduced quality of life and opportunity.

What are the problems and issues for future action?

Some of the issues raised in this report may have been or are being addressed by various organisations. However, if the wider community is not aware of changes in policy and subsequent action perhaps there is an issue around communicating progress and change more effectively.

From the diversity of issues that were thrown up by the research it is clear to the group that poverty is complex and is an amalgam of many different components. It is also very apparent that there are often more issues and difficulties to address when poverty is placed in a rural setting. Table 5 ranks issues in terms of priority based upon the frequency these issues were raised during the research process. However, this illustration disguises the fact that for many respondents more than one issue seriously impacts on their quality of life.

Issue	Priority	Percentage
Transport	1	87%
Low Wages	2	76%
Lack of Money & Debt	3	68%
Exclusion & Stigma	4	55%
Participation in Society	5	45%
Childcare	6	38%
Health	7	28%
Rural Poverty	8	24%
Benefits	9	24%
Traditional Industries	10	20%

Table 5 - Priorities Ranked by Frequency

What this research has attempted to do is to begin to catalogue and highlight some of the range of issues facing the poor in Moray. In completing this task it was clear to the research team that some agencies and departments came in for some severe criticism and comment. Much of these opinions were patently uninformed, some were out of date and some, it seemed, were fairly harsh. However, it is the volume of comment which the agencies should take seriously.

Many agencies have an increasingly wider remit to tackle poverty and its creeping effects including social exclusion, deprivation and alienation. While this may be seen as a positive approach, the research team felt that poverty needs to be addressed in a more co-operative and holistic fashion, deliberately crossing over departmental or agency boundaries. At present there seems to be a tactic of pin point responses which does not appear to offer a comprehensive or complete answer. It seems that there is a need to move eradicating poverty to the centre of local community planning and development processes. MAP would suggest that The Moray Council should consider the appointment of a senior officer with a duty to co-ordinate and encourage a collective response to the poverty issue across the breadth of the council departments linking to the work of outside agencies.

This research report presents a challenge to policy and decision makers in Elgin, Edinburgh and Westminster. How can we make a difference to the lives of those in Moray living on the edge?

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Child Poverty Action Group
- Lothian Anti-Poverty Alliance, 2004
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Tackling Pensioner Poverty: encouraging the take up of entitlement
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NCH

Research Team Biographies

Vicki Low

I became involved in MAP in November of 2002. As a parent with low self-esteem at that time I found that speaking to and sharing experiences with people facing similar barriers to myself was a great help. I soon grew in confidence and became an active member of MAP helping to arrange the launch of "Skint In Moray". From there things have progressed, and I am now a part-time worker for the organisation with a focus on young people. I have been fully involved throughout the research and now also involved with a separate research project with StartOver.

Gayna England

I became interested in social exclusion and anti-poverty work through my involvement with the YWCA, who co-hosted the first anti-poverty gathering in Moray in 1998. Being the wife of a (then) fisherman. I was really keen to get our views and voice heard. I joined the MAP steering group in 2001 and haven't looked back. Since joining I have started a local co-operative of self employed arts and crafts workers. I have become the President of the YWCA Scotland continually ensuring that poverty driven barriers and women's participation are at the forefront.

Eddie Brown

I've been involved in anti-poverty work for the last five years. As a volunteer with the Lhanbryde Challenge Project, and with the Moray Against Poverty Network since the 2000 gathering. I'm a single parent and have recently graduated from Moray College (Rural Development Degree) keeping myself afloat during that time with a series of low paid jobs. Since graduating I have worked as a support worker for the local CVS and am currently engaged in freelance research work with the StartOver project looking at support structures for micro-businesses and SMEs in Moray.

Heather McDonald

I have been involved with MAP since the gathering in 2001. I graduated in July 2001 with a degree in Rural Development whilst my husband was long-term unemployed. At one point I was holding down three part time jobs to allow my husband to start up his own business. I now have a full time job, intensive support work with young people and have encouraged and supported young people to participate within MAP.

George Stewart

I am 27 years old and come from Elgin in Moray. I grew up in the Moray area coming from a poor background. I have tried to better myself by both moving away and living in Europe. I am one of the newer members of MAP having joined in June 2003. I have taken part in the research as well as taking part in various events this has raised my awareness of the problems in Moray. To date MAP has given me more self-confidence for public speaking and also the ability to learn more from my peers and others around me.

Michelle Annett

I have been involved with MAP since 2000 acting as the committee secretary for the past two years. I live In Buckie and am partially sighted perhaps because of this I have found it difficult finding work since leaving college. However, I refuse to give up and have topped up my skills by doing an European Computer Driving License at Moray College, something that has been of great benefit to the research project.

Kellie Boyne

I've been a member of MAP since 2003 and took part in both the confidence building residential and the longer training the following year. I am slowly finding the confidence to get involved with activities such as the research training and contributed to the lone parents focus group an experience that opened my eyes to the lives and problems of other women.



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The researchers would also like to thank David Paterson of StartOver for his continuing interest in this subject and in the plight of young people in particular. StartOver is an Elgin based project which specialises in providing constructive support to the unemployed in Moray. David is a theologian, philosopher and former school principal who brought to this research a unique perspective and insight into the problems relating to poverty in society.



MAP is hugely grateful to Paul Spicker for all his guidance as the research team's mentor. Paul is the Professor of Public Policy at the Robert Gordon University, Aberdeen and has written widely and researched many topics in the field of social policy. MAP would also like to thank Linda Strangward for all her help in this project. Linda is a researcher with the Centre for Public Policy and Management at the Robert Gordon University, Aberdeen.



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Finally, this report could not have been produced without the selfless contribution from the people of Moray who took the time to tell their stories. The MAP research team are very grateful to these good folk for their enthusiasm, patience, pride and honesty. Many thanks!



For the purposes of clarity in Table 1 and throughout the text of the report Speyside comprised the following: Rothies, Aberlour, Craigellachie, & Ballindalloch. Similarly, Buckie included Portknockie, Findochty, Kingston upon Spey, & Garmouth. Forres included Findhorn & Kinloss.

For further information please contact

Moray Against Poverty Network
c/o REAP
177 Mid Street
Keith
Moray
AB55 5BL

tel: 01542 888070
e-mail: reap@csv.org.uk

