

Session 2: Household Finances

24th August, 2015, 1.45-5pm
Lunch will be available from 1pm

Islesburgh Community Centre, Lerwick

EQUAL SHETLAND
Tackling
Inequalities
Commission

Questions for the Session

- What are the inequalities? (including age, gender etc.)
- What is the impact on individuals, households and communities of these inequalities? Think about inequality of opportunity, too.
- What is the impact on Shetland, thinking about the economy, society (including health, housing and crime), and environment?
- What are the big issues, and key challenges in terms of Shetland's inequalities?
- What is the root cause / or causes of these inequalities?
- What needs to be achieved to overcome these issues and challenges? What needs to be achieved to mitigate?
- What are the solutions?
- What would you like to know more about?

1.45 Introductory Session

Alastair Hamilton, Chair of the Commission

1. Welcome & Apologies
2. Note of Last Meeting (attached)
 - a. Approval
 - b. Matters Arising
3. Terms of Reference: for approval (attached)
4. Report of Session 1 (attached)
5. Media Q & A

2.05 Household Income and Expenditure in Shetland

Presentation:

The amount of money an individual / individual household has available is decided by 2 factors:

- Incomings
- Outgoings.

To have an impact on the money available to households, there is a need to investigate what policies can increase income / decrease outgoings.

Background Information:

- Minimum Income Standard for Remote and Rural Scotland - Summary
- Minimum Income Standard for Remote and Rural Scotland – Full Report

<http://www.hie.co.uk/regional-information/economic-reports-and-research/archive/a-minimum-income-standard-for-remote-rural-scotland.html>

- Briefing Note (attached)

2.15 Challenges Faced in Shetland

The Benefit System

Presentation: Hubert Hunter, Manager of Job Centre Plus, Lerwick

Background Information:

- Benefits & Payment Amounts:
<http://www.focusondisability.org.uk/brates-1.html>
- How much the UK spends on welfare
<http://visual.ons.gov.uk/welfare-spending/>

The Challenges to Individuals and Households of the Benefit System

Presentation: Karen Eunson, Manager of Shetland Islands Citizen's Advice Bureau, Lerwick

Background Information:

- Briefing in advance of CPAG policy seminar for local child poverty leads (April 2015) (attached and link <http://www.cpag.org.uk/sites/default/files/CPAG-Scot-EWS-child-poverty-briefing.pdf>)
- Read between the lines: confronting the myths about the benefits system (2012) <https://www.turn2us.org.uk/T2UWebsite/media/Documents/Mythbusting-Final-amended-16-September-2014.pdf>

In Work Poverty

Presentation: Karen Eunson, Manager of Shetland Islands Citizen's Advice Bureau, Lerwick

Background Information:

- Scottish Poverty Statistics Summary Briefing, December 2014 – Scottish Government Communities Analytical Services <http://www.gov.scot/Topics/Statistics/Browse/Social-Welfare/IncomePoverty/povertybrief>
- ONS (2014) Low Pay http://www.ons.gov.uk/ons/dcp171778_385432.pdf

2.35 Q & A

Hubert Hunter, Manager of Job Centre Plus, Lerwick

Karen Eunson, Manager of Shetland Islands Citizen's Advice Bureau, Lerwick

Catherine Harper, Depute Manager of Shetland Islands Citizen's Advice Bureau, Lerwick

2.50 Impacts

Debt & Money Management

Presentation: Karen Eunson, Manager of Shetland Islands Citizen's Advice Bureau, Lerwick

Background Information:

- Debt Advice Outcomes (attached)

Food Poverty

Presentation: Angela Nunn, Salvation Army

Background Information:

- Food Poverty in Shetland (attached)

3.00 Q & A

Hubert Hunter, Manager of Job Centre Plus, Lerwick

Karen Eunson, Manager of Shetland Islands Citizen's Advice Bureau, Lerwick

Vivienne Tulloch, Debt Advisor, Shetland Islands Citizen's Advice Bureau, Lerwick

Angela Nunn, Salvation Army, Lerwick

3.15 Solutions and Challenges

Presentation:

Background Information:

- Scottish Business Pledge: www.scottishbusinesspledge.scot
- Living Wage Foundation: <http://www.livingwage.org.uk/>
- MIS for Remote Rural Scotland: Emerging Policy Issues (attached)

3.25 BREAK

3.40 Group Work

4.30 Agree Recommendations

4.55 Next Steps

5.00 END

Additional Background Reading

- Why do poor people smoke?
<https://www.youtube.com/watch?v=ITtPoR81hE> (UK video from 2012)
- Tyneside Mind: WCA and mental health
<https://m.youtube.com/watch?v=tTaezvvQfOs>
- Reducing Poverty through policies to cut the cost of living, June 2015
<http://www.jrf.org.uk/publications/reducing-poverty-through-policies-cut-cost-living>
- CAS (2013) Offline and left behind
<http://www.cas.org.uk/system/files/publications/OFFLINE%20AND%20LEFT%20BEHIND%20INDESIGN.pdf>
- CAS (2014) Sanctioned: What Benefit?
<http://www.cas.org.uk/system/files/publications/Sanctioned%20What%20benefit.pdf>
- Benefit sanctions policy beyond the Oakley Review:
<http://www.publications.parliament.uk/pa/cm201415/cmselect/cmworpen/814/81407.htm#a13>
- The Impact of Welfare Reform on Scotland (2013)
http://www.scottish.parliament.uk/S4_Welfare_Reform_Committee/Reports/wrR-13-02w.pdf
- Scottish Government (March 2015) The Cumulative Impact of Welfare Reform on Households in Scotland
http://www.scottish.parliament.uk/S4_Welfare_Reform_Committee/Reports/wrr-15-01w.pdf
- Turn2Us (2012) Benefits stigma in Britain
<https://www.turn2us.org.uk/T2UWebsite/media/Documents/Benefits-Stigma-in-Britain.pdf>
- Tyneside Mind WCA Film - 'But I'm Here for Mental Health'
<https://m.youtube.com/watch?v=tTaezvvQfOs>
- Carers UK (2015) The Importance of Carers Allowance
<http://www.carersuk.org/professionals/policy/policy-library/the-importance-of-carer-s-allowance>
- Implication of Budget Tax and Benefit Reforms for Scotland
<http://www.gov.scot/Resource/0048/00481599.pdf>
- CAS (2015) The impact of welfare reform on women
<http://www.cas.org.uk/system/files/publications/CAS%20submission%20to%20the%20Welfare%20Reform%20Committee%20April%202015.pdf>
- CPAG (2015) Round the Clock: In Work Poverty and the Hours Question
http://cpag.org.uk/sites/default/files/CPAG_Round_the_clock.pdf
- Self employed people on low incomes:
https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/432807/uc-and-self-employment-june15.pdf