

Equalities Participation Network – June 30th 2022

Present: Myshela Haywood (GREC), Shola Ajide (Fountain of Love Church), Ru Carroll (Four Pillars), Libby Hillhouse (NESS), Zuzana Jatelova (Sunnybank Community Centre), Baldeep McGarry (ACC Equalities), Daniel Meinel (Cyrenians), Mary Rasmussen (Guide Dogs), Christa Reid (DEP and other groups). **Speakers:** Angela Kazmierczak (ACC Financial Inclusion Team), Diane Alexander (Home Energy Scotland). **Apologies:** Roslynn Fowler, Carol Hannaford, Mateusz Lagoda.

Angela Kazmierczak – ACC Financial Inclusion Team (FIT)

What FIT does:

- Check people are receiving benefits, pension credits, etc, they are entitled to – including proactively contacting people who might not know they're entitled.
- Help complete claim forms and other paperwork – explaining the questions and helping people answer them properly – this includes Universal Credit, disability payments, pension credits, emergency grants, help with school uniforms, etc. If in doubt, just ask – it's likely they can help.
- If people are denied benefits, they help with challenging the decision.
- Help dealing with all kinds of problem debts – not just council debt – won't tell people what to do, provide info for people to make their own decisions
- Provide advice about different options, help negotiate with creditors.

Some stats – FIT has an 84% success rate in claims, 82% at appeals and 52% at mandatory reconsiderations (another form of appeal).

Top sources of individual debts – council tax, rent/mortgage arrears (especially in the last few years), credit cards, personal/bank loans.

Online benefits calculator: <https://aberdeencity.entitledto.co.uk/home/start>

- Available in different languages.
- You can fill in the forms online, then get additional help from FIT if you need it.

Other ways to contact FIT:

- moneyadvice@aberdeencity.gov.uk
 - 01224 522 709
 - Online referral form:
[integration.aberdeencity.gov.uk/service/Money and benefits advice request advice](https://integration.aberdeencity.gov.uk/service/Money_and_benefits_advice_request_advice)
(only available in English – but telephone and in-person interpreters are available and provided for free)
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Q&A and Discussion – Financial Inclusion Team

- **Education Maintenance Allowance** – there is very low intake for pupils in S5-6 – many families not aware it's available, or EU/EEA families don't notice the requirement for proof of settlement and miss the deadline (especially because reminders are sent to the pupils')

email addresses). It would be useful to give families an extra heads up that the link will be sent by email and needs to be verified within a certain number of days.

- **Clothing grants and free school meals** – ACC are currently merging the application process for these – eligibility is very similar but many families apply for free school meals and miss out on clothing grants. They are also looking to include EMA in this process, automatically awarding it for anyone who's eligible. Generally speaking, doing things automatically works better than expecting people to apply.
- **Feedback** – the booklet is very good, full of useful information and easy to use.
- **People with no access to public funds** – some are eligible for contribution based benefits – FIT can also refer folk to social work for financial assessment, and they may be able to access hardship funding. They also have a referral partnership with the British Red Cross to help people access support for three months.

Diane Alexander – Home Energy Scotland

About Home Energy Scotland:

- Project funded by the Scottish Government, based in local organisations across Scotland and managed by the Energy Saving Trust.
- In the North East (Aberdeen/shire, Moray, Dundee, Angus) they're based at SCARF, a social enterprise in Aberdeen helping people reduce their fuel bills.
- Works closely with SCARF's Home Energy Advice Team (HEAT)

What they do:

- Provide **free impartial advice to improve energy efficiency and alleviate fuel poverty.**
- Support in switching tariff, payment type and supplier – though this is difficult at the moment and not always possible.
- **'Energy carer'** provides practical advice by email, phone or home visits, for folk who need extra support, are in vulnerable groups, etc.
- Help to access **energy efficiency measures** through local and national schemes.
- **Online tool** can calculate your home's energy efficiency – you can also use this to start a conversation with an advisor to get more information and ask questions.
- **Their website** has lots of information about simple changes to reduce fuel bills, run heating more efficiently, etc. Also has a video to help folk understand their bills.
- **Home visits** – anyone can access this, whether you own a home or rent, whether you're employed or not – to look at your home's energy efficiency, and also provide a free demonstration to show you how to work your home's heating system (many people just don't know how it all works).
- **Leaflets and other materials** currently available in 16 languages – if other languages are required these can be requested.

'Cost of Living' Crisis & sources of help:

(for more detailed information please see attached presentation)

- Last price hike 1 April: 54% increase

- Next price hike 1 October, likely to be around 50% again
- **Warmer Homes Scotland** – provides grants to households struggling to stay warm and keep up with energy costs
- **Warm home discount scheme** – if you're on pension credits or a low income, money is added directly to your electricity bill
- **Winter fuel payment/cold weather payment** – age related
- **Home heating support fund** – covers any type of fuel or payment type (other schemes have more limits)
- **Fuel Bank Foundation** – vouchers for people who use prepayment meters
- More information on cost of living support from the UK Government: [gov.uk/government/publications/cost-of-living-support/cost-of-living-support-factsheet-26-may-2022](https://www.gov.uk/government/publications/cost-of-living-support/cost-of-living-support-factsheet-26-may-2022)

For organisations and community groups:

- **Home Energy Scotland portal** – organisations can make referrals and track clients online – get in touch with Diane for more information
- **Presentations for groups** – Diane or her colleagues can speak to your community group and answer their questions. There are people across the organisation who speak different languages, or an interpreter can be arranged.

Contact info:

- **Home Energy Scotland** – 0808 808 2282
- **Home Energy Advice Team at SCARF** – 0808 129 0888
- **Diane's email:** Diane.alexander@ne.homeenergyscotland.org

Q&A and Discussion – Home Energy Scotland

- **Is it better for an organisation to contact SCARF or Home Energy Scotland for their clients?** They work together, so whichever one you contact, the information will go to the right place. SCARF is the host of Home Energy Scotland, which is a project funded by the Scottish Government. The Home Energy Advice Team (HEAT) is funded by Aberdeen City and Aberdeenshire Councils.
- **Is information available in British Sign Language?** BSL interpreters are available.
- **Are payments done automatically? Or do people need to apply? Many families have no internet access or IT equipment.** Winter fuel payment and warm home discounts are automatic but the others need to be applied for – but tablets etc are available at SCARF and advisors can help people apply. The Energy Carer can also help people apply for anything they're eligible for.
- **Are leaflets or posters available to advertise this information for people without internet access?** HES avoids making too many leaflets because information changes so quickly, so everything is advertised on the website – but people can also get information by phone or in person.
- **Is the website available in different languages?** Not currently – Diane will raise this with her colleagues.

Discussion: What barriers make it difficult for people in your community to access the services our speakers have been discussing?

- Navigating the **amount of information** – sheer quantity is mind blowing, **very complex** – even before considering issues around **language, disability, IT access**. Many people get frustrated or confused and give up. Many people also **don't know where to begin** looking for information, or how to **assess what information is reliable**.
- **Fear of asking for help** – previous bad experiences with the system, previous debts, fear of going to the council for help and being flagged up for arrears etc.
- **Fear that anything for free is going to be a scam.**
- **Fear of getting into debt** – some families want to only use cash and avoid doing anything online – helps them avoid debt and manage their money. Some people are even asking to switch from direct debit to pre-payment meters, which are much more expensive but don't carry the risk of going into overdraft and racking up bank fees.
- **Financial exclusion** – some people can't sign up for direct debits, credit agreements, etc, or don't have access to bank accounts, debit/credit cards, etc. This can also be linked to a person's existing debt burden, overdraft fees, etc. With prices going up, some people are experiencing this for the first time – even if they've had accounts in good standing for years, the fees add up (and multiply) very quickly – and **banks don't provide any support**.
- **EU citizens need to provide proof of settled status** – often miss emails with the links/information to do this, so their claims etc are rejected.
- **Accessibility issues** – for example:
 - Getting **materials in large print** can be difficult – often the same document is just printed on A3 paper, which is not accessible.
 - **Certain colour combinations** can make text difficult to read, and a certain percentage of the population are colour-blind.
 - Some people struggle with **reading ability** – average reading age in the UK is 8-9 years old, but materials are produced with a lot of jargon and advanced language. People who **struggle with English** have similar difficulties.
 - **Design and layout** are often problematic – unbroken 'walls of text' are confusing and difficult to follow, even for people with good reading skills.
 - **Lack of internet access + very long waits** to contact people by phone, "give up in disgust" – "can't get anyone to listen"
 - **Not always possible to get to Marischal College** – also many folk don't know the current opening hours etc.

How can some of these barriers be addressed? How should information be communicated?

- **Improve accessibility:**
 - **Avoid jargon** and use **plain language** wherever possible in written materials.
 - Include **pictures and icons**, and break up 'walls of text' with **bullet points, headings and shorter paragraphs**.
 - **Use clear text with good contrast.**

- **Provide explanations of uncommon words.**
- **Provide other formats** (translations, large print, easy read, etc).
- **Reach out to communities** – community groups and leaders can help disseminate information. Many people rely on **word of mouth** from trusted community members.
- Those coming to the UK from another country don't know what information and resources are available for free – best to **advertise in community associations**, train community members/leaders, etc – build on the experience of folk who are settled here.
- **Cultivate gatekeepers** – if there's only one contact from a given community, that may lead to information getting 'stuck' – whether by choice or accidentally. Try to ensure there are multiple people in a community who will receive information to then share. This also helps to build trust.
- Different **language schools** are good hubs to disseminate information – trust already established – like the Polish Sunny School, etc.
- Look for **existing opportunities** to share information – community events, newsletters, etc.
- **Don't give up** – keep up the drip feed of information – it's an unending task but necessary and also demonstrates good will towards communities.
- **Provide more services through community centres** and other local hubs, for folk who can't get to the city centre easily.
- **Encourage more groups to join EPN** – it has been very useful in getting access to more information.

Feedback on Draft Banner for Customer Service Centre

(see attached image)

- **Web links are too long** (and possibly irrelevant). **No telephone number** – though it's meant for folk who walk into the customer service centre, and floor staff will be available to speak to – phone info will be included on other versions of the graphic.
- **Where does the QR code go?** To ACC website.
- **Will floor staff be trained in providing for different communication needs?** Yes – there will be training, staff will need to know how to address each of the elements.
- **Do staff know how to guide a blind person?** Probably not – but this should be added to staff training.
- **How would people say they need help?** How will staff find out what people need help with? Use of icons is good – important to keep the icons clear and the same across all the services. Banner becomes communication panel. Also important to have copies of the languages document available so people can indicate what language they speak.
- In general – staff will need cultural awareness training – different groups will respond to / interact with banner (and staff) in different ways.

**Next Meeting: Thursday 25 August 2022, 5:00-6:30 on Zoom, topic TBC
(no meeting in July)**