

# Communities



Left to right:  
RSABI chair David Leggat,  
office and volunteer manager  
Lorraine Caven and welfare  
manager Chris McVey.

## The cost of rural living

We're now familiar with the shape of the financial crisis engulfing ordinary people in our towns and cities – but the impact in our rural areas has received less publicity. **Niall Christie** finds communities dealing with very specific and urgent problems – and talks to the charities trying to help.

**Q**ueues at foodbanks, rising rent costs, hikes in National Insurance – now, months into a period of hardship not experienced for decades, many of the most prevalent effects of the cost of living crisis are familiar at this point.

But for those outside of cities, and often outside the glare of the media, there are unseen problems which

are left to fester, with only groups of volunteers and charities there to remedy the pain and distress for rural and island communities.

Across rural and island Scotland, many of the ongoing challenges with the rising cost of living are further compounded by urban-centric policy and a lack of coordinated approaches to sustaining resilient communities.

Scottish Rural Action (SRA) has a vision for vibrant and connected rural and island communities that have control over their future, and that contribute to building a society that is inclusive, just and sustainable.

The charity wants to ensure that policy at all levels of government is enacted in response to expert input from those living and working in rural

and island places. The challenges of the increasing cost of living in rural areas are vast and wide-ranging, encompassing housing, transport, food, land, health care and many others.

Two stark topics that SRA has specifically been working on include the challenges of fuel poverty and the implications this has on households and communities.

Those involved with the charity say the increasing challenge of fuel poverty across rural and island Scotland is in part due to the discriminatory and unjust processes in place, warning that while fuel poverty was “particularly pronounced just now”, the extent of the problem “is only going to get worse”.

In many rural areas across Scotland – such as the Highlands and Islands – the majority of households cannot get mains gas, meaning most homes are hugely reliant instead on using much more expensive electricity to heat their homes. In the north of Scotland, this has forced a third (33%) of households into extreme fuel poverty.

This issue, the group said, becomes even more frustrating due to the inequity created in the current energy system. While rural communities produce lots of energy for the rest of the UK, those same communities are forced to pay huge prices to buy it back.

SRA said that with such pressures, there is now a great need to transition to more sustainable sources of energy to meet climate commitments, but they – along with many other organisations – believe that this should be a fair and equitable transition.

One of those groups is the Highland and Islands Housing Associations Affordable Warmth Group – or HeeHaw for short. This informal alliance of affordable housing providers and other bodies share a deep concern about the inequitable nature and extent of rural fuel poverty, as well as the approaches taken by those with the responsibility and power to do something about it.

HeeHaw’s chair, Di Alexander, said: “Most of our members provide frontline fuel poverty remediation services to disadvantaged households across the Highlands and islands and know from their experience that much more should and could be done to help them.

“The basis of UK’s energy pricing system is fatally flawed and deeply discriminatory. If it is ever going to treat off-gas households fairly then it will need a major rethink and overhaul. Rural and island Scotland in particular is at the sharp end of this discrimination

and it will need a concerted effort by like-minded bodies to make the evidence-based case for practicable change to the key decision-makers – which is why HeeHaw warmly welcomes the opportunity going forward to work closely with SRA in this common cause.

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There are also ongoing challenges with the rising cost of fuel prices in rural and island areas, with organisations such as Scottish Rural and Island Transport Community, founded in recent years. The group is hoping to build a community that works together to address the many transport challenges facing rural and island communities by gathering and sharing evidence through regular stakeholder engagement activities.

The group’s founder, Jenny Milne, said: “This cost of living crisis is a real challenge, not least for people who are responsible for operating voluntary and not-for-profit transport services across rural Scotland. The dramatic increase in fuel prices threatens the sustainability of services such as car-share schemes, foodbank delivery services and community minibuses.

“Unlike more urban areas, there is very often little alternative in the way of transport options for people who don’t have a car or can’t afford to drive one if voluntary car-share and bus services can’t operate.

“When compounded with the rise in home energy prices, there is a real risk that the most vulnerable people who live in rural communities are further marginalised.

“That’s the reality of it, never mind the cost of food going up too. I think we need to get the message out there that this has always been an issue. These challenges aren’t very different to what has come before: the problems have always been affecting rural and island folk but now it has a bigger spotlight on it because it’s affecting a

more considerable percentage of the population in Scotland. And it is just getting worse.”

For those working in the agricultural sector, the isolation and pressure felt as a result of generations of working history falling on one set of shoulders is a problem which has been worsening for decades – even longer. Now, with increasing costs stemming from the war in Ukraine, financial pressures continue to mount.

The RSABI, formerly the Royal Scottish Agricultural Benevolent Institution, provides practical, emotional and financial support to all people involved in the Scottish agricultural industry. Founded in 1897 amid a deep agricultural depression, the charity has developed in recent years to provide a service that supports people to move on from their problems, with support available to all people involved in the Scottish agricultural industry, including their families and dependents.

In recent years the charity has seen a shift in the type of support needed – from predominantly financial to practical and emotional, with most people needing a combination of support to move forward.

Chris McVey, RSABI welfare manager, told TFN: “Mental health is a big topic in the industry and it has been for the past few years. There is a high rate of suicide in the sector. The stress and uncertainty, with farming being essentially professional gambling, especially at the moment with costs rising, so that’s an area that we do a lot of work with.

“We’re finding that a lot, people are desperate to keep a business going. That’s not just this year, it’s decades.

“Our case officers are in contact with beneficiaries at least once a year, and what we’re finding is that their costs in terms of utilities have just rocketed. These are people who are on state pension, state credit, not on a high income at all, so there’s been a lot of stress and worry about affording things.”

Heating grants are offered by the charity, with the total amounts given out up threefold in the past three

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**Di Alexander**

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months compared to previous years.

He added: "In rural areas, people are living in older properties which are harder to heat, with not the best insulation and using more heating. Thankfully we're in summer now, but coming into winter with the increase that will be happening in October people are already worrying about that.

"I think it's always something with farmers and crofters that there is always a never ending cycle of uncertainty, and there's always that pressure. That has always played its part and always had an impact on people's mental wellbeing and their resilience, and now with the rising pressure with costs, there will be a lot of people looking at their little returns.

"A lot of these guys don't employ anybody because they can't afford to. They're doing it all themselves, all the pressure is on them, and they're working from home. I work from home, but I'm not needing to feed cattle, I don't have my work surrounded by them all the time. I can switch my laptop off and go downstairs at the end of the day. Farmers and crofters don't have that time to switch off – they're surrounded by it all the time. The rising costs has just been another thing added to the continual pressure that a lot of farmers and crofters have to deal with.

"We're trying to raise more and more awareness – with Citizens Advice bureaux and the like, so they can signpost to us. It's not always going to be financial, but it can be something else we can help, practically or emotionally."

For small charities and volunteer groups operating in rural Scotland, the same issues facing those using their services are beginning to mount on them, causing operational issues which could, over time, take their toll.

As well as helping those struggling in urban centres and central Scotland, Citizens Advice Bureaux (CABs) support people in most isolated parts of Scotland. In Argyll and Bute, the local CAB in Lochgilphead covers the entire local authority, including island communities, and has to be ready with outreach support services – many of which are operated by volunteers.

Bureau manager, Jen Broadhurst, joined Argyll and Bute CAB just two weeks before lockdown began in March 2020. The team of 12 members of staff and 13 volunteer advisors cover a range of services, mainly generalist advice, patient advice, money and debt, welfare rights and energy rights.



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**Jen Broadhurst**

Unlike when Jen first started though, the complexity of issues which people are now presenting with has significantly ramped up. She said: "Initially when I started it would be single issues that would be presenting, more and more its multifaceted complex issues. Now somebody will get in touch with us over their energy use, which is the most prevalent use at the moment (up by 60%), then it seems to open up other issues. Complex mental health issues, employment issues that they aren't dealing very well with.

"We're now seeing a quarter to half presenting with two or three issues at the same time. That means each session takes longer, the impact on our volunteer advisories is quite profound as we're starting to see the impact on the capacity for people to keep on volunteering with us.

"Our patient advice service is regularly reporting a higher level of clients who can't access mental health services, with care in high demand. When you come to rural and highland locations, the difficulty is some people don't want to present to their GP, because they may know them, so there is the idea of stigma.

"In terms of support that people can access in the central belt – foodbanks, crisis funding – it's not always readily available in rural locations as there may not be a foodbank. There's not one as such in mid Argyll, so we access that through a charity who provide

start up packages for people moving in. We've moved to a cash first model where we access e-vouchers and provide that to the clients. There's a number of supermarkets listed, but for a lot of people on islands, they don't have access to these. We now access cash vouchers delivered by email or SMS, so we have to think a little differently for people in crisis and emergency situations.

"I don't think there's a quick answer to the problems we are seeing. There are a number of initiatives, national and locally, that the government has utilised. If they were able to look meaningfully at participatory budgeting with the community, that could be one thing that could see communities remedy some of the issues they are seeing, rather than something being imposed on them externally."

Another major problem is capacity, with the CABs planning a push for more volunteers in the area, which could be key to being able to continue operating at the levels needed in the local area.

Ms Broadhurst added: "Our plan is to recruit 12 volunteers at the start of the year. We're now down from 16 to eight as people are burnt out. If we're unsuccessful, then we have to rethink some of our funding applications and look to see if we move to a paid advisor model for generalist advice.

"I'm aware that some bureaux pay, and it may be that we have to go down that route to keep the quality of advice where it needs to be."