

Rural Lives

Understanding financial
hardship and vulnerability
in rural areas

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Contents

Executive summary	2
1 Introduction	5
2 Experiences and impacts of financial hardship	7
2.1 Changing rural economies	7
2.2 The welfare state in rural areas	10
2.3 Voluntary and community organisations in rural areas	13
2.4 Families, friends and neighbours	15
2.5 Housing, fuel poverty, cost of living, digitalisation and social care	16
2.6 Debt, savings, agency and coping strategies	19
2.7 Place and narratives of change	22
2.8 Rural poverty within a pandemic	25
3 Conclusions: Challenges and policy opportunities	25
3.1 The importance of cumulative and complementary support	25
3.2 The need to combine person-based and place-based measures	27
3.3 Policy challenges and opportunities	28
Glossary	35

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Executive Summary

Recent analysis shows that half of all rural residents in Britain fell into poverty at some time during 1991-2008, and the Financial Conduct Authority found in 2018 that more than half of rural residents exhibit financial vulnerability. This project investigates why and how people in rural areas experience (and negotiate) poverty and social exclusion, with a focus on financial hardship and vulnerability. It examines the roles of societal processes, individual circumstances and various sources of support (markets; state; voluntary and community organisations; family and friends). Interviews were conducted with individuals experiencing financial vulnerability and representatives of organisations offering support in 3 case study areas between October 2019 and September 2020, so both before and during the Covid-19 pandemic. The study areas were Harris, East Perthshire and Northumberland.

Rural economies now have far fewer jobs in land-based activities and manufacturing with most people employed in services such as health, education, tourism and retail, although there is much potential for new rural enterprise. While some residents commute to (or tele-commute to) well-paid, secure professional jobs, much local employment is precarious, low-paid or seasonal, with volatile and unpredictable incomes creating financial vulnerability. Contrasts between rich and poor, long-term residents and in-migrants, are accompanied by powerful narratives of social change and loss.

Apart from earnings, people receive support from the state in many ways, including welfare and pensions. There is evidence that the benefits system (both legacy benefits and Universal Credit) is unable to deal fairly with the volatility and irregularity of rural incomes: this is a serious cause

of financial hardship and vulnerability not only because it makes household budgeting hard but also because it increases the risk of debt and destitution. Centralisation and digitalisation of the welfare system creates further difficulties, given the inadequate broadband and mobile coverage of rural Britain and loss of public transport. Centralisation of advice and support services exacerbates these difficulties for those without the digital and other skills required to negotiate complex and confusing systems, especially for people with literacy problems and/or poor mental health. Related to this is the distance unwell people are required to travel for work capability assessments. Apart from central government's welfare provision, the local state provides many important services such as education, health, social care and housing, all of which tend to have been centralised or reduced in rural areas despite the best efforts of many rural councils to maintain them. Notwithstanding the financial pressures, we found examples of innovative practices, often in collaboration with voluntary and community organisations (VCSEs).

Public spending cuts also reduce the funding available to support rural VCSEs while leaving them to try and fill emerging gaps in state social provision across huge rural areas. Indeed, rural VCSEs provide services which, in an urban context, would be the state's responsibility. This research shows that the support and advice offered by VCSEs is valued highly by, and invaluable to, those in rural areas experiencing financial hardship or vulnerability. VCSEs are most people's "first port of call" in hard times, regarded by some as their sole source of support. The advice of Citizens Advice Bureaux (CABx) is of crucial importance to people needing to claim state benefits, or to appeal against

adverse decisions or sanctions. For some, advice by phone or online is acceptable or even preferable, but for others face-to-face support remains essential. Foodbanks are a vital source of emergency support in all three rural areas, mainly for people of working age who have been let down by the state's system of welfare provision – whether because of delays in receiving welfare benefits, a result of repayments or imposition of sanctions, or because of mental health or literacy issues which limited their capacity to claim benefits successfully.

Family, friends and neighbours are another important source of support, but people's ability to draw on this source varies according to the characteristics of the community they live in, its social norms, social capital and personal relationships. There is a tendency to idealise rural communities as places where everyone looks after one another, and this was evident especially in smaller communities for those who are well embedded in social networks: but this may be more difficult for those who do not understand local social norms and lexicons or who have not made the social contacts. On top of this, there is stigma attached to seeking 'charity' or to those thought to have behaved badly.

It is evident that living in a rural area affects local opportunity structures in many ways, both positive and negative, and that these affect different people's lives unevenly. Importantly, the cost of living in rural, remote and island areas is substantially higher than in towns and cities, partly because of distance to services and larger shopping centres (with lower prices), but also because of the costs of heating homes which are often off-grid and less well insulated. Fuel poverty is therefore more prevalent. Yet only housing costs are typically reflected in official poverty statistics.

Among the other ways in which living in a rural area affects wellbeing, access to well-paid work and secure, affordable housing may be more difficult in rural areas without an income from commuting or tele-commuting. Access to public services, whether face-to-face or digital, is also likely to present challenges. Private, public and third sector organisations all face difficulties in reaching into rural areas and, while digitalisation may help some, it can exclude others. These difficulties all relate to distance, mobility and access and may be more severe in remote and island areas. People eligible for welfare benefits face barriers of distant sources of advice and help, digitalisation and centralisation of welfare support, inaccessible assessment centres and perhaps social stigma. Concerns were also raised about support for elderly people requiring social care. While the social care system is under great strain across the UK, this research suggests that social care in rural areas faces specific rural challenges relating to greater distances that care workers need to travel (often while unpaid), leading to growing staff shortages and higher costs of provision.

These findings help in understanding how people in need can access support, what strategies they themselves pursue,

who may be excluded from each of these sources of support, and how support could be improved. Changes in markets alongside welfare reforms have redistributed social and societal risk towards the most vulnerable, with young people, people with mental or physical illness and lone parents particularly disadvantaged. VCSEs have provided crucial support to many of these groups, despite challenges of reach into rural areas and funding pressures.

It is striking how often people's awareness of, and application for, national person-based measures, such as welfare entitlements, has been facilitated by local place-based measures, such as advice and support from CABx and other VCSEs or through local partnership working. It is also evident that national policies could be improved with the benefit of local place-based knowledge. This raises questions about how to design effective combinations of person-based and place-based measures.

A final section shows how the Covid-19 pandemic highlighted and amplified these issues, while also offering glimmers of hope. A fuller report on Covid-19 and Rural Poverty will be published shortly.

This report concludes by articulating some policy challenges arising from these findings and suggesting opportunities for policy interventions to address each of these challenges:

- Many rural residents are at risk of poverty, while poverty is perceived as an urban issue.
- The welfare system is not well adapted to rural lives.
- Much rural work is not 'good work', with incomes often volatile and irregular.
- There are barriers to entering self-employment and developing rural small businesses.
- It is challenging for organisations to 'reach' into rural areas.
- It remains difficult for financially vulnerable groups to access suitable, affordable housing.
- Framing narratives of place and change are important to the wellbeing of rural communities.
- There is an imminent crisis in rural social care delivery.

1 Introduction

This report presents the findings of the ‘Rural Lives’ project, which was funded by Standard Life Foundation. The purpose of the research was to investigate why and how people in rural areas experience (and negotiate) financial hardship. We also explored how external processes and individual circumstances contribute to financial hardship, and how might these be addressed.

Fieldwork was carried out in three case study areas, chosen to reflect different types of rural area and circumstances. Two areas are in Scotland: the Isle of Harris in the Western Isles, and Blairgowrie and the Glens in East Perthshire. The third area is in north east England: the North Tyne valley in Northumberland. The location of the case study areas is shown in Figure 1.

Figure 1: The case study areas



There were three stages to the fieldwork in each of the three areas. We firstly spoke with a range of ‘gatekeepers’, who were likely to come across people experiencing financial hardship locally. The range of gatekeepers varied across the case study areas, but typically included representatives of organisations such as local housing providers, advice agencies, foodbanks, Community Planning Partnerships, community trusts, and other relevant public and third sector organisations.

Harris

Harris lies in the Outer Hebrides off the west coast of Scotland. Connection to the mainland is by plane (around two hours’ travel), or ferry (around three hours’ travel). Harris is sparsely populated, other than in the main town of Tarbert. Crofting townships are distributed around the perimeter of the island. Approximately 2,000 people reside in 911 homes, with 41% being in one person households. The population of Harris has steadily declined, falling by almost 50% since 1951. In 2018, 32% of residents of Harris were aged 65 and over. One of the key features of Harris today, in common with many of Scotland’s rural areas, is the level of community land ownership: 70% of people in the Western Isles live on community-owned land. The primary industries are tourism, with some fishing and crofting, and a heavy reliance on the public sector.

Blairgowrie and the Glens

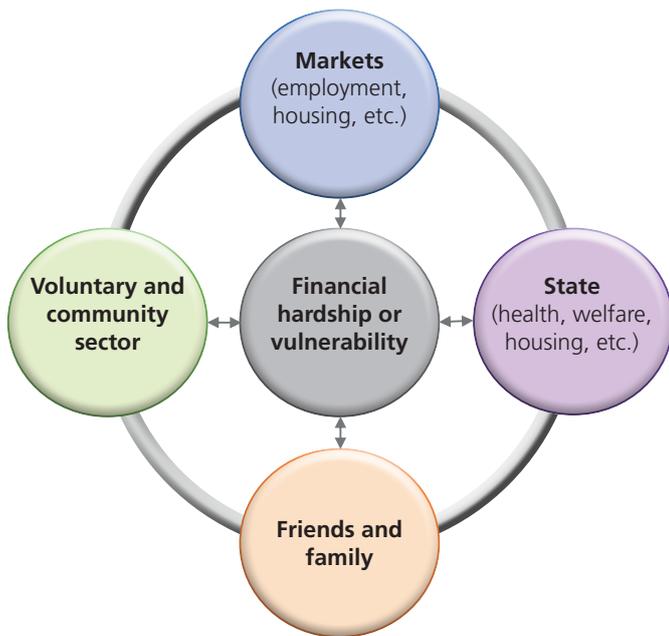
The Perthshire study area includes the wards of Blairgowrie and the Glens and part of Strathmore. It has a population of about 19,000 people and covers an area of 468km². Half of the area’s residents live in Blairgowrie and Rattray, the principal town. To the south, fertile lowlands include smaller settlements such as Alyth and Coupar Angus, while to the north a series of remote glens stretch up into the Grampian mountains. The area is renowned for the growing of soft fruit and its rich past in textile weaving, as well as attracting tourists, commuters and retirement migrants. In the 2011 Census, 25% of residents were over 65. According to the East Perthshire Locality Profile, “the area includes communities that are in the 20% most deprived within Scotland”.¹

North Tyne Valley

The Northumberland study area includes the four civil parishes of Bellingham, Kielder, Falstone and Taret and Greystead in the north west of the county. Combined, the four parishes cover an area of about 530km² and had an estimated population of 2,019 people in 2017, one of the lowest population densities in England. Part of the area is within the boundaries of Northumberland National Park. The travel time by car to Newcastle is 80 minutes from Kielder, or around 50 minutes from Bellingham: it is largely viewed as beyond commuting distance from Newcastle. There is a wealth of history in the area, with many scheduled monuments, listed buildings and archaeological sites. Key industries include agriculture (hill farming) and forestry, with tourism and associated activities having become much more important in the last decade, particularly due to the International Dark Sky Park designation.

We discussed similar topics with the gatekeepers in each of the case study areas, using pre-prepared topic guides which were based on our overall research approach and the issues arising out of our review of the literature, which has been published separately.² Our conversations broadly covered the four contextual elements that we had identified in the literature review as surrounding financial hardship and vulnerability in rural areas: markets; state; voluntary and community sector, and family and friends (see Figure 2).

Figure 2: Four systems of support surrounding individuals experiencing financial hardship and vulnerability in rural areas.



Gatekeepers were asked for support to identify people in the community who might be willing to take part in the second stage of fieldwork: a series of interviews with individuals who had experienced financial hardship, or who were at risk of doing so. These interviews explored people's life histories and experience of living in their local area. We particularly sought to gather information on life events, work, housing, and other key issues pertinent to the study.

The final stage of the fieldwork involved three themed focus groups in each area, which were used both to test the validity of the findings from the earlier interviews, and to explore how rural financial hardship and vulnerability had been experienced during the Covid-19 pandemic and lockdown beginning in March 2020. Additional topics for the focus groups varied across the areas, based on the pertinent themes emerging from the interviews:

- Harris: the reliance of the economy on tourism; the role of community landowners in addressing financial hardship; social care and social isolation (including digital exclusion).
- Blairgowrie and the Glens: health and social care; poverty and welfare; the role of Community Planning Partnerships in financial wellbeing.

- North Tyne Valley: poverty and welfare; the role of community trusts, especially around housing and business development; health and wellbeing.

Fieldwork began in October 2019 in the Scottish case studies and the interviews were completed before the Covid-19 lockdown in March 2020. In the North Tyne Valley, the first stage of the fieldwork was only partially conducted by that time and much of the interview fieldwork in this area was conducted online using video meeting software or by phone. The focus groups in all three areas were conducted during the pandemic, and so were done online. All interviews and focus groups were recorded and transcribed for analysis, with the consent of all participants.

The next section of the report analyses the rich data collected during the fieldwork, highlighting experiences and impacts of financial hardship in the three case study areas. It describes individual and household experiences and impacts of financial hardship, comparing similarities and/or differences within and across the case study areas where possible. The findings are also contextualised within the processes of social exclusion that were identified in the literature review³, which underlie people's financial vulnerability and hardship/wellbeing in rural places.

Based on this analysis, the concluding section sets out key findings in relation to the support that financially vulnerable people need in rural areas. Crucially, the research identifies eight overarching challenges that span the four systems of support (markets, state, voluntary and community sector, and family and friends). For each of these challenges, we propose a series of policy opportunities to address each one.



2 Experiences and impacts of financial hardship

2.1 Changing rural economies

Rural economies have undergone considerable structural change in recent decades, even though this may have been less dramatic and visible than the loss of heavy industry in post-industrial urban areas. The gradual loss of employment in agriculture and forestry exceeds the more intense loss of jobs in the British coal industry, for example. Meanwhile, there has been a growth in service sector activities which now dominate employment in both rural and urban areas. A historical reliance on agriculture and forestry, and now on tourism, has tended to offer precarious, low-paid, seasonal rural employment. National statistics show that low pay is more prevalent and more persistent in rural Britain than in urban areas.⁴ Table 1 shows a selection of indicators that help to identify constraints to inclusive growth.⁵

Table 1: Key inclusive growth indicators, pay and hours worked in the case study areas (at local authority level)⁶



Indicator	Western Isles	Perth and Kinross	Scotland	Northumberland (2018-2019)	England
Gross Value Added (GVA) per head (2016)	£17,276	£25,675	£24,876	£15,564	£29,356
Employment rate (16-64) (2018)	80.4%	80.9%	77.4%	71.5%	76.3%
Total under-employment* (16 years and over) (2019)	34.4%	23.7%	21.4%	-	-
Total median weekly earnings – full time (2019)	£524.70	£534.50	£576.70	£496.00	£591.00
Percentage of households that are fuel poor (required fuel costs >10% of income)	55.8%	30.4%	27.3%	26.7%	10.9%
Percentage of children aged 0-19 years living in a low-income family	9%	10.8%	16.7%	18.1%	20.1%
Percentage of households classed as workless	15.9%	13.9%	14.3% (GB)	19.4%	14.3% (GB)
Proportion of residential and non-residential addresses where superfast broadband is not available	46%	24%	13%	6.4%	5%

*Workers seeking more hours than they are working.

The structural changes noted above were evident in all our study areas, and in each case there has been an increasing reliance on employment and self-employment in tourism and hospitality, alongside growth in public sector employment (until austerity policies reversed this trend from 2010). Harris has experienced a considerable increase in 'destination tourism', which has enabled several major new employers to become established and create new employment opportunities in the area. In the North Tyne Valley, the recent upturn in tourism has also brought several benefits, partly counteracting the decrease in agricultural and forestry jobs. In Blairgowrie and the Glens,

where tourism is less dominant than in other settlements in Perthshire, fewer people are now employed in the previously buoyant soft fruit, textiles and manufacturing industries, and a growing number of people commute to work out of the area.

In Blairgowrie and the Glens, participants repeatedly identified the need for more local employment, particularly in response to concerns that some of the remaining large employers may shut down in the future. In all three areas, many people do not have full-time, permanent employment and there is a tendency for people to have several jobs or



work casually. In Blairgowrie and the North Tyne Valley, this was often as casual or 'loose' farmers in the agricultural sector, whereas in Harris this was more likely to be in tourism or fishing. In Harris, there is more employment than in the past, despite a decline in crofting. However, jobs are not necessarily well-paid and this growth in opportunities arising from a growth in tourism presents a double-edged sword: some employers face staff shortages, partly because of a decrease in the working age population and partly due to a lack of local affordable housing for employees.

"It's very, very difficult for a young person here to get anywhere really. There's a lack of well-paid jobs. It's all kind of either tourism or fishing or building or stuff like that. But nothing really high paid." (Harris, gatekeeper)

Despite the different narratives of change in rural economies in the three areas, the unpredictable nature of incomes is a common feature of rural working life. Our interviews confirm that work insecurity is a widespread source of financial vulnerability, with volatile and unpredictable incomes from seasonal/casual work and zero-hours contracts characteristic not only of land-based and tourism employment but extending across many sectors of rural economies. This 'precarisation'⁷ in rural labour markets has implications when seeking support from the state, as we will see below.

"Certainly here, it's seasonal work. It's low paid work, zero hours contracts and a lot of it is in the tourism/hospitality sector." (Blairgowrie and the Glens, gatekeeper)

In the North Tyne Valley and Perthshire, zero-hours contracts and agency working are thought by respondents to be more

common than in urban areas, as is the decision to resort to casual work. In the North Tyne Valley, it was suggested that having more than one job is particularly prevalent among those with no further or higher education qualifications. Although employability and skills issues may limit the potential for people to enter higher paid jobs, this is only part of the picture.

Across the case studies, participants noted the limited range of employers and the impact this has on career progression. For example, employees in rural small-medium enterprises (SMEs) are likely to need a range of general and transferable skills rather than specialist experience. In Blairgowrie, many job opportunities are deemed unskilled, insecure and unattractive, while in Harris a lack of professional jobs makes it difficult to attract young people (back) to the island. However, there is more optimism in Harris than in the other study areas about future economic potential. Participants in Harris talked about renewable energy and marine tourism opportunities, as well as the increased sense of confidence linked to community acquisition of land and assets in the area. Marketing of the 'Harris brand' has also presented potential opportunities for more sustainable economic growth.

"Most of the people that we are worried about with low income in the rural area do not have a good enough educational background to go into technical employment. You've got an awful lot of obstacles to start to get these people in to some sort of training." (North Tyne Valley, gatekeeper)

For those on low, unpredictable incomes, the provision and affordability of childcare, and limited public transport present a vicious circle in all the study areas. A lack of childcare is a barrier to women looking for employment,

yet low pay and the costs of travelling to work may make the cost of childcare unaffordable for those who find work. Although there are some positive stories across the case studies of employers offering flexible working hours so that staff can accommodate caring responsibilities, employment to suit school hours remains uncommon. This conundrum appears to make it more likely in rural areas that people with young families have multiple jobs so that parents can work at different times of the day to accommodate childcare and/or other caring needs.

Self-employment can offer a route to more flexible working in rural settings, yet this is not always seen as an option by individuals facing financial hardship, who are particularly likely to require additional information and support. In both Scotland and England, there appears to be a lack of start-up funding available for small businesses that are not growth-oriented and/or only maintain a very small workforce or a self-employed individual.

“It’s a big deal if you’re coming off benefits to go on the enterprise allowance and it only lasts for six months and it’s no more money and the idea of it is that if you start to trade in that time then you can keep any profits until the end of the six months, by which time you need to be building up and making a profit.” (North Tyne Valley, gatekeeper)

Although Harris and Blairgowrie are quite buoyant for new business start-ups, this is not without challenges. These include the cost of business accommodation (where required), digital connectivity for effective working from home and the lack of confidence/knowledge (noted particularly among women in Northumberland) when faced with the prospect of self-employment. Income levels can often be low with reports of people working in creative industries ‘living on thin air’.

“You can contribute just as much to the economy by staying small if you want to but you can’t access most of the grants or loans if you’re not prepared to say you’re going to double in size in the next year. [...] A lot of people don’t want to have a work force, they don’t want to become managers of what they do, they’re creative people so they want to do it themselves.” (North Tyne Valley, gatekeeper)

Notwithstanding this, average incomes in many rural areas exceed those of urban households. Many in rural societies enjoy secure, well-paid jobs or private pensions derived from previous well-paid jobs (often elsewhere). Some are fortunate to find such employment in the rural area, perhaps in the public sector (in local government, education or health), but most higher income residents access better paid, secure jobs through commuting to urban centres, or have a job in an urban centre before migrating to live in a rural area. Many rural areas, including our three study areas, have experienced marked social and demographic



changes as rural homes are purchased by commuters and/or retirement migrants while young people leave to find further education, secure employment and affordable housing elsewhere. These changes bring an older, wealthier middle-class to live in rural areas, widening income and wealth inequalities, inflating house prices and disrupting social networks and norms, while also bringing new ideas, additional knowledge, volunteers, experience and connections of potential community benefit.

“My worst benefit cases, and the level of poverty in Blairgowrie particularly, was really dramatic in comparison to all the other areas [I’ve previously worked in, including London] [...] This is the first time I have seen such a dramatic difference between really, really very rich people and people just below zero.” (Blairgowrie and the Glens, gatekeeper)

The contrasts between locals and incomers, rich and poor, were apparent in each of our study areas, whether accessible or remote, accompanied by powerful narratives of social change - often of loss. These changes, and their impacts in terms of widening inequalities, housing (un)affordability and social cohesion, have important implications for people’s financial vulnerability and other aspects of their wellbeing, for example in fracturing support networks, concealing hardship or (more positively) enhancing voluntary action and social innovation.



2.2 The welfare state in rural areas

Apart from earnings from employment, people receive support from the state. This comes in many forms, from central and local government, and much has been written about how this has changed in recent decades.⁸ One aspect has been the change from government to *governance* - a shift from state sponsorship and provision of economic and social programmes towards the delivery of these through partnerships. These partnerships present a new role for the state as coordinator, manager or enabler, rather than as provider and director. Such partnerships are now common in rural governance, and examples in our study areas include Community Planning Partnerships, health and social care partnerships, local enterprise partnerships and LEADER Local Action Groups.

Another change has been neoliberalisation, initially as *roll-back* (shrinking the state and the institutions of welfarism through privatisation, deregulation and cuts to public expenditure), followed by *roll-out* of neoliberalised forms of governance and management (re-regulation, competition and tendering, targets, audit, performance management and other new forms of centralised control). These changes affect every aspect of state support, including education, health, housing and welfare provision, and also extend to an altered funding context for community and voluntary organisations who must increasingly engage in competitive tenders for insecure contracts and project funding, while adopting the language of business management.

Previous research has shown that claimant rates among those eligible for welfare benefits in rural areas are lower

for a number of reasons.⁹ Nevertheless, welfare benefits have provided vital support to rural residents during their typically shorter spells of unemployment or low income, so alleviating financial hardship and mitigating financial vulnerability. They are even more necessary for those facing longer spells of low income due to chronic physical or mental ill health, for example. Recent analysis of the British Household Panel Survey (BHPS) has shown how welfare reforms from 1999 to 2008 were effective in lifting many vulnerable people out of poverty in rural Britain.¹⁰ More recent welfare reforms have sought to reduce public expenditure by limiting eligibility, introducing further conditionality, sanctions and delays, and reducing real benefit levels (except for pensions), while gradually transitioning to a new system of Universal Credit.¹¹ Our research has revealed many ways in which these reforms unnecessarily create financial hardship and vulnerability for many rural residents and reduce the effectiveness of welfare benefits in supporting people in times of need.

Across the case studies, participants told us about the generic challenges faced by welfare claimants. Many of these are not unique to rural residents: the complexity of the online system and the flaws in its design; payment delays; unpleasant experiences at medical assessment centres, and so on. However, some issues are compounded for rural claimants. For instance, the increased likelihood of having irregular incomes and/or multiple jobs in a rural setting presents a key challenge. Not only do irregular incomes make household budgeting harder and so increase

the risk of debt, but this irregularity was repeatedly identified by participants as one of the most serious causes of financial hardship in relation to the benefits system in rural areas.

In Harris, Blairgowrie and North Tyne Valley, particularly from conversations with staff from the local Citizens Advice Bureau (CAB) and foodbank, we were acutely aware of how volatility in earnings often leads to overpayment of benefits which is then clawed back too rapidly for low budget households to withstand. Similar problems arise for people in each place from a mismatch between paydays and assessment periods, which can create artificial apparent volatility in incomes, taking people temporarily out of Universal Credit eligibility and needing reapplication and several weeks' delay when in fact their wages were unchanged. These flaws in the operation of the welfare system therefore exacerbate labour market insecurity and vulnerability, rather than relieve it.



“Depending on what they earn, it’s very difficult for them to plan and budget. People are finding it hard to change the date of the payment for Universal Credit, which would be the sensible thing to do but then the system doesn’t seem able to do that. But then either the employer can’t change the time that they pay them, and the Universal Credit can’t change the date of that payment, so they’re stuck.” (North Tyne Valley, gatekeeper)

Rural claimants are also more likely to be disadvantaged by the combination of centralisation and digitalisation of the benefits system if they lack access to broadband, can’t afford broadband, broadband is of poor quality, they lack digital skills, and/or experience literacy or mental health challenges: this is because of the greater difficulty in travelling from rural areas to find face to face support.

Rural claimants are also more likely to be disadvantaged by centralisation of face-to-face advice and support services for those experiencing issues with the digital system, even though some assistance may be available by phone or through outreach. For those without broadband, or who lack the digital skills or the necessary income to afford a broadband or mobile data contract, how far those agencies/organisations offering benefits advice and support can ‘reach’ into rural areas remains a challenge, albeit one that professionals are aware of and working hard to address. For example, the CAB’s enhanced phone service was praised by participants in all study areas because clients based in remote areas can access advice without needing to travel. The CAB and

other organisations offering advice are also generally working hard to link up to one another, referring people to the most suitable services as required.

However, there are still concerns about vulnerable people with literacy problems and/or poor mental health who are no longer able to access face-to-face support via designated outreach visits/drop-in services that have declined in all the study areas. These individuals require considerable face-to-face support to complete the forms and to maintain their journal (listing job search activities or changing circumstances, for example) or they may lose benefits and face sanctions (with knock on physical and mental health impacts). This support was even more necessary when appealing against adverse decisions, with advocacy and help from voluntary and community sector organisations often crucial. In all the study areas, for example, the CAB had successfully supported the appeal process for Universal Credit claimants. CAB energy advisors had also supported people to challenge incorrect/inappropriate household energy bills and charges.

“My assessment was just after Christmas. But during the run up to that, it wasn’t stressful at first but then as it got closer and closer, it got really, really bad, having to fill out the form with all the stuff. I was panicking. It was just horrendous. A lot of places are too busy to go through the whole form because it’s so big and complicated.” (Blairgowrie and the Glens, individual)

A further issue mentioned several times in all the case studies is the benefit system's treatment of claimants with a long-term physical or mental illness or disability, several of whom we spoke to. Frustrations were expressed about the generic issue of needlessly frequent reassessments and disregard of evidence supplied by GPs and consultants. A specific rural dimension to these issues is the distance that claimants are required to travel to attend assessment appointments. In all three case studies we heard about the challenges this brings for rural residents. In the Western Isles, there is no assessment facility for those required to undergo a Work Capability Assessment, with those in Harris experiencing a long delay (often up to a year) before an Atos officer visits the islands, unless they can attend an assessment in Inverness or the Isle of Skye. Even in rural Northumberland, claimants in the North Tyne Valley must travel between 30 and 55 miles each way to Newcastle for assessments, often with public transport unavailable from much of the study area. In some instances, these challenges were cited by participants as reasons for delay in benefit receipt or lower uptake of benefits in rural areas.

"I've got some people who are waiting two years to get a work capability assessment because every time you phone to chase it up, they're saying, oh this application we haven't [...] because we don't have an assessment centre [...] 'we'll put you on the list for the next time somebody is going over to the Western Isles', and that might only be once or twice a year." (Harris, gatekeeper)

This study found evidence to support a number of the explanations put forward in previous studies for why the uptake of benefits in rural areas is lower: that in rural areas fewer of those eligible are social housing tenants who would receive relevant information and support from their landlords; accessing advice and information offered in distant urban centres is problematic; there are stronger cultures of independence and self-reliance in rural areas, allied to different subjective assessments of poverty and hardship; and there is more visibility and less anonymity in small communities with more potential for stigmatisation of receipt of certain benefits. This was often couched in terms of people's pride, embarrassment, shame or privacy, particularly among older people, and the stigma deterring people from claiming benefits such as pension credit, attendance allowance and carer's allowance was a strong theme in all three study areas. This is important because it frustrates the potential for state support to be available at times when income from employment is reduced or lost.

"It's a lot more close-knit community, so if people are feeling self-conscious about applying for a grant or going to a foodbank or seeking out help in some way, there is that additional barrier that might be there." (Harris, gatekeeper)

In contrast, there was no stigma attached to receipt of the state pension, no complexity or conditionality (other than raising of the pension age), and its real value has increased over the last 25 years with a triple-lock in place to ensure pensions are inflation-proofed. As a result of this (and the introduction of

pension credit), poverty among older people fell between 1996/7 and 2004/5 in England's most rural districts (R80) from 27% to 21% and in other rural districts (R50) from 26% to 18%.¹³ In our study areas, too, older people were better protected from poverty by the state pension (and other benefits such as pension credit and attendance allowance if they claimed them) than in the past. For most older people, then, the state pension is successfully supporting financial wellbeing in old age in the absence of any private pension derived from previous employment. Nevertheless, gatekeepers told us that a significant number of older people in these rural areas are living 'frugally' and often experiencing fuel poverty and a degree of social isolation.

Our conversations suggested that another reason for lower take-up of benefit entitlement in rural areas is less contact with others in a similar situation who might share advice and/or professionals offering advice locally. There are far fewer social housing tenants in rural areas, which was also the case in our study areas (except for in Rattray in the Blairgowrie study area). This reduces the potential to talk to people in similar positions and/or access advice provided by housing associations.

In Harris, the North Tyne Valley and the Glens behind Blairgowrie in particular, the stronger culture of independence and self-reliance among rural dwellers was linked to different subjective assessments of poverty and hardship, and therefore the motivation to access state support. Across Northumberland, gatekeepers described stigma attached to claiming benefit entitlement, particularly the attendance allowance and carer's allowance, although there was no official data available for the study area on whether people are underclaiming elements. In all three areas, it was striking that the CAB receives more requests than in the past from older people in rural areas, even though many participants noted that older people are still reluctant to claim or lack awareness of their entitlement to pension credit. Tackling this issue is a prominent concern for some gatekeepers in the North Tyne Valley who emphasised the importance of the language used to engage 'proud' rural people in ways which might 'allow' them to accept support.



2.3 Voluntary and community organisations in rural areas

Voluntary and community sector organisations (VCSEs) have adapted to the changing landscape in various ways. Cuts to public expenditure often reduce the funding available to support VCSEs while leaving them to try and fill emerging gaps in state social provision. Neoliberalisation increasingly requires VCSEs to act competitively, perhaps hindering collaboration, to seek income from the state through tenders and contracts, to pursue targets and deliverables perhaps tangential to their purpose, and to adopt the modes and practices of private business to pursue others' agendas. An important question is how far such asymmetrical power relationships limit the practical potential for localised and joined up action.

Many of these elements were evident in our study areas, with core funding difficult to find and an increasing need for most VCSEs to tender for public sector contracts or project funding alongside other fundraising activities. Community organisations find themselves speaking a new language, cast as 'customers' working with 'account managers' to prepare 'growth plans' or business plans, or developing new income streams, perhaps in social prescribing where funds still exist. Even in health and social care, VCSEs are not used to the same terminology and ways of working as those they seek funding or receive instruction from.

However, this is not universal and many VCSEs (and council staff) have found ways of resisting or mitigating these tendencies. In all three of our study areas, local authorities were continuing to support CABx and their independent advice services, as well as foodbanks and other voluntary support services. Moreover, several VCSEs (notably community trusts) had adopted strategies to draw revenue from community assets such as windfarms or social housing to assure their independence and sustainability, and this gave them a greater freedom to act at their own initiative and to respond to local needs.

Our research shows that the support and advice offered by VCSEs is valued highly by, and invaluable to, those in rural areas experiencing financial hardship or vulnerability. Indeed, we heard that VCSEs are most people's first port of call in hard times because of their kind, compassionate and empathetic approach, regarded indeed by some as their only potential source of support. Thus, the advice and support provided by CABx was of crucial importance to people needing to claim the state's welfare benefits, or to appeal against adverse decisions or sanctions, given the obstacles and complexity summarised above.

"I have had people arrive on my doorstep over the years, knock on the door and say, 'I just can't understand how to fill this in'. That's alright though. I mean, that's the sort of thing I'm here for." (North Tyne Valley, gatekeeper)



Foodbanks have also become an important source of emergency support in all three case study areas, mainly for people of working age who have been let down by the state's system of welfare provision. There was evidence that many of those assisted by foodbanks were experiencing mental health problems or literacy issues which limited their ability to draw support either from employment or from the welfare state. A substantial proportion also had recourse to foodbanks because of delays in receiving welfare benefits, or because of repayments or imposition of sanctions.

A range of specialist VCSEs supported specific groups in relation to poor mental or physical health, housing and homelessness, ageing and social isolation, social care, fuel poverty, debt, and domestic violence, among many other challenges. Many such organisations proactively worked together to complement one another, to signpost people to the most relevant services, and to provide integrated and responsive advice, albeit sometimes with time-limited project funding.

Of note in Northumberland is the county-wide network of 26 'Warm Hubs', supported by Community Action Northumberland (CAN) and an energy supplier.¹⁴ The hubs are usually in village halls where people can meet socially in a warm, friendly environment and access energy audits and other advice. This 'hub' model is replicated by the CAN 'Employment Hubs' that provide skills and employability support for unemployed residents, again using village halls and other community spaces. The hubs also play an important role both as public spaces and in providing opportunities for specialist VCSEs to reach beyond their existing clientele and to work together with partners. In Harris, community hubs were being looked at as a possible model for future coordinated and locally based service delivery across the sectors. A recent report from Carnegie UK Trust has also identified the importance of community hubs in these respects.¹⁵

Despite the strong commitment and motivation of volunteers and staff across these organisations, all the representatives that we spoke to noted growing pressures of rising demand and limited capacity when providing



services across large, rural areas. Many worried that their organisations will not survive in the medium term. This is consistent with the findings from the Social Enterprise Census in Scotland which reveals much higher presence of these organisations per head of population in rural areas compared to urban (20% of all social enterprises for only 6% of the population¹⁶). In many cases, outreach services have been curtailed or withdrawn due to lack of resources, with attempts to provide access online or by phone instead. For many rural residents, such remote access is acceptable or even preferable to travelling for face-to-face support but, as noted above, for many others it is unhelpful or unfeasible, notably for people who require face-to-face assistance because of mental health and literacy issues. A plurality of means of access to help and support is therefore important.

“We haven’t been allocated a resource which takes account of the rural nature. It’s just been allocated on the number of people anticipated that will be claiming Universal Credit. So that makes it really difficult for us to provide a face-to-face service across the whole of the county on the limited resources that we have.” (North Tyne Valley, gatekeeper)

Rising demand is an issue for the foodbanks in Blairgowrie, Perth and Hexham, each of whom do their best to serve large areas of dispersed population and irregular public transport. Although it was not entirely clear to what extent these growing pressures are specifically rural, being able to deliver face-to-face support in rural areas is likely to be dependent on the extent of local volunteer support. Our research confirmed that rural VCSEs have become increasingly reliant for volunteers on retired people. While these volunteers bring diverse skills and backgrounds as well as high motivation to help others in their communities, some VCSEs are concerned at the lack of younger volunteers to succeed them as they grow older (this became a much more immediate concern with the onset of the Covid-19 pandemic, which is discussed later). Other crucial factors include: the availability of suitable spaces to meet/deliver services, effective networking between organisations to identify and support vulnerable individuals and households, and strategies that enable support to be

delivered without obvious visibility because of the fear of stigma.¹⁷

“We’re very reliant on our older volunteers, just because that is a stable workforce for us, they tend to stay. Our longest serving volunteer had been here for 32 years [...] and the older volunteers do tend to stay for longer, they’re reliable, they turn up, week after week, you can really count on them.” (Blairgowrie and the Glens, gatekeeper)

Interviews with gatekeepers in all the case studies underlined this last point. In Harris, for example, the CAB has been added to an app used by the NHS which enables them to make referrals to other relevant services. We also heard of council and NHS workers carrying food parcels in their vans so they can offer these where they see a need. Other examples of successful partnership working include community organisation Tighean Innse Gall’s fuel poverty and home insulation team working with Stornoway CAB to assist benefit uptake in Harris¹⁸, and cooperation through the professional energy advice service provided by the HEAT project in Perthshire.¹⁹

“The more we are integrated with these other services we can help the end to end journey of those individuals who may be vulnerable in their rural areas.” (North Tyne Valley, gatekeeper)

In all areas (and particularly Harris), participants discussed the greater role that might be played by community trusts in the future. While taking on additional responsibility and/or developing initiatives to support people experiencing financial hardship may bring local benefits, participants questioned the extent to which community trusts may take on additional risk and depart from their original strategic focus in this scenario. However, there is clearly potential for creative solutions and support to be delivered by local community organisations in stronger financial positions. For example, participants in Blairgowrie and in Harris noted the greater capacity to act of community groups in other nearby community trusts which drew revenue from local wind farms.

2.4 Families, friends and neighbours

Previous research has emphasised the importance of family and friend networks in rural areas to support employment and accommodation choices and social interactions, particularly for young people.²⁰ Informal support from family, neighbours and friends is also important in our three case studies but people's ability to draw on this source varies considerably according to the characteristics and social norms of each place, social capital and personal relationships.

Social networks are important in learning about opportunities for employment or for rented housing, or for informal childcare, and (if they could afford it) parents routinely helped sons and daughters find the deposit to buy a car or house. In hard times this relationship might be more complex: we heard that people might not request help, nor accept help if it was offered clumsily, but that help could be offered and accepted if this was framed in accordance with social norms. For example, people might not admit to being hard up, but would accept lamb chops from a neighbour who had killed a lamb. While this demonstrates people's resilience, it also reveals how this can make disadvantage hidden and how it might be hard to access local support networks for those who do not understand local social norms and lexicons or who have not made the social contacts. On top of this there is the stigma attached to seeking 'charity' or to those who are perceived to have transgressed social norms in one way or another.



***"You don't get work around here, not if you want to work out and about and in the hills. You don't get work until you know people. And until you've met somebody in the pub or you've gone and done some door-knocking around gamekeepers' houses and that sort of thing, there just isn't work there."** (Blairgowrie and the Glens, individual)*

Apart from individuals' and households' unequal access to these informal support networks, the strength of community networks and support varied considerably from one place to another. It was apparent that people in Harris were far more likely to draw support from these sources, on average, than those in Perthshire or Northumberland, in both of which it was nevertheless still important: people in Harris recognised and valued the close, supportive communities they lived in, which they saw as special to the islands and a legacy of the culture of 'visiting' which continued to be widespread until perhaps the 1980s or 1990s. People speak now of a loss of that visiting culture and of a decline in community spirit, whether because of the TV and busy lives or other social and demographic changes, but a relative strength of support from family, friends and neighbours survives nevertheless.

This unevenness of informal support also occurs at the scale of individual communities within each study area, with some villages and small towns more tight-knit and characterised by informal help than others.

In Blairgowrie, participants noted the strong reliance on family members for care at home because of the challenges associated with recruiting care workers in rural areas. In this case study area, individuals facing mental health challenges spoke too of the crucial role of their families in supporting them to access formal support from local organisations and/or to start to rebuild their lives. However, it is hard for some to admit to family members that they are struggling: a son didn't realise that his parents only switched the

heating on when he visited until he called unexpectedly and found them sitting in their coats. Council tenants in Rattray (in Blairgowrie) share information and advice to help maximise income from benefits entitlements, but this was less apparent in other areas and in more remote parts of the Blairgowrie area. The focus group discussion in Blairgowrie also suggested that family networks and support may contribute less in this area than the other case study areas because it is common for other family members to be in a similar financial situation, or to live elsewhere, particularly for EU migrants who have settled in the area but also where children have moved away to find a job or more affordable housing. Nevertheless, families remain important in all case study areas as a source of support at a time of crisis, if they themselves have the resources with which to help.

“When you said that people in Blairgowrie are not asking for help from their family or relatives, I think sometimes they do not ask for help from their families simply because the family is in exactly the same situation.” (Blairgowrie and the Glens, focus group)

We heard less about this type of support in the North Tyne Valley. Instead, participants told us repeatedly about strong community spirit and a culture of acceptance in parts of the area, and that people are generally aware of what their neighbours need. There was a general sense that ‘people would notice if there was an issue’, and that anyone would routinely pick up shopping for other residents. However, concerns were also raised in the North Tyne Valley about couples who retire to the area yet do not make the effort to develop their social network and integrate with the community. In the event of one them passing away, the widow/ widower can be particularly prone to social isolation if those networks have not been built. We also heard about a ‘social hierarchy’ in one village: the ‘first generation village elders’; then people who moved in many years ago and are now established residents; and last, ‘newcomers’, who may be invited into village networks gradually if they behave correctly and show respect.

“I feel more that, with the community that I’m most heavily involved in, people would notice if there was an issue. And actually, there are people within that community that would offer that help, if they thought it was necessary.” (North Tyne Valley, gatekeeper)



2.5 Housing, fuel poverty, cost of living, digitalisation and social care



It is evident that living in a rural area affects local opportunity structures in many ways, both positive and negative, and that these affect different people’s lives unevenly. The cost of living in rural, remote and island areas is substantially higher than in towns and cities, partly because of the distance to services and larger shopping centres, but also because of the costs of heating homes which can be off-grid and often poorly insulated. It is already well-documented that budgets required by rural households to achieve a minimum acceptable standard of living are considerably higher than elsewhere in the UK.²¹ These higher costs were an omnipresent theme during our interviews, with particular attention given to housing affordability and fuel poverty, and many specific examples were shared by participants who had experienced and/ or been made aware of challenges faced by financially vulnerable rural residents.

In Harris, affordability of housing is a major obstacle, mentioned by every participant in our discussions. This is not only an issue for young people who wish to move out of their family home or return to the island after studying elsewhere, but also to entrepreneurs and employers who require business premises and/or housing for their employees. Those struggling the most to access suitable housing are newly formed, young households, whether these be single people, couples or new families. For this group, there are very few small housing units on the island and one-bed properties are almost non-existent. Although there have been recent attempts to bring more of this type of housing onto the market, the shortage remains and is having a negative effect on local economic development, with some businesses even having to close temporarily due to an inability of keyworkers to find housing. Due to lack of housing for young people, poverty is effectively ‘exported’ to the mainland where it is easier to secure affordable housing on a lower income. Serious questions remain in relation to the lack of new social housing or greater efforts to bring back the high numbers of empty properties into active use and/or address the high proportion of homes used as second homes/self-catering accommodation.

“The villages have become very deserted with just one or two people staying in the houses and then houses going on the market and being sold [...]. It’s becoming difficult now for families to stay here because housing is a problem [...]. The number of holiday houses to houses lived in [another village] has tipped the balance now. So, there are more holiday houses than there are lived in houses.” (Harris, individual)

Housing pressure is also an issue in the other case study areas. In Blairgowrie, where there is high demand from commuters, housing inequalities across very small distances were recognised in the focus group discussion, serving both to mask and to stigmatise rural poverty. However, low-cost ownership schemes have been built by housing associations and private developers in recent years, creating home ownership opportunities at the lower end of the market.

A lack of housing options is linked to fuel poverty experienced in the study areas. In Harris, fuel poverty is compounded by the lack of housing choice, with people often living in properties that are too big for them when there is no alternative. Other issues experienced in Harris, and in many other rural areas, include the absence of mains gas supplies, inefficient heating methods and housing design/materials that make insulation installation challenging. In Blairgowrie, issues were raised about the quality of tied housing (accommodation provided with a job) in the Glens: poor insulation and limited heating options, with tenants suffering intractable fuel poverty and damp, as well as facing homelessness if they lose their job.

Turning to fuel costs, fuel poverty is a major issue that was frequently mentioned by residents in all three study areas. The percentage of households in each area that are fuel poor (i.e. with fuel costs exceeding 10% of household income) are around 56% (Western Isles), 30% (Perthshire) and 27% (Northumberland).²² These compare with a Scottish average of 27% and an English average of 11%.²³

In Blairgowrie, one individual told us how they kept the central heating switched off because of the expense, relying instead on collecting free firewood for a wood-burning stove. In the North Tyne Valley, we learned how some households run out of oil early in the winter and cannot afford to buy more; in Bellingham many households still rely on a coal fire. Despite these challenges, it was encouraging to learn about several organisations/initiatives working on this issue in each place.

In Harris, the CAB has applied for funding for fuel vouchers that they can give to households struggling to meet their heating costs, and Tighean Innse Gall has been very active at installing insulation and energy efficiency measures. In Northumberland, the CAB has an extensive project to address fuel poverty and ensure advice about support reaches people across the county. CAN operates a bulk-buying oil club and the Northumberland Log Bank provides free logs to those who need them, with this operation

due to expand to the case study area shortly. Some of our interviewees in Northumberland highlighted the importance of language when engaging people about fuel poverty, with ‘energy efficiency’ regarded as much less stigmatising (similar suggestions were made about ‘community larders’ rather than ‘foodbanks’). While rural residents may be classed as ‘fuel poor’ using national metrics, they might not actually see themselves this way and this may affect them claiming any financial support they are entitled to.

“What we tend to find is that the people who may be most at risk in terms of fuel poverty in the county tend to be people that are hardest to reach.” (North Tyne Valley, gatekeeper)

In general, similar comments were made across the case studies about the higher cost of living in rural areas, and not only in respect of housing and fuel. The high cost of public transport was a common concern in all three areas, with specific barriers presented by unhelpful timetabling/routes limiting the mobility of people without private transport.

Those in Harris noted that living costs are even higher in the islands than in rural mainland areas, particularly in relation to island delivery costs, although this is partly offset by there being fewer activities on which to spend the remainder of a household’s income (e.g. cinema, pubs, etc.). Most of the leisure activities that people take part in on the island are informal or community events.



There were frustrations about the cost of food in the study areas, compared to urban areas. In Harris, the lack of choice of supermarket is a key concern, particularly the lack, even in Stornoway, of a budget supermarket such as Lidl or Aldi. Also in Harris, interviewees thought that the elderly are most likely to face higher food costs as they would be more regular customers at the local, more expensive shop than at the supermarkets in Stornoway. However, the presence of a supermarket does not guarantee competitive prices: in Blairgowrie, interviewees also wanted a budget supermarket, complaining that prices at the local supermarket are higher than in Perth’s larger branch of the same supermarket.



Mobile phone and broadband coverage are essential for rural populations and interviewees in all three areas described challenges in relation to digital access. Limited coverage of both broadband and mobile phone signal is felt to add to social isolation in Harris and the North Tyne Valley, and there is also an issue with access to devices. Although access to IT facilities is better in Harris than in recent years, connectivity continues to present very serious issues that are 'holding the place back'. An example provided in Harris is the recent closure of a business due to poor connectivity.

The cost of broadband and/or mobile phone contracts may also be unaffordable for people facing financial hardship and this issue is likely to continue to be in sharp focus as more and more services move online ('digital only' or 'digital by default'). In that scenario, those with limited access to broadband via a PC, or mobile data via another device, or without the funds to afford a contract, remain at a real disadvantage. Our interviewees in Harris felt that those most likely to be affected are the elderly, school children, people on benefits, and people without their own transport. This issue is compounded in rural areas by the closure/reduced opening of venues with public access to PCs, such as libraries. This is the case in Bellingham and Blairgowrie, where library hours have been significantly reduced in recent years.

***"Digital exclusion is an issue far and wide again. Only 50% of our clients have an email address. That's before you take into account issues with broadband and connectivity but actually just having access to those devices is a large problem. [Things are] centralised in Perth and Kinross, unless people or agencies and organisations are going out there doing things on a remote basis, are going out and doing surgeries and things like that but there's not the resource."* (Blairgowrie and the Glens, focus group)**

Support for elderly people requiring social care was also a matter of concern in all three study areas. Although there is general recognition that the social care system is under great strain across the UK, earlier studies suggest that social care in rural areas faces "some specific, or particularly

acute, challenges related to demographics, service provision and costs" but that this is neglected in Sustainability and Transformation Plans, which pay "scant regard to rural-proofing".²⁴ Interviews in our three study areas confirm that these strains are amplified in rural areas due to greater distances that care workers need to travel, staff shortages and the higher costs of formal provision at home.

While interviewees in Harris reminisced about times when family, friends and neighbours provided social care informally, there is an increasing reliance on formal care provided by public, private or voluntary organisations, partly as a consequence of the ageing population. Whether in care homes or as care in the community, funding challenges under austerity, combined with the higher costs of delivering formal care in rural areas, have had a negative impact. In Harris and Perthshire, staff recruitment and retention present problems in delivering rural social care. In Blairgowrie and the Glens, it was suggested that the complexity of the social care system often hampers people knowing that they have a choice and can have a choice about how their care and support is delivered. Despite a generally negative narrative surrounding social care in our case studies, one respondent in Blairgowrie suggested that there might be untapped potential in rural areas to deliver a more personalised and joined-up approach from informal (unauthorised) co-operation between health and care workers.

Finally, access to public services, whether face-to-face or digital, is likely to present challenges. Private, public and third sector organisations all face difficulties in reaching into rural areas and, while digitalisation may help some, it can exclude others. These difficulties all relate to distance, mobility and access and may be more severe in remote and island areas.

Apart from central government's welfare provision, the local state provides important support in many ways to rural residents, including education, health and social care, housing, childcare and many other public services. All of these have been subject to neoliberalisation, especially in England, through cuts to council budgets, privatisation, targets, performance management and conditionality. These have tended to necessitate centralisation or loss of services especially, but not only, following privatisation, despite the best efforts of many rural councils to maintain rural services. Recent studies have shown a marked decline in private and public services in 'sparse' rural areas of Scotland since 2010²⁵, and contraction of many rural services is also apparent in England.²⁶ Our research found evidence of the financial pressures facing councils, health boards and other public service providers and of the consequent centralisation/loss of services. However, we also found examples of innovative approaches to rural service provision, often through partnership with voluntary and community sector organisations and joint working, such as the Ageing Well Network in Northumberland²⁷, and Harris Development Ltd in Harris.²⁸

2.6 Debt, savings, agency and coping strategies

We heard several reasons why people get into debt and how the rural context and cost of living present unique challenges. Most notable across the case study areas was the role of delays built into Universal Credit pushing people into debt, the impact of waiting for incorrect assessments to be overturned on appeal, and the danger of benefit overpayment arising from unpredictable incomes. The close association between debt and poor mental health was also very apparent. In Blairgowrie, debts were referred to frequently in our interviews, either because of shortcomings of the welfare benefits system and/or as following from job loss or marital break-up.

“I think that it’s well recognised that debt and poor mental wellbeing go hand in hand. It doesn’t matter which one comes first, whether it’s the poor mental health which then causes the debt or the debt causes the poor mental health. As a national organisation, we would say that about a third of our clients attempt suicide or consider suicide before actually asking for help. I think locally we would say 90% of our clients are either clinically depressed or have some level of stress and anxiety caused by their debt.” (Blairgowrie and the Glens, focus group)

When asked how people coped with unexpected bills or debts, respondents described various strategies and sources of help. In general, although payday loans had been turned to in some cases, these were universally seen as carrying considerable risks and storing up problems. In Harris, older people were thought to be less likely than younger people to take out loans and be in debt. The credit union in Stornoway was well-used by older people on a pension who wanted the ability to save a small amount on a regular basis. In Northumberland, a community bank offers an affordable loan scheme, which is used mostly by

people in work, highlighting the extent of in-work poverty as a result of low pay and volatile incomes.

Also in Northumberland, one interviewee noted that people experiencing financial hardship in rural areas may be less able to ‘take risks’ to improve their situation than their urban counterparts. In Bellingham, there was a strong reliance on a regular jumble sale for sourcing (pre-owned) luxury goods locally. In Perthshire, one individual would not claim welfare benefits on principle, devoting their energies instead to finding sources of casual work and maintaining the personal networks necessary to this, while reducing their expenditure by turning off central heating and self-provisioning.

In practical terms, a common and effective strategy suggested by gatekeepers was learning how to budget more effectively. However, this was not seen as straightforward – particularly when incomes are low and irregular, volatile or seasonal, and also when those on middle incomes face redundancy and have to adapt to a lower income. There appears to be potential for more support in all scenarios. It was clear in all case study areas that budgeting can be challenging, with emergency fuel top-ups, for example, often linked to the wait for the first Universal Credit payment to come through.

In Blairgowrie, there were very few mentions of savings, except in the context of private and state pensions. It was noted that, in contrast to those who retire to the area from professional jobs with employment-related pensions, few people in rural occupations are likely to have similar pensions and the main assets which people identified are secure homes and cars. Sole operators and microbusinesses were also thought by gatekeepers to make no pension provision and therefore to have to work beyond retirement. Those with council house tenancies in Blairgowrie regard themselves as fortunate, especially where their rent can be paid directly from housing benefit so that they have no worries about falling into rent arrears. Such tenancies are important assets.



There are numerous sources of help and support available to residents of all three case study areas, although many are located at a distance in Stornoway (for Harris), Perth (for Blairgowrie) and Hexham (for the North Tyne Valley). However, despite this range of provision of support, rural people often had difficulty in finding appropriate help. Again, this highlights the very real challenge of ‘spreading the word’ effectively in rural areas. In Blairgowrie, even when individuals found a source of support, they found it frustrating and difficult if they spoke to a different person each time, sometimes without knowledge of the area and of the rural context, and perhaps passing them on



to other departments. It was much preferred if a personal connection could be established with a gatekeeper in the council, social landlord or advice service so as to learn more about the benefits system and receive help in maximising such income.

“I think that lack of advocacy and support to get your benefit is very lacking, particularly in rural areas. People are not going to go down to Perth, and not everybody is comfortable with doing it on the phone. It’s quite an intimate and personal thing to do. So I think that lots of people struggle and lots of people will not be getting their benefit.” (Blairgowrie and the Glens, focus group)

Across the case study areas, many visitors to the foodbank need to access the service because of mental and/or physical health problems (in Northumberland, this accounted for over 40% of users in 2017/18). Other reasons include debt/budgeting issues, benefit payment delays, homelessness and low pay. The foodbank is not only a source of food. We heard how much other support this service provides in terms of a place to point individuals to for other forms of support (in Perth, in partnership with the CAB and council Welfare Rights team) and for individuals to talk about their problems. One individual explained that the foodbank is a vital source of social support because they can talk to people experiencing a similar situation rather than sharing worries with their own family.

“Before lockdown, I used to go in and sit with them, have a drink with them, a cup of coffee or a cup of tea with other people that use the foodbank. And the different walks of life that you see in there. People that have gone from having loads of money and they’ve hit rock bottom. You just sit and you talk about your problems. [...] it’s stress relief. It helps you for that day. It helps you get through it.” (North Tyne Valley, individual)

2.7 Place and narratives of change

Living in a small community is another feature of rural life which has positive and negative sides, again with different impacts from one place to another and according to social position. As we have seen above, positive aspects might include kindness and care from family, friends and neighbours, sharing of information about work and other opportunities, social interaction and practical help in times of need. On the downside, small community life was subject to social norms, social control, surveillance and potential stigma, limiting people’s freedom to live their lives, and operating to include or exclude people and social groups from these (and other) sources of support.

An important aspect of this is the social construction of each place, and indeed of rurality. Much has been written about how the framing of rural places as idyllic conceals rural poverty, making it less likely that this is recognised or addressed. Similarly, the framing of rural places as natural and requiring protection from development can obstruct the provision of housing or workplaces. Beyond these general discursive framings of rurality, each place has its own specific narratives of change and identity (local habitus) which inform, enhance and constrain their future potential and have differential social impacts. Moreover, different social groups may have differing constructions of their place which compete for dominance in public and political arenas. For example, in Harris in the 1990s such competing discourses of place surfaced in disputes over the proposed Lingerbay superquarry.²⁹ Neoliberal norms of enclosure and privatisation were disrupted by community land ownership, leading to new, more hopeful narratives, framing the islands instead as ‘places of possibility’. A perennial challenge is how to promote such positive narratives while also highlighting need and disadvantage.

Different places also have different institutional capital, in terms of their knowledge, networks and capacity to

act collectively in pursuit of shared objectives and shared values. This includes public spaces, community assets and institutional structures as well as leadership, social cohesion, skills in working together and in conflict resolution, and an ability to engage with external loci of power. In each of the study areas there was evidence of the beneficial legacies of past efforts at community development and their long-term building of institutional capacity. Again, this affects the local opportunity structures within which individuals, households and social groups live their lives. One question which arose frequently from our respondents was what support there would be for such rural community capacity building after the EU-funded LEADER programme expires?

The 'visibility of life' in small communities was a recurrent theme in our conversations. Sometimes, this manifests negatively as stigma attached to claiming welfare benefits and deterring uptake. At other times, this is apparent in a positive manner within acts of kindness and social support. Either way, inequalities may be more visible, and this was evidenced in the interviews in all three places.

"I think embarrassment is part of it, shame, pride, 'I should be able to sort this out by myself.' Those are the usual main reasons why people don't come forward. Also locally we find [...] you've got the whole goldfish bowl thing. So anonymity and confidentiality is something that we really emphasise about the services that we offer, whether it be for the food support or the debt advice support." (Blairgowrie and the Glens, focus group)

In Perthshire, which is generally seen as an affluent county, gatekeepers felt that it is difficult and 'unacceptable' for individuals to talk about financial hardship when they are so visible in their community. In Harris, stigma, visibility, privacy and pride were mentioned repeatedly, particularly in relation to the older generation. The foodbank in Stornoway has tried to reduce the visibility of people using their service, for example by keeping a supply of parcels in the cars of other support workers doing home visits, to be given out as required. However, questions were raised about whether the inconspicuous location of the Perth foodbank (down a narrow alleyway in the City Centre) reinforces feelings of secrecy and shame for those who need help.

The loss of younger people from the three areas was a common point of discussion. In the North Tyne Valley and Harris (and linked explicitly to housing issues in both places), most young people were seen as likely to leave the area to study or work elsewhere, except for those young farmers in the North Tyne Valley who have the option to inherit the family business. The loss of young people from the areas' communities was described as having negative knock-on effects on community spirit.

"That's another issue [the crofters] are having. They still put them [the sheep] out to the hills – the ones who have them. Trying to get people to gather them in is really a problem because there's not enough young

people, so they have to run hills and they are too old to do it anymore. So, that's had an impact." (Harris, gatekeeper)

This narrative of 'loss of people' extended to loss of industries and services. In the North Tyne Valley, various changes have led to a smaller population (particularly among those working in the agricultural/forestry sector) and knock-on impacts on available services and leisure activities. The loss of the railway and the Bellingham agricultural mart, the construction of the Kielder dam, and the impacts of Foot and Mouth disease, were poignant chapters in the area's history that were thought to be still 'fresh' in local people's minds. However, there were differences within this case study: in one village, there is very strong community spirit among craftspeople and artists who have moved into the area, and in another there are quite a few young families who have been able to remain in available accommodation, despite outmigration being the norm for so many.

"There was a feeling that if [the school] closed as well, that would be the end of the whole community really because we wouldn't get any more families here. So, I think it's received quite a lot of blows. I think maybe that's what it's connected with. Many of those blows have of course affected the financial flourishing of the place as well." (North Tyne Valley, gatekeeper)



Similar narratives of loss existed in Blairgowrie (for former local employers) and Harris (for crofting and for less materialistic times), but in Harris this was accompanied by optimism about the future within a tourism economy 'on the up'. Similarly, several Northumbrians were optimistic about the opportunities brought to the area by the international Dark Sky Park designation. In Harris and the North Tyne Valley in particular, the sense of loss was also counteracted by people's generally strong attachment to where they live, although this clearly varied according to individual circumstances. As already noted, increased confidence and pride in place was linked to the increased presence of community trusts, particularly those land-owning trusts in Harris.

2.8 Rural poverty within a pandemic



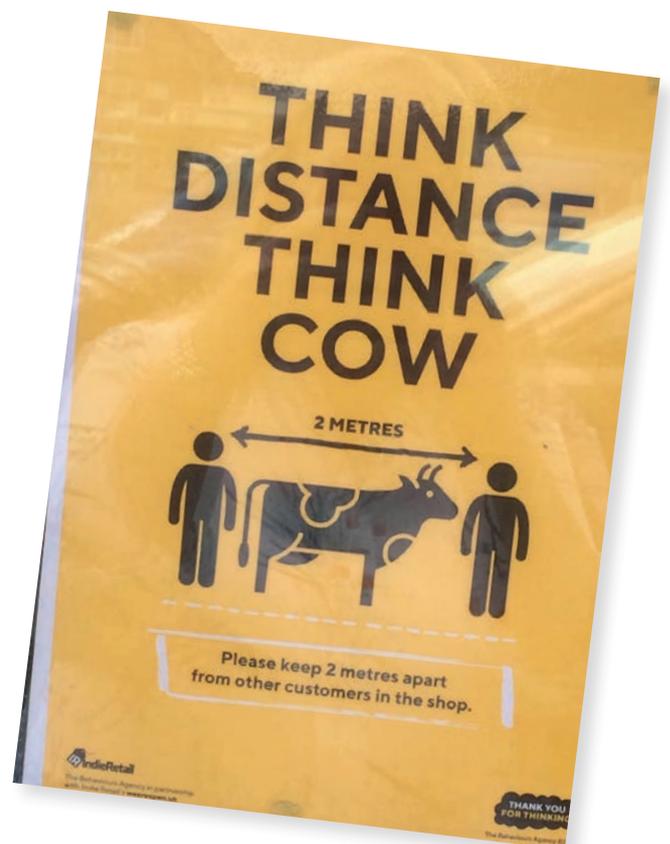
The experiences of Covid-19, and especially the first lockdown from March-June 2020, brought many vulnerabilities into sharp relief, while also demonstrating resilience, kindness and initiative. The lockdown delivered a huge shock to rural economies and societies, most obviously through the temporary closure of many businesses (some permanently) and the loss of earnings to employees, self-employed and freelance workers. In our study areas, the large tourism and hospitality sectors were (and continue to be) particularly hard hit, the more so since so many staff had insecure, casual or seasonal work with zero-hours contracts common in tourism, hospitality and retail. Some workers (including EU workers) also lost the homes which went with their insecure jobs.

These impacts were substantially mitigated by the state, notably through the Coronavirus Job Retention Scheme (CJRS), the Self-Employment income support scheme (SEISS), and through an uplift to Universal Credit. However, many people in the case study areas did not benefit from these measures, including seasonal, casual and freelance workers and many self-employed, who for one reason or another did not qualify for the CJRS or SEISS. Research by Standard Life Foundation³⁰ estimates that 3 million workers lost income without being protected by these schemes and that these were proportionately more numerous in rural areas and towns than in cities.³¹ Many were self-employed, contract workers or finding work through an agency or online platform. Among the reasons for them 'falling through the cracks' were (for exclusion from CJRS) job loss, reduced hours or recently changed job; and (for exclusion from SEISS) newly self-employed or deriving less than half their income from self-employment. In our study areas, there was also the issue of people who were expecting to start their seasonal job, which never materialised, and therefore having akin to 'three winters', and because of timing missing out on CJRS.

"There were people that were put in the grey area where they actually cannot get neither support as self-employed nor support being put on furlough because to be put on furlough, it's the decision of the employer. So as much as he wants to do it, he probably won't do it because he wants to keep somebody else. So, plenty of people have been left in the vacuum without any support." (Blairgowrie and the Glens, focus group)

The economic impacts of the lockdown have been felt in all major sectors, with the tourism, hospitality and leisure industry hardest hit. Reliance on this sector is particularly strong in Harris and the North Tyne Valley, where there have been many job losses, and the full economic impact is still yet to be appreciated. Almost a third of the workforce in Perthshire was on furlough in the summer of 2020 and gatekeepers expressed serious concerns about youth unemployment (which is in contrast to previous concerns about underemployment). The rural impact on the hospitality and tourism sector is expected to have a disproportionate local impact in all case studies and in Blairgowrie this will be a challenge for members of the large Eastern European workforce based there.

"The unemployment rate has gone up by 35%... A lot of that is people coming back to the island for the summer wanting to start their tourism jobs, working in bed and breakfasts, pubs and things like that and of course there's nothing there for them. So, there's a lot of young people been added to the employment register." (Harris, focus group)



In the North Tyne Valley and Harris, concerns were raised about people who ‘fell through the gaps’ in the first lockdown because they were not eligible for furlough and were laid off from their jobs and/or the seasonal employment they were reliant on didn’t materialise. This issue was linked particularly to the nature of rural employment and people having to have several jobs. Although some people with multiple jobs are self-employed, they were also missing any form of financial help at the time if their business was not long-established. As noted above, Standard Life Foundation estimates that 3 million people fell through the gaps nationally, either because of the precarity of their employment contract or as freelancers and self-employed.³²

The lockdown has also affected the claimant rate across the country and quite dramatically in our case study areas. The claimant rate more than doubled in Perth and Kinross in the first two months of lockdown. Before lockdown, the geographical spread of claimants in Perth and Kinross was split quite evenly between Perth City and rural wards. By May 2020, 56% were in rural wards, suggesting that the restrictions related to the pandemic are having a proportionately higher impact on the working age population in that area. More broadly, some focus group discussions suggested that this has helped hidden rural poverty to be recognised as an issue by the local authority.

The increased claimant rate placed severe pressure on Department of Work and Pensions (DWP) staff and the CAB and other advisory services. People who were already receiving benefit faced less of a challenge than new claimants who had to learn how to negotiate an unfamiliar and complex system, mostly online, while also adapting to a lower income and facing the delays built into Universal Credit. There was general praise for the way that DWP staff in our study areas rose to the challenge of processing the wave of new claims, reportedly ‘abandoning the bureaucracy’ and suspending many of the difficult elements of the welfare regime such as sanctions and assessments temporarily while adopting a more generous and supportive culture. Some barriers were insuperable, however, such as ‘no recourse to public funds’, which again militated against help for EU citizens working here.

In Harris, demand for advice services from new clients was reported to have increased by about 50%, and representatives of the advice services felt that they were reaching people that they had been unaware of being in need previously. In all three case study areas, the CAB switched fully to dealing with enquiries by phone and online rather than face-to-face, and pooling staff nationally to manage the enquiry lines. While this was a helpful adaptation at the national scale, some focus group participants in Harris felt that existing clients were being neglected as demand rose, and that it was harder to deliver the same quality of service without seeing people in person. In relation to Blairgowrie, gatekeepers raised serious concerns about the impact of library and other closures on

people’s ability to access the internet to complete a welfare benefit claim.

Local councils moved quickly to work with community groups, the NHS and other agencies to respond to emerging needs, though support for care at home was often withdrawn or reduced due to the social distancing restrictions, so impacting on many vulnerable people and their unpaid carers. We also heard of informal joint working between health and social care staff during lockdown where each would cover some of the other’s roles and responsibilities during home visits without seeking permission from above or worrying about whose budget was paying, with improved efficiency and care. The greater autonomy of front-line staff and freedom from bureaucracy was widely valued.

VCSEs were often the first port of call for ‘kind, compassionate and empathetic support’ and for emergency supplies of food during lockdown, and for the most part they responded quickly and effectively to the crisis, helping people access welfare benefits at the outset and then continuing to help those who fell through the cracks of state support. During lockdown, face-to-face support was impossible, which created problems in supporting some people, for example with literacy or mental health problems. In Northumberland, one respondent described the devastating effects on his mental health as a result of the foodbank shutting its doors (despite continuing to deliver food) and so being unable to talk to the staff/other foodbank users in person. In Blairgowrie, we learned about an elderly woman who had, at the time of the discussion, spent 16 weeks by herself, except for the weekly visit by a volunteer with a food package.

“At the moment I’m supporting two women who, in the last two weeks, one was made redundant and the other one has run out of money [...]. So I’ve been supporting them getting onto Universal Credit, but in order to do that, neither of them have got internet at home [...], I’ve had to meet one of them on a park bench, we had a really bad time of trying to get on to the gov.uk Universal Credit website where you can sign on. So, neither of those two women would have got signed on without that and they’re both absolutely bankrupt, they’re both penniless.” (North Tyne Valley, gatekeeper)



Concerns were also raised about the negative impacts of the lockdown on children. Limited access to broadband and/or a device was an issue in parts of each case study area where slow download speeds were a barrier to accessing learning materials. Language issues also presented in families where English is not the first language, with parents in those households not able to access normal learning/language support. For vulnerable children, of which there are about 100 designated in the Blairgowrie case study area, a gatekeeper explained that none of those children received a placement at a hub school between March and June 2020.

For many, though, access to support worked well enough by phone or email. Apart from providing advice, VCSEs organised food parcels, home deliveries of prescriptions and shopping, and phone calls to vulnerable people, with the help of large numbers of new volunteers, predominantly of working age. In some cases they also distributed second hand technology to facilitate digital access. It is notable that the recourse to foodbanks increased very substantially during the crisis, not only nationally, but also in each of our study areas, despite the challenges of supplying food to people in rural locations.

“So some of these smaller localities, some of these smaller hamlets have got no public transport. If you don’t have a car then right now you can’t even go to the local shop. Forget the five mile rule, you can’t get anywhere in five miles around here... Right now during Covid, there is no public transport [anyway].” (Blairgowrie and the Glens, focus group)

The ability of VCSEs to respond depended not only on ingenuity and volunteers, but also on the financial strength of the organisation and its assets. In the Western Isles, the community trusts in Harris had to furlough their staff and suspend operations in order to survive the loss of tourism-related income while neighbouring trusts with revenue from community windfarms were able to expand their operations, and indeed to coordinate support to their communities. Similarly, those reliant on revenue from suspended activities in community halls, charity shops or fundraising events suffered significant loss of income, in some cases threatening their financial sustainability, although in Scotland grants such as the Third Sector Resilience Fund provided essential funding to VCSEs to stay afloat during lockdown.

The national pattern of communities stepping in to make sure their friends, family and neighbours were looked after during the first lockdown in response to Covid-19 in March 2020 was replicated in our study areas. In Harris, interviewees felt that the situation had brought greater community cohesion and support. In Northumberland, we heard how many residents in the area are used to surviving and having food stocks at home, in preparation for being snowed in during winter months, and there were many examples of community members working hard to support

each other, as well as businesses continuing to provide local services and expanding their offering and reach as needed. The situation also enabled some people to ask for help perhaps more easily than in previous years. In Perthshire, the support from family, friends and neighbours varied from one place to another, according to the community cohesion and the social infrastructure, but a Perth and Kinross Council website listed a wide range of local actions.

“We’ve got free food here for people but there’s great community spirit to look after one’s community rather than it all centralised maybe in Stornoway or whatever.” (Harris, focus group)

Families, friends and neighbours also offered vital support to households who were shielding or otherwise vulnerable. As noted above, access to such support may still have varied according to people’s social relationships within the community, while those with family members further away may have found it more difficult to benefit from their support during lockdown. On the other hand, it appears that less stigma was attached to claiming Universal Credit or even to accessing food parcels and free school meals as the nature of the crisis absolved recipients of blame. It has been suggested in all three areas that the impact of the pandemic may be to shift permanently perceptions of stigma, making people more open to support of one kind or another in the future.

Many people celebrated the desire and willingness of people to offer help, whether through formal or informal volunteering or through everyday acts of kindness, and for many this reinforced a dominant discourse of caring, self-reliant, resilient rural communities. Some hoped that a legacy of the Covid-19 experience would be a greater recognition of hidden rural poverty.

The pandemic and associated lockdown restrictions have presented a complex situation in our case studies, as in other areas across the country, with residents and gatekeepers uncertain about what the future brings for their families and communities. The process of recovery is barely underway and could be very slow. There remain frustrations among some gatekeepers about the oft-untapped potential for local authorities to support other organisations working to help those in need, but there are also examples of large-scale efforts to link up community support (for example, via Northumberland Communities Together³³). There are clearly lessons to be learnt for the future, both in terms of clarifying the roles of different organisations/community groups, building up relationships, and having greater clarity about positions and functions.

“And I think as resources are getting tighter, and I dread to think what’s going to happen after all of this has calmed down, if it does, but resources are going to get more and more tight. And services are going to become more and more centralised, leaving those people who are living out in rural areas even more isolated and even more vulnerable.” (North Tyne Valley, gatekeeper)

3 Conclusions: challenges and policy opportunities

3.1 The importance of cumulative and complementary support

Looking at all four sources of support (markets, state, voluntary and community sector, and family and friends) and how they act cumulatively to offset or reinforce social exclusion and financial vulnerability, we can draw some conclusions.

People with high educational qualifications and access to secure, better paid employment in urban areas are favoured by markets, whereas those lacking educational credentials working in typical rural occupations and workplaces, or people with physical and/or mental illness, are relatively disadvantaged. The welfare state's support has assisted those with insufficient income from employment, but while pensions have grown in real terms in recent years, overall welfare spending was reduced in real terms by £26 billion between 2010/11 and 2016/17, with further planned cuts taking this to £40 billion by 2020/21.³⁴ A series of welfare reforms has reduced the real value of benefits, while intensifying work activation and conditionality: the cumulative impact has been a redistribution of social and societal risk towards the most vulnerable, with young people, people with mental or physical illness and lone parents particularly disadvantaged.

Specific rural dimensions to this arise from the volatility of rural incomes, digitalisation and digital exclusion, difficulties in accessing advice and support, and typically lower claimant rates. Higher costs of living and widespread fuel poverty are further important aspects.

Voluntary and community organisations have been active in supporting many of the people disadvantaged by markets and the state, and their services are highly valued, but again there are challenges of reach into rural areas as well as resource constraints which tend to necessitate further centralisation and digitalisation. Noteworthy, among a wide range of VCSEs in rural areas are CABx, as an indispensable source of help in applying for welfare state benefits, and the foodbanks: each of these face growing needs with limited resources and reliance on volunteers. Many VCSEs seek to transform the lives of those who seek their help, while also responding to urgent need at times of crisis and fulfilling roles which in urban areas are played (and funded) by the state. People who find it hard to access the support of VCSEs include those distant from urban centres who require face-to-face help or lack digital access, those who live in areas with fewer active VCSEs, and minority groups outside the focus of most VCSEs. Family, friends and neighbours are the remaining source of support, most available where there are strong community networks and values. This support may be harder to access where family and social support networks are stretched or fractured, perhaps by migration or a lack of affordable housing, or where social norms and values are exclusive rather than inclusive. These interactions may be illustrated through a few selected case studies from our research (see Box 1).



Case 1

The various systems of support can each play a crucial role at different times

A self-employed man had taken out a loan to buy essential equipment for his work, but health issues prevented him from working and he couldn't meet the repayments. His mother helped him cover these costs until he was well enough to go back to work, which thankfully he has been able to do, and he has now managed to clear the debts. He and his fiancé rented a one-bed property from a housing association until they wanted to start a family and needed a bigger home. They tried to get a mortgage for a shared-equity house but his self-employment and her seasonal work prevented this. Eventually, she gained full time employment and this had enabled them to make the move.

Case 2

Seeking help due to insecurity and precarity in both labour and housing markets

A man in his 50s who lived up the Glen had casual work on the estates and lived in a rented cottage, but the work had stopped in the winter so he had no income and couldn't pay the rent, so he had to travel many miles to the council's housing office on his pushbike (he had no car). While there he visited the foodbank and carried some supplies back home. During part of the year there would be plenty of work, but now there wasn't: it was a precarious existence. Subsequently he was evicted from the cottage because the estate wanted to let it as a holiday cottage.

Case 3

Reliance on VCSEs when state support cannot be accessed

A 63-year old lady with no money moved into council accommodation after family breakdown. She suffers from medical problems and long-term mental illness but isn't classed as high need so has no dedicated council support worker and relies instead on local VCSEs. While the council's welfare rights team are good for advice, you have to phone a number and navigate a menu which is beyond her capacity, so she needs lots of support even to get to the point where she can access advice, never mind put together an application for benefits. Then lockdown came...

Case 4

Multiple sources of support for mental illness

A former nurse suffered mental illness and marital breakdown, leading to loss of employment, homelessness and debt. Initially it was hard for her to know where to turn, but support from VCSEs, the council and a psychiatrist helped her to find a women's refuge, be rehoused in council housing, access welfare benefits, resolve her debts and start to rebuild her confidence. Her parents helped with purchase of a car, primarily so she could access support from VCSEs and other services. However, there is a long road to recovery, with working again an 'impossible dream'. In the meantime, she worries about work capability assessments and needs considerable help with benefit forms and ongoing therapy.

It is notable that VCSEs have played a vital role in helping so many of the individuals in Box 1 despite the challenge of insecure and inadequate funding which hampers their capacity to reach beyond the main settlements into rural hinterlands. There is a case for recognising, and properly funding, such organisations as an essential component of the social infrastructure in rural areas.



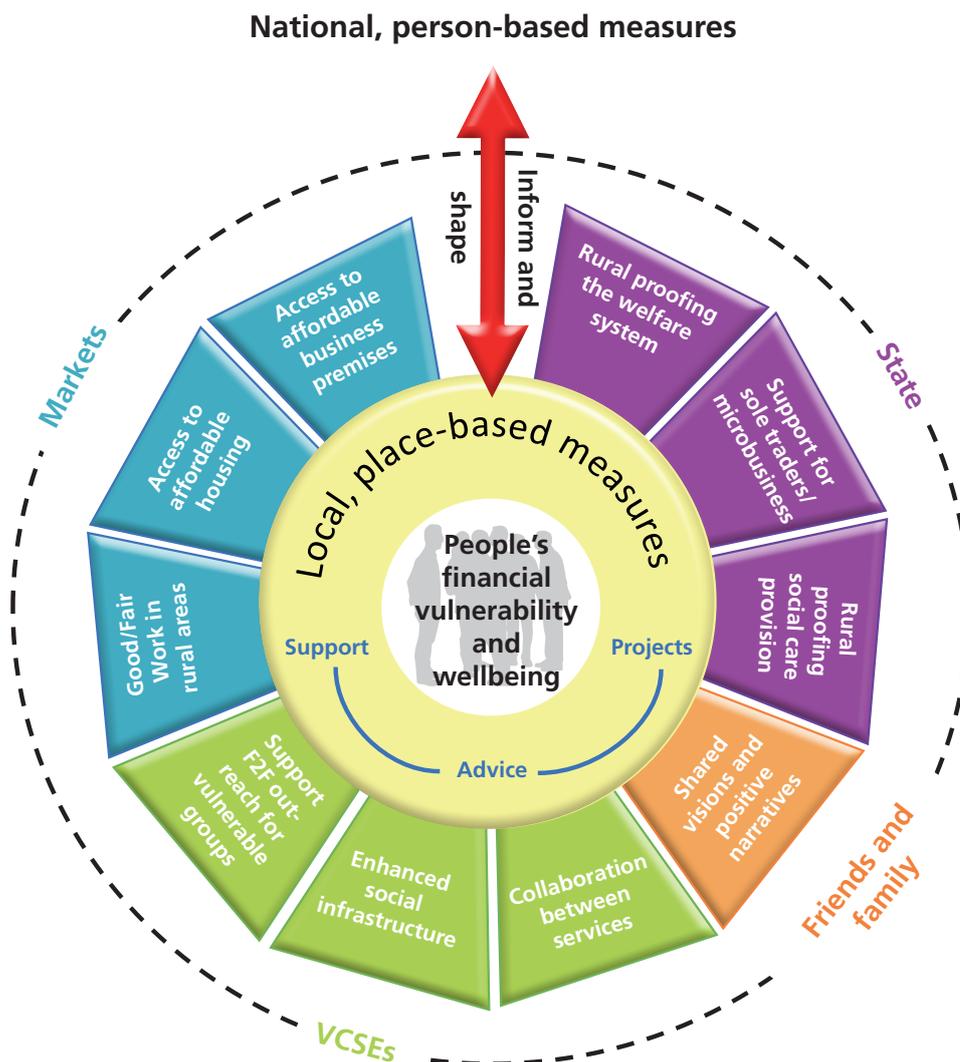
3.2 The need to combine person-based and place-based measures

It is striking how often people’s awareness of, and application for, national person-based measures, such as welfare entitlements, has been facilitated by local place-based measures, such as advice and support from CABx and other VCSEs or through local partnership working. It is also evident that national policies are designed and implemented without the benefit of local place-based knowledge

People’s experiences during the Covid-19 pandemic and lockdowns have provided even more evidence that both national, person-centred measures (e.g. the Coronavirus Job Retention Scheme and Universal Credit uplift) and local, place-based measures (e.g. advice services, foodbanks, local institutions, community hubs) can make a significant difference to people’s financial vulnerability and their wellbeing. This raises important questions about how policy can enable synergies between these two types of interventions so that they work well together. For example, how might policies not only promote local uptake of person-centred measures, but also allow for local knowledge to feed upwards into better formulation of person-centred measures?

To this end, national policy development could be better informed by local knowledge and local practice from rural areas, not only through the involvement of local stakeholders in rural proofing as policies are being developed and piloted, but also through mechanisms within national government for continuous learning and policy refinement from local experience. As part of such an approach, piloting of new national initiatives might routinely take place in rural localities, with evidence of learning from these attached to policy announcements in the form of rural impact statements. At the local level, organisations such as Community Planning Partnerships could be given a formal role, not only in promoting joined-up working but also in (publicly and transparently) feeding back to national government where further adaptation to rural contexts is necessary and where good practice has been identified and might have broader application. The diagram in Figure 3 shows a range of opportunities to support rural people experiencing financial hardship, spanning the four systems of support and combining person-based and place-based measures. These opportunities are unpacked in more detail in the final section of the report.

Figure 3: Policy framework of opportunities to support people experiencing financial hardship and vulnerability in rural areas



3.3 Policy challenges and opportunities

Our examination of how changes in support systems and processes of social exclusion affect individual financial hardship, wellbeing and vulnerability in rural Britain present important challenges and opportunities for public policy.

The research has identified eight overarching challenges that span the four systems of support (markets, state, voluntary and community sector, and family and friends) and were apparent in the empirical evidence collected in the three case studies.

We briefly describe each challenge below and propose opportunities for policy interventions to address them.

CHALLENGE 1: Many rural residents are at risk of poverty, not a small minority

Half of all rural residents in Britain fell below the poverty line at some time during 1991-2008, and the Financial Conduct Authority found in 2018 that more than half of all rural residents exhibit financial vulnerability.³⁵ While a substantial proportion of rural residents are therefore at risk of poverty and experience financial vulnerability, these same studies also reveal that some groups are more at risk, such as older people, young people, lone parents and those who are unemployed. Our research suggests that, due to the pandemic, many more rural residents will be at risk of financial hardship in the near future. In short, many rural residents are at risk of poverty: this is not a situation facing a small minority in 'pockets of rural deprivation'.

Policy opportunities

- While it may still be appropriate to have specific anti-poverty initiatives targeted at particular groups at particular times or in particular places, the welfare system needs to be open to all and to provide a 'safety net' for anyone who finds themselves in poverty for whatever reason, including those who live in rural areas.
- Poverty is frequently perceived to be an urban challenge because this is where it is most visible; but part of the challenge of addressing rural poverty is that it is hidden.
- National policy development should be informed by local knowledge and local practice from rural areas, not only through the involvement of local stakeholders in rural proofing³⁶ as policies are being developed and piloted, but also through mechanisms within national government for continuous learning and policy refinement from local experience.
- As part of such an approach, piloting of new national initiatives should routinely take place in rural localities, and evidence of learning from these attached to policy announcements in the form of rural impact statements. Such an approach is being taken in Islands Communities Impact Assessments in Scotland.³⁷
- Our research reveals the vital role of a wide range of formal and informal groups in providing support of different kinds at different times. These groups, including VCSEs, give people different 'entry' points to the welfare system, depending on their individual networks.
- It is increasingly important that service providers in rural areas play a signposting role, connecting their clients with information and advice. While they may not be experts on every service, they should at least be able to provide baseline information and know where people can find more help.



CHALLENGE 2: The welfare system is not well adapted to rural lives

Some of the challenges highlighted by our research in relation to the welfare system are 'place neutral' in the sense of applying in both rural and urban locations. However, many are particularly rural challenges, evidenced for example by lower claimant rates in rural areas. These include distances required to travel for medical assessments or the wait for an assessment for work locally, the lack of face-to-face information and advice provision locally, and feelings of stigma which are amplified in rural locations.

Policy opportunities

- Rural proofing of the welfare system by DWP, with support from DEFRA, Scottish Government, local government, and relevant stakeholders to address the issues highlighted in this report.
- Ensure that, where possible, face-to-face provision of welfare advice and support is available, alongside digital or phone provision, particularly for those who may be hard-to-reach due to physical isolation or digital, literacy or mental health challenges.
- This may require advice and support organisations to be better funded to cover the additional costs of providing face-to-face support in rural areas at the local level (rather than focussed in one main centre), and as a vital component of the social infrastructure in rural areas offering a gateway to state support.
- Gathering and sharing information on the ways in which the welfare system is not 'fit-for-purpose' for rural residents is an essential part of this rural proofing process.

CHALLENGE 3: Much rural work is not 'good work': in particular, incomes tend to be volatile and irregular

Both the UK and Scottish Governments have made commitments to 'Good Work' or 'Fair Work'³⁸, embracing pay and conditions of employment. Our evidence repeatedly illustrates the flexible and irregular nature of the rural labour market and associated individual/household incomes. As a result, welfare benefit claimants in rural areas experience unnecessary payment delays and/or overpayments with clawback because the online claim system cannot deal with such volatility/irregularity in real time.

It can be challenging for some individuals (particularly working-age women with children) to engage in the flexible rural labour market if working hours do not complement caring responsibilities. There was a general concern in our case studies about the lack of household budgeting skills in vulnerable rural households, an issue which is compounded in a context where incomes are unpredictable, and the cost of living is higher. To progress towards realising Good/Fair Work objectives, there is a need to address the challenges evident in rural areas of low and irregular wages, insecure employment, lack of childcare, few opportunities for training and/or progression and work/life imbalances.

Policy opportunities

- Ensure that the principles of the 'Good/Fair Work' agendas are applied in rural areas in the same way that they are in urban locations. Rural employers need to be encouraged to sign up to these principles, for example, by offering (and being supported to offer) training, upskilling and career progression opportunities, etc. One approach may be for small businesses to work together to deliver such opportunities.
- Diversifying rural economies beyond tourism and land-based work should remain a public policy aim – to generate a mix of good employment and self-employment options in rural areas. To redress the imbalance in the local economy, the focus should not be on limiting tourism, but on increasing the strength of other sectors.
- Families need flexible and affordable childcare provision in rural areas – this may require additional financial support for private and voluntary sector childcare providers.
- The task of managing low and/or volatile incomes would be helped by training and support on household budgeting. This might be achieved by resourcing existing advice and financial service providers (CABx, credit unions, money advice services, etc.) accordingly. Early intervention in schools might also be helpful in embedding these skills from an early age.

CHALLENGE 4: There are barriers to entering self-employment and developing rural small businesses

Diversifying rural economies requires additional support for those wishing to enter self-employment and/or establish a rural microbusiness. We heard that small amounts of start-up funding (<£10k) are unavailable for microbusinesses in rural Scotland, and that many rural businesses did not fulfil the criteria for funding related to Covid-19. We found that self-employment is not always seen as an option by individuals facing financial hardship, and those who have become self-employed through necessity are particularly likely to lack confidence/knowledge about what is involved and to require additional information and support.

There are also limited opportunities to access financial and other support for businesses that are not growth-oriented, ruling out many rural microbusinesses that are sole operators or employ only one or two people. Small businesses established by women to allow flexible working around caring responsibilities (such as cleaning or beautician businesses) appear less likely to be supported by funding and support agencies, even though they are viable. Other barriers include literacy issues and a shortage of technical/digital skills among financially vulnerable residents, which not only affects their ability to consider alternative employment options but also to access crucial online information and services that are not provided in person locally.

Policy opportunities:

- Recognise the importance of self-employment and small businesses in the rural labour market through making available tailored advice from peers and financial support for sole traders and rural microbusinesses which are not primarily growth oriented. A small fund to help with living costs while small businesses get off the ground (similar to that available for social enterprises in Scotland through Firstport³⁹) would also be helpful.
- Start-up funding for young people wishing to be self-employed should be available through schemes such as the Kickstart Scheme⁴⁰ and the Young Persons' Guarantee Scheme.⁴¹
- Place-based skills audits may help to identify skills gaps among rural residents in relation to (self-)employment opportunities in the local labour market – these gaps could then be targeted with rural-proofed interventions, such as early intervention in local schools or local mentoring schemes.
- Self-employment/microbusiness start-ups can be limited by a lack of attractive and affordable business premises in suitable rural locations – private and public sector creation of small business units/workshops to suit different types of rural businesses are likely to be well-used. Rural community hubs can also be a way of providing a desk without an 'office', an office classically being out of financial reach of most start-ups.⁴² They also address business and social isolation issues for people who would otherwise be working at home, where they miss out on the informal support from being in a business environment.
- Large-scale contracts exclude many small rural enterprises from the opportunity to bid because of limited capacity to deliver at the large scale. Public bodies should be encouraged to break up large contracts into smaller ones to enable more small, local enterprises to bid for work – or be required to issue 10 small contracts for every large one, for instance.



CHALLENGE 5: It is challenging for organisations to 'reach' into rural areas

Our research notes the tendency towards centralisation and digitalisation, alongside the continued need for face-to-face access to support for those without digital skills or infrastructure, or with poor literacy or mental health. VCSEs are clearly filling a gap where public sector support has been withdrawn. However, these face funding challenges due to increased competition for funding and a reduction in volunteer support in some places.

We have seen several good examples of joint working between public and third sector outreach services to reach rural residents facing financial hardship and encourage higher levels of benefits take-up. 'Everyday' support delivered in the case studies in public community spaces and from trusted community groups is supplementing other forms of support, including that from family and friends. 'Trusted' places and people within the community who offer support can help to address visibility issues/stigma associated with needing help in rural areas.

Policy opportunities

- Ensure a plurality of means of accessing services in and from rural areas – i.e. providing a mix of face-to-face outreach, mobile, digital and phone services. There were successful examples of this, for instance outreach in GP surgeries, lunch clubs, and libraries. Also, the experience of delivering these services during the pandemic showed that staff could be remotely located rather than based in a central office, and this opens up opportunities for more dispersed local delivery.
- Reinstating/supporting mobile and outreach face-to-face services for the most vulnerable groups is likely to require additional financial support where delivery of services is not financially viable yet much needed by rural residents. One way of resourcing and promoting more effective delivery might be through incentivising joint working and making use of existing community assets for local delivery.
- Work with partners to extend public spaces in rural areas in which people without digital access and/or skills can access the internet free of charge on their own device or at a workstation.
- Invest in enhancing social infrastructure (building on the success of the Warm Hubs in Northumbrian village halls, etc.) not only to enable social interaction but also to help develop informal and formal networks between agencies, VCSEs, and communities, leading to information sharing, collective insurance, funding, staff sharing, and so on.
- There is an important role here for researchers and others to ensure that national or regional organisations understand the particular characteristics of rural areas so their policies and delivery mechanisms reflect the rural context; in short, increasing the level of rural knowledge and intelligence with which to make informed decisions.



CHALLENGE 6: It remains difficult for financially vulnerable groups to access suitable/affordable housing

The evidence gathered in our case studies confirms that long-standing challenges remain in relation to rural housing. Residential housing stock is often not appropriate for the needs of young people and single person households, and there are issues with the quality of private rented accommodation/tied housing. Older housing stock tends to be associated with poor energy efficiency, which amplifies fuel poverty issues in rural areas. Properties may also be empty and need bringing back into use.

The dominant tourism and hospitality industry brings more demand for second/holiday homes and self-catering accommodation, which reduces the range of properties on the market. This presents an additional issue for tourism businesses who cannot find suitable accommodation for their (often seasonal and low-paid) staff. It is also hard for rural dwellers on irregular/volatile incomes to secure mortgages. The lack of social housing in rural areas presents additional challenges, as do council letting policies which can lead to financially vulnerable households being placed in remote locations where there are no job opportunities and they do not have access to public and/or private transport.

Policy opportunities

- Several recent reports have documented the rural housing challenge, and each of these has proposed a number of potentially effective policy opportunities, often commanding support from rural stakeholders.⁴³ Resources and political will are required to implement these.
- Although rural housing is recognised as a long-standing policy challenge, there is an opportunity to evidence the need for rural housing in more detail – this requires a focus on vulnerable groups, as well as those who are experiencing hidden homelessness.
- A national policy framework should enable a place-based and locally-informed approach to delivering housing in rural areas, based on this evidence of need – in addition, this process can support new/existing rural business development in the right place at the right time, to ensure rural workers have access to suitable accommodation.
- Consideration should be given to permitting holiday cabins, or ‘huts’ based on the Nordic model⁴⁴, to relieve pressure on rural housing markets while nevertheless encouraging tourism.
- Making available grant funding for upgrading and refurbishing housing may also be important to encourage empty housing to be put back into use in ways which is appropriate for current living, working and socialising patterns.



CHALLENGE 7: Framing narratives of place and change are important to the wellbeing of rural communities

Place-based narratives of what has been lost from rural communities were present in all our case studies. In the North Tyne Valley and Blairgowrie, loss of industry and associated activities was a common theme. In all three areas, we discussed the impacts of loss of people (particularly young people) on rural communities, as well as the loss of services. Equally, though, narratives of optimism and hope were often founded on a sense of place and cultural identity, notably in Harris.

Experiences of social isolation, poverty of contacts, and concern about stigma and visibility when asking for help, were intertwined in narratives of change. For several individuals, their current financial situation was often linked (perhaps subconsciously in some instances) to broader social changes that had led to reduced local opportunity structures being available to them. However, there was optimism in Harris, linked to community-owned assets and the future of the area's economy, and in parts of the North Tyne valley where people could envisage a hopeful future and were working together to realise that. In all places, despite challenges, strong place attachment was evident, even among those who were experiencing quite difficult personal situations.

Policy opportunities

- While it is important not to dismiss the histories of places, supporting communities to build positive narratives of place and change – from the bottom up - is important to build confidence and to mobilise. Creating a sense of hope around a shared vision, reflecting both continuity and change, is important. There may be roles for external organisations here, for example, facilitating local conversations or providing small amounts of funding to stimulate community projects which contribute to positive narrative-building while reflecting each place's own strengths and identity, learning from the LEADER⁴⁵ and other community-based approaches, and perhaps drawing on notions of 'radical kindness'.⁴⁶
- Encourage the community ownership of revenue-bearing assets, such as affordable housing or renewable energy. These strengthen community-based organisations and give them greater power and resilience to pursue their own agreed objectives. In Scotland, targeted business support for community organisations is available (through Just Enterprise⁴⁷) to help them generate long-term income – additional support of this nature in other parts of the UK would be beneficial.



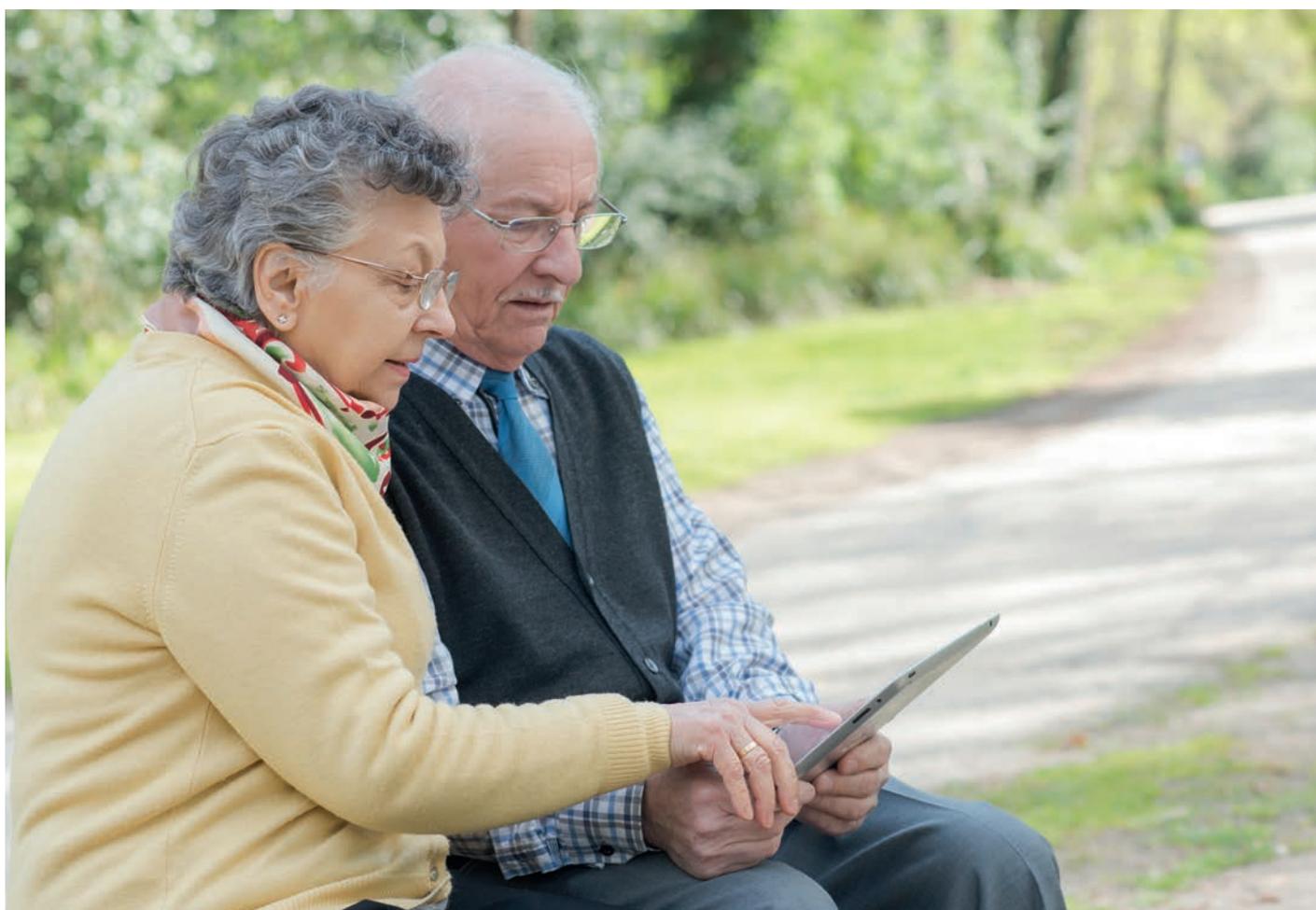
CHALLENGE 8: There is an imminent crisis in rural social care delivery

It is widely acknowledged that our national system for providing social care is poorly resourced and requires urgent reform, and indeed successive governments have committed to such reforms. The evidence generated from our work highlights several problems related to social care in rural areas: labour shortages, increasing demand, decline of support from friends and family, long travel times for carers between clients with no support for the associated costs, older people living for longer (often alone) in inappropriate housing, etc.

These issues have implications for individuals as well as the organisations responsible for delivering care. When a national policy addressing the crisis in social care is eventually proposed, our findings highlight the specific rural dimensions that will need consideration within the national approach, hopefully through rural proofing the policy as it is developed. This is especially important given the older population of rural areas in Britain.

Policy opportunities

- Any proposed new national policy for social care provision should be rural-proofed to ensure that it takes account of the additional costs and other specific challenges of providing social care in rural areas, as highlighted in this report. Rural stakeholders should be fully involved in this process.
- Similarly, the Scottish Government's 'Carers' Wellbeing Campaign' initiative⁴⁸ should be alert to the additional challenges of providing and supporting care in rural areas.
- Local government and voluntary providers should be adequately resourced to meet the extra costs of provision of social care services in rural areas (including travel time).
- There is untapped potential in rural areas to deliver a more personalised and joined-up approach via informal co-operation between health and care workers, learning from more flexible working practices adopted during the Covid-19 pandemic.



Glossary

Financial wellbeing - for the Standard Life Foundation (SLF), this term refers to improving people's ability to meet financial commitments and needs comfortably and a situation whereby an individual has enough income for more than life's essentials and is not struggling to make ends meet. It means having the capacity to do this in future, including the ability to deal with financial shocks and to have saved enough for when they retire.

Financial hardship is understood by the SLF as the counterpart to financial wellbeing, i.e. a situation in which people are unable to meet financial commitments and needs comfortably. This might also be considered in relation to definitions of poverty used in the UK (i.e. an inability to share in the lifestyles of the majority, or a household income below 60% of the national median).

Financial vulnerability, according to the Financial Conduct Authority (FCA) refers to those adults who may suffer disproportionately if things go wrong because they have low financial resilience. It also covers those who may be less able to engage with their finances or financial services. The reason for this may vary, from experiencing a particular life event (such as a bereavement or redundancy) or from having low financial capability. 'In-difficulty' refers to adults who are the least financially resilient, as they have already missed paying bills or meeting credit commitments in at least three of the last six months. FCA analysis in 2018 found that 54% of all rural consumers [sic] in the UK were financially vulnerable, defined as having one or more of these characteristics.



Endnotes

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