

**Putting the spotlight on rural
poverty issues in North East Fife**

RURAL POVERTY CONFERENCE 6TH JUNE 2018



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Communities & Neighbourhoods



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Opening Remarks

Understanding the complexities of rural poverty are crucial for the development of an effective anti-poverty policy. Today's conference will contribute to gathering evidence to help us to better understand the nature and extent of poverty in NEF. Several factors contribute to higher living costs such as the cost of housing, fuel, transport and food and we will drill down into these issues in the workshops. Those living in rural areas typically need to spend 10-20% more on everyday requirements than those in urban areas – and it goes without saying that benefits don't stretch as far in rural areas. Seasonal, temporary or part-time employment as a result of a dependence on tourism and primary production means that low pay is also a key concern within rural NEF. A TUC study a few years ago reported that 34% of employees in NEF earned less than the Living Wage. Affordable housing can be in short supply with lower levels of social housing available. The prevalence of older, hard to heat houses together with higher fuel costs through not being connected to the mains gas supply and lower disposable income combine to push people into fuel poverty. Food costs too are higher with no access to discount supermarkets.

Add to this issues with the availability and costs of public transport and for some the absolute necessity to keep a car on the road and the reason why poverty remains an important dimension of rural life become apparent. However as we know rural poverty is often hidden and poorly addressed by policy makers. The purpose of this conference is to shine a light on these issues and to consider how collectively we can address some of the causes of rural poverty and, importantly, feed in to the policy debate.

Janice Laird
Community Manager North East Fife
Fife Council

Need for the Conference

The local Planning and Delivery Partnership Group (LPDG) for adult learning in North East Fife commissioned research in October 2017 into the needs of learners in the area. Karen McArdle Emeritus Professor from Aberdeen University worked with Sheena Watson Fife Council Team Manager for Community Development, the local community learning and development team from Fife Council and local learners to undertake the research. The learners were trained as co-inquirers in research skills and they carried out individual and group interviews and focus groups across the area. This approach meant that people who frequently don't have their voice heard took part and the resulting research report captures what it is like to live in the North East of Fife in many of the communities . The co-inquirers used their own networks of neighbours, friends, people they do sport and leisure activities with in their neighbourhoods and this has added greatly to the picture we got from local workers, agencies and community groups. Although the focus of the research was on learning what came through was the challenges of living in a rural area especially when you have a low income and the changing nature of the communities. The quote from one participant in the research was used as the title of the report. The report is entitled' A Dream Place to Live - for Some People'.

Local Community Planning

The Plan for Fife was approved by Community Planning partners in December 2017. At its heart is fairness and equity. It is focused on four key themes:

- Opportunities for All
- Thriving Places
- Inclusive Growth and Jobs
- Community Led Services



The Local Community Plan for North East Fife will mirror these themes and the task ahead will be to work together and with communities to agree the key priorities for the area. Our approach to local community planning requires to:

- Realise the assets and strengths within our communities
- Be genuinely aspirational and aim to fix big local issues
- Be evidence based and factor in root causes and impacts
- Work collaboratively with key groups and services to achieve genuine added value

A Local Strategic Assessment of North East Fife is currently being prepared. When available this will be 'sense checked' with local communities and organisations so that there is a shared understanding of what the data is telling us. The Health & Social Care Partnership will also shortly be publishing an Area Health Profile. Together these two documents will contribute to the baseline data we have on North East Fife. However this is not the only information available to us. Many communities in North East Fife have run charettes or taken part in other planning and development processes to identify issues to be addressed in their town or village. Lived experience and local knowledge also have a key part to play. We will need to draw on all these sources of information to help inform the development of the North East Fife Local Community Plan. We are aiming to have a draft plan available for consultation by the end of 2018.

To get involved or to follow progress please visit: <http://our.fife.scot/northeastfife>

Sitting below the North East Fife Local Community Plan will be a thematic plan on rural poverty. The work of those attending the conference will feed directly into this plan.

Key Issues Identified from Research led by Professor Karen McArdle

Almost all also commented that North East Fife was a safe, attractive place to live and bring up families. However the following were also highlighted:

- Social Isolation across age groups not solely older people
- Limits and challenges of rural transport
- Lack of services and issues accessing them especially childcare, nursery places , work and affordable places to shop
- A sense their communities weren't for them but for tourists, students and people with high spending power (St Andrews Focus Group)
- Fuel poverty and hard to heat accommodation

This led to the decision to run a conference raising awareness of these issues as part of a way forward to working with partners to address them. The research "A Dream Place to Live - for Some People" can be downloaded at the link below

<http://www.digitalfife.com/Index.asp?MainID=9119>



Conference Programme

9.30 am	Registration <i>(Tea and Coffee, from 9.15 am)</i>
9.45 am	Welcome, conference opening Janice Laird, Community Manager North East Fife.
10.00 am	'Living and Learning in North East Fife: A dream place to live – for some people'. Professor Karen McArdle, followed by a brief question & answer session
10.40 am	Fuel Poverty Barbara Atterson, Energy Action Scotland.
11.00 am	Impact of Benefit Cap & Universal Credit Laiza Lorimer, Fife Council Welfare Support Assistant & Julia Menzies, Citizens Advice Rights Fife Mealmakers Emma Black, Food Train Ltd.
11.15 am	<i>Comfort Break with refreshments</i>
11.30 am	Workshops <ul style="list-style-type: none">• Fuel Poverty – Barbara Atterson (Energy Action Scotland), Jane Kell (Cosy Kingdom) and Euphene Shek (Fuel Poverty Lead Officer) Karen Scott (Community Learning & Development Worker) supporting• Hard Pressed Families and Young Carers – Joanne Roddam (Homestart), Laiza Lorimer (Welfare Support Assistant) and Jordana Gold (Fife Young Carers) Lesley Pringle (Community Learning & Development Worker) supporting• Older People and Social Isolation – Blanca Ramirez-Ruiz (Clinical Psychologist for Older People Psychology Service), Anne Hinojosa (Fife Elderly Forum), Emma Black and Mairi McAuley (MealMakers Project, Food Train Ltd) Jill Pringle (Community Learning & Development Worker) supporting
12.30 pm	<i>Networking Lunch</i>
1.15pm	Fairer Fife Poverty Commission film – Sheena Watson (Area Team Manager, Community Development)
1.25 pm	Workshops <ul style="list-style-type: none">• Food Insecurity – Richard Wemyss (East Neuk Foodbank) and Joanne Valentine (Healthy Fife) Norma Graham (Cupar YMCA/YWCA) supporting• Benefits and Welfare Reform – Julia Menzies (Citizens Advice Rights Fife) and Jill Gillespie (Welfare Support Assistant) Tessa Sim (Community Learning & Development Worker) supporting
2.15 pm	Participatory Budget – funding opportunity Plenary and close

Feedback from the Conference Workshops

We wanted this conference to be more than just a gathering and discussion. We wanted to explore what really needs to happen to make a difference here in North East Fife in tackling inequality and poverty. We asked delegates to identify what actions needed to be taken.

Questions posed at workshops across the following themes: - Hard Pressed Families, Benefits & Welfare Reform, Older People & Social Isolation, Food Insecurity and Fuel Poverty

Where are we now?

What are we good at in North East Fife?

What is working well?

What needs to change?

What could be better?

What action should we take?

Welfare Reform – What is Working?

- Good links between different support services – joined up delivery Community Job Clubs, CARF etc.
- Bus vouchers
- Anti-Poverty Discretionary Fund
- Organisations- reaching out



Issues Raised/Action Needed

- Misconceptions about clients
- Change attitudes within the local communities
- Political Dimension – causes – lobbying, professional, local

Food Insecurity – What is Working?

- We have good coverage of foodbanks in NEF. Is that good?
- Good volunteer support
- The trust of people in need of crisis support
- Good knowledge of local services
- Enthusiastic workers who want to go forward from here
- Increased services working with families to sign post to the different foodbanks and organisations
- Foodbanks are more than just for food – community hub for support and company

- Foodbanks offering additional services
- Food Champion plan and linking to meal makers
- Meal makers – New charity working in NEF
- St Andrews – Kitchen Table Project

Issues Raised/Action Needed

- How do we move away from permanent foodbanks?
- Access to affordable food!
- Co-location of services
- Breaking down barriers
- Dealing with underlying causes through income maximisation?
- Building on foodbank delivery to develop partnership cooking projects
- Motivation - must want to cook
- Social aspects of foodbanks could be further developed



Fuel Poverty

What is working?

- Cosy Kingdom and other fuel support agencies/services operating in the area
- Getting information out to people is a challenge but outreach done in neighbourhoods, libraries and community centres

Issues Raised/Action Needed

- 3 main drivers are low income, high fuel costs and energy inefficient homes. Lack of knowledge and understanding is a key contributing factor
- Word doesn't get round because rurality means people are too far apart
- Pride is a barrier to seeking help
- Improved marketing of what's on offer
- Sense of self-reliance in rural area. Just put up with draughty old house, our parents did and we do too! We don't realise there is another option
- Raise awareness in key staff of how to spot fuel poverty
- Improve referral network, including links to private rented sector
- Better links with Health & Social Care and with churches
- Campaign of raising awareness of cold impact on health costs. (Fife Life Newsletter)
- Link to flu jab campaign

- Social prescribing with G.P's/Link workers in G.P surgeries has worked in some areas
- Involve churches, lunch clubs, WRI, and Community Centres
- Pop up cafes in rural areas; leaflet homes advertising tea and cakes, check tablecloths and vases of flowers etc. "Bring a friend" (supporting confidence). "Do you find it hard to heat your home?" (less intrusive question to pose)
- "Wells of information" coming to Fife –use this to reach people

What is working well – Social Isolation and Older People?

- One Stop Shop Idea – St Andrews Community Hub and Job Clubs.
- We know there are gaps.
- Good at trying to work towards the one vision- we want to change things!
- Smaller projects who have committed volunteers who do things for the love of it!
- How do we identify people who need support?
- Rural NEF villages are ageing and there are less and less opportunities for age integration.
- In many ways older people are advantaged in this process, e.g. free bus transport over 60.
- Home visiting service.
- Outreach clinics.
- Projects: ASAP, McMillan, Debt,
- NHS link up
- Tourism in St Andrews and coastal areas.
- Now –aware and talking about it.
- Good- getting together and talking about things. Joining up organisations.
- Joint working partnerships.
- Strong communities
- Organisations working together, private/public/3rd Sector.

Issues Raised/Action Needed

- Engagement – encouraging people to get involved with services – reducing the stigma.
- Care homes/Sheltered housing linking to the communities.
- Intergenerational pieces of work.
- Holistic view of being age friendly.
- WHO age friendly city framework.
- Health and Social Care is key.
- Tried to start a G P Welfare Benefit drop in. Little interest. Long term funding and planning needed.
- Mapping exercise and promotion
- Increased awareness of the help and support available.

Identified Actions / Next Steps - Short Term

- ❖ **Partnership working to campaign on specific rural inequality issues**
- ❖ *Developing a bank of case studies identifying issues for people on benefits and feeding these into CAB policy team, Fife Partnership strategic Welfare Reform & Anti- Poverty Partnership and Poverty Alliance/ CPAG if relevant*
- ❖ **Expanding the membership of the Anti-poverty group operating in North East Fife**
- ❖ *A participatory budgeting event to be held in October for ward 20 – Cupar and surrounds with £15000 on offer to local community organisation to address poverty and social isolation issue.*
- ❖ **Continuing qualitative research and enquiry with communities**
- ❖ *A cohort of more local people / learners to be trained in research skill January – March 2019 to ensure this conversation in communities continues*
- ❖ Action on the cost of bus travel for those on benefits
- ❖ Further ways of addressing fuel poverty to be identified
- ❖ Look at improved opportunities and ways of joining up services / offers from community organisations
- ❖ Tracking of Benefit Cap cases and home visits to those impacted to be carried out
- ❖ Support to Cupar Justice & Peace Group one world week October 2018

Identified Actions / Next Steps - Long Term

- ❖ **Empowering communities to be resilient and meet the needs of all its residents**
- ❖ *Actions to address stigma in communities of being hard up and needing help*
- ❖ **Build on existing community resources and strengths - services and trusted individuals who know their communities and their needs**
- ❖ *Ensuring Issues of poverty and inequality are central to the new local Community Plan*
- ❖ **Digital Inclusion activity to help those unable to afford regular mobile phone or home broadband packages – Wi Fi Hubs**
- ❖ **Adopting an evidence based approach to tackling rural poverty**
- ❖ *Use the indices of multiple deprivation to unpick the data to reveal the nature and extent of rural poverty*

Case Study 1 - Benefit Cap

A benefit cap has been in place since July 2013, however this was further reduced in November 2016.

This cap has resulted in many families being affected due to the number of children they have as both child benefit and child tax credits are included in the capped amount.

The way the Government cap those affected is by taking the excess amount off their Housing Benefit award. This means that they now have to worry about keeping up with their rent which has resulted in many accruing high rent arrears and some have even become homeless.

Here in North East Fife we have fewer council houses than other parts of Fife and more people rent from housing associations and the private sector, which means rents are higher. This is having a knock on effect on the numbers being impacted by the Benefits cap.

In February this year alone there were 5 families who were losing between £50-£75 a week, 10 families losing between £25-£50 and another 5 losing up to £25 a week. Some people who we have supported have had over £100 a week deducted from their benefits, I'm sure any of us losing this amount every week would struggle to maintain their way of life.

To become exempt from the Benefit Cap you would need to get a 16 hour a week job if you are a lone parent or 24 hour a week job if you are part of a couple. We always offer a benefit check to make sure families are receiving everything they are eligible for, as a Disability or Carers benefit for anyone in the household could also bring them out of the cap.

The Council is able to grant a Discretionary Housing Payment for 6 months for those in the benefit cap which means they would pay the shortfall for this period of time, however after this it is unlikely that another DHP would be awarded. We always make sure households apply for this first, but many had already been given this and we met them after the 6 months was over.

We found that there was not much else we could offer as means of a way out and this is where the Anti-Poverty Group Discretionary fund and partnership working with Homestart as a longer term support provider was beneficial.

I was supporting one lone parent who had four children ranging in ages from 3 to 16 in a very rural area of North East Fife. She deemed having a car essential when living in such a rural area with small children as many services are located in more central places for example A&E departments. Another reason she had a car was so that she was able to access cheaper supermarkets in other central areas to make her money go further.

She not only had to pay the £150 shortfall every month for her rent but also had the added cost of the upkeep of her car. This made life very difficult and we supported her through the Anti-Poverty Group Discretionary fund by issuing her vouchers from Tesco for shopping and fuel for her car as well as foodbank parcels. We worked in partnership with

Homestart to give her more support. They were able to access money for clothes and shoes for her children and gave her regular emotional support.

As she realised her situation would not get any better unless she managed to get a 16 hour pw job she agreed to be referred to the Employability Keyworker. They worked on her CV and application forms and she was offered a 16 hour post in a neighbouring village which was very lucky as most jobs were in larger populated places. However she had to turn it down due to the lack of childcare in this rural area. She had tried all the childminders and nurseries in the area but there were simply no places. She does not have any family in the area or any friends who could have taken her children regularly. She was very disheartened and disillusioned by the whole system.

Another person we supported had four children and was heavily pregnant with her fifth; she was being supported by Fife Women's Aid as she had escaped an abusive partner. She had already had the Discretionary Housing Payment, we managed to refer her to Money Advice to reduce her debts. It still worked out that after she received her Income Support she had to give it all away to pay the shortfall of her rent, which meant she was living solely on the children's benefits. She felt very guilty about this and did not like to ask for help; she frequently told us she had always worked until her third child and had never been on benefits before this. She did finally confide in us that she needed new shoes for her children and a double buggy as she had had her baby and was finding it impossible to walk about safely with her toddler as well as her other children. Through the discretionary fund we were able to assist her.

Another lone parent with four children ranging in ages from 5 months to 7 years old was made homeless as she was in a privately rented property and could not pay the shortfall after the benefit cap was introduced. She ended up having to move in with her elderly mother in a one bedroom house. As I said before North East Fife has a large amount of privately rented properties which means a larger percentage of families can be affected by the benefit cap as they would be receiving a high amount of housing benefit.

All of the parents we met had to rethink their budget, reduce their shopping bills, reduce their fuel bills, cancel their TV packages, going without new items like clothing and shoes and things like leisure activities with the children were one of the first things to go. This often impacted on their feelings of social isolation and mental health. Being allocated a Homestart volunteer helped with this as it mean they had someone to talk to regularly and help them take the children to activities and groups which helped both the children and the parents.

Apart from easing their financial burden slightly and putting them in touch with other specialist support, we are not able to get people out of the benefit cap and many will be stuck like this until their children are old enough to be left and they can start trying to get a job.

Someone who is on benefits and has two children would not even need to worry about getting a job until their youngest turns 3 but many of the people we supported were expected to get jobs with babies under the age of 2. Looking at the quotes on my slide you can see how many of them feel victimised for reasons which are not entirely fair.

I hope I have raised a few issues about the impact of the benefit cap which can be discussed and hopefully addressed in the workshop later on.

Case Study 2 - Broadband/Internet Signal

Gary lives in Newburgh. After losing his job 6 months ago he has been in receipt of Jobseekers Allowance (JSA), Housing Benefit and Council Tax Reduction. Gary's current weekly income is £73.10. This just covers his weekly living expenses but means he has no income to cover any emergencies or unforeseen circumstances. Gary's elderly mother became very ill and was admitted to Victoria hospital in Kirkcaldy.

There are no direct buses to Victoria hospital which meant that Gary was spending over 90 minutes travelling each way to visit his mother. Gary also had the stress of having to change buses at least once, with one journey involving a change from a bus to a train to a bus. The 21 mile journey was averaging out at £16 return and had left Gary using up his fortnightly JSA allowance before he was due his next payment. Gary attended Cupar bureau for advice and assistance.

We assisted Gary making an online claim for a crisis grant from the Scottish Welfare Fund (SWF). Gary's mobile phone was unreliable and he could not always receive calls so we requested that the SWF contact Gary via email if they required further information in relation to his claim. Gary was advised to regularly check his emails over the next 24 hours as it was likely that SWF would contact him before making a decision.

A food bank voucher was offered to relieve current financial pressure, however Cupar foodbank was not open until the next day. We advised that the foodbank can deliver a food parcel to his address but Gary refused this in case his neighbours saw.

Gary attended the bureau the next day, advising that he had walked the 10 mile journey into Cupar as he had no money for transport. Due to poor connectivity Gary had not been able to respond to an email from the SWF requesting further information so his application for a crisis grant had been unsuccessful. Gary was extremely tired from walking the 10 mile journey into Cupar and distressed at his lack of finances as well as the worry of his sick mother.

We assisted Gary by requesting an online reconsideration of the decision, explaining his circumstances. As the foodbank was open, Gary was able to visit and we also accessed the NEF anti-poverty fund in order that he could travel back to Newburgh via bus.

Gary did not revisit the bureau so we can only hope that the crisis grant decision was revised in his favour and that his mother was eventually discharged from hospital. His story serves as a good example that lack of affordable transport and poor internet/broadband connectivity are contributing factors within NEF that can push people who are already on a limited budget into a crisis.

Energy Action Scotland Presentation



NORTH EAST FIFE RURAL POVERTY CONFERENCE 2018

Energy Action Scotland

Raising awareness of the impact of fuel poverty and cold homes on people's health. Working towards affordable warmth for all.

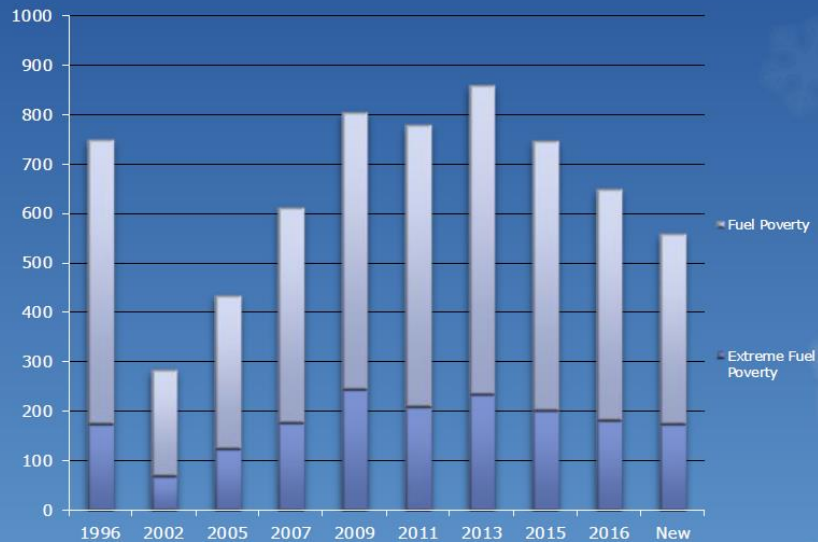


Fuel Poverty

*The inability to afford adequate warmth because of the energy **inefficiency** of the dwelling - so, high fuel costs, low incomes and energy inefficient homes*

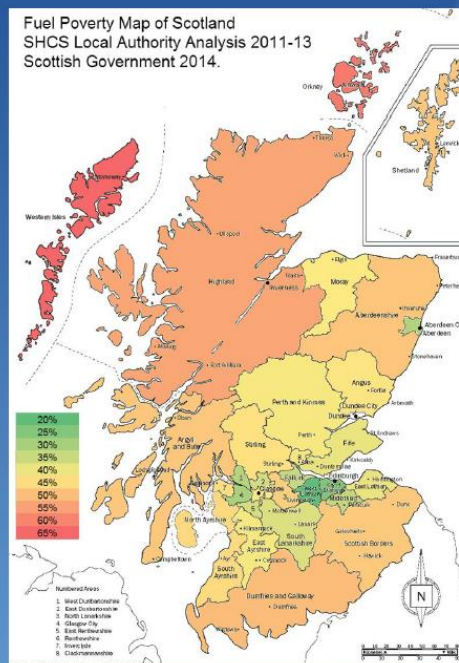
A fuel poor household is one which needs to spend more than 10% of household income to achieve a satisfactory heating regime (21° in living room and 18° in other occupied rooms)

Fuel Poverty in Scotland?

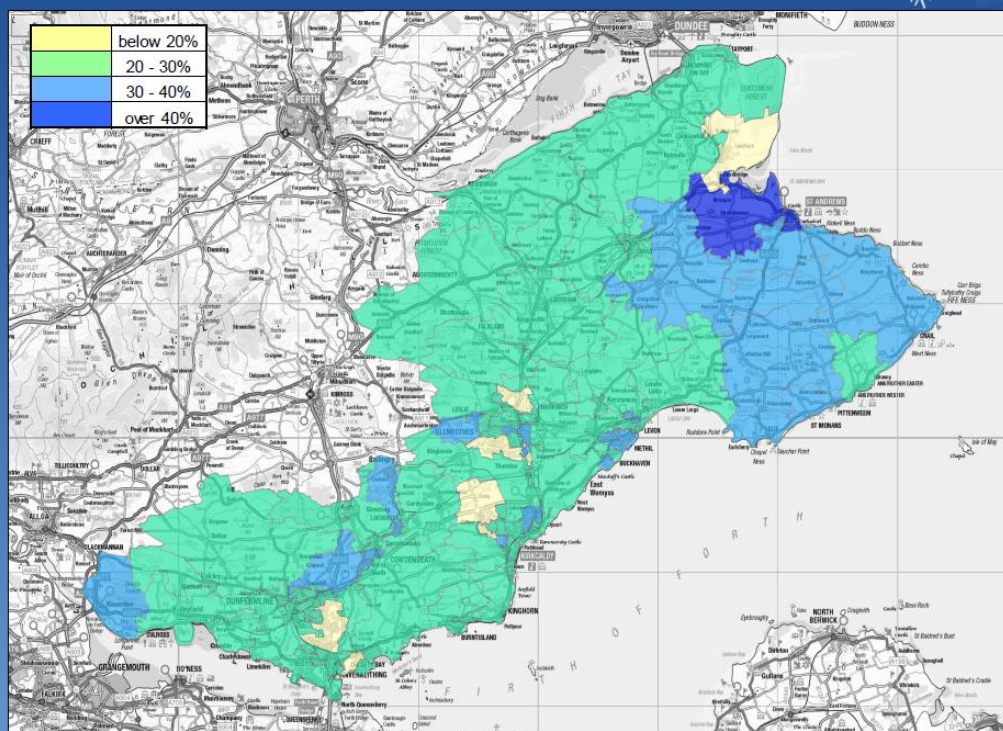


Depends where you live?

- Income levels
- House types
- Fuel availability
- Local climate
- Other factors?



Proportion of Households in Fuel Poverty by Intermediate Zone Fife 2010-2012



Putting Fuel Poverty into Context

2015 Average dual fuel bill for a medium use UK consumer (standard tariffs) is £1,173 p.a. - Ofgem

Usage	Proportion of bill ¹	Annual Cost	Weekly Cost
Heating	42%	£493	£9.48
Hot Water	19%	£223	£4.29
Lighting, Appliances & Other	39%	£457	£8.79
Total Average Bill pa	100%	£1,173	£22.56

¹Source – Energy Saving Trust

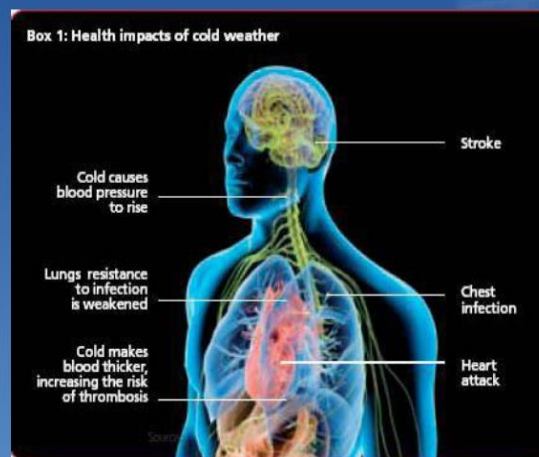
Indoor Temperature and Health

- 18°C – 24°C** = no threat to health
- Below 16°C** = reduced resistance to respiratory infections
- Below 12°C** = increase in blood pressure/viscosity
- Below 9°C** = after two or more hours, deep core body temp falls
- Below 5°C** = high risk of hypothermia



Health Impacts of Fuel Poverty

- Heart conditions
- Stroke
- Respiratory disease
- Falls, injuries
- Arthritic conditions
- Hypothermia



- Stress, anxiety, depression
- Mental health

Professor Karen McArdle Presentation

Learning and Living in NE Fife
a dream place to live
- for some people!

Professor (Emerita) Karen McArdle
Co-inquirers North East Fife

A participatory research project for
NE Fife Adult Learning Planning &
Delivery Group



Research Questions

- What is it like living and learning in NE Fife
- What are the learning needs of people in NE Fife?
- Do different groups of people have different needs?
- What can be done to meet these needs?

Methodology

Qualitative

Interview/Focus Group

50+ people

In-depth/rich

Local Expertise



Final Remark

- There is a perception the East Neuk is well off, but we have as much poverty here as anywhere else. It's just a bit different.

List of Organisations Attending

Age Scotland – Carol Anderson
 Anstruther Improvements Association – Kate Anstruther
 Citizens Advice and Rights Fife – Julia Menzies
 Citizens Advice and Rights Fife – Richard Barnett
 Castle Furniture – Sam Ingram
 Councillor Tim Brett Tay (Bridgehead)
 Councillor Linda Holt (East Neuk & Landward)
 Councillor Margaret Kennedy (Cupar)
 Councillor Karen Marjoram (Cupar)
 Councillor Jonny Tepp (Tay Bridgehead)
 Councillor Ann Verner (St Andrews)
 Cosy Kingdom – Jane Kell
 Credit Union – Jim Cairns
 Cupar Justice and Peace – Meg Sloan
 Cupar YMCA/YWCA – Norma Graham
 Energy Action Scotland – Barbara Atterson
 East Neuk Foodbank – Richard Wemyss
 Falkland & Newton Community Council – Rod Crawford
 Families First – Kathleen MacKenzie
 Fife Council - Marnie Batchelor, Area Parenting Coordinator
 Fife Council - Elizabeth Bell-Scott, Employability Officer
 Fife Council - Vicki Blair, Community Education Worker
 Fife Council - Clare Fisher, Lead Officer Community Use
 Fife Council - Gordon Forbes, Community Education Worker
 Fife Council - Jill Gillespie, Welfare Support Assistant
 Fife Council - Janice Laird, Community Manager NEF
 Fife Council - Laiza Lorimer, Welfare Support Assistant
 Fife Council - Lewis MacKenzie, Youth Worker (Modern Apprentice)
 Fife Council - Willie McCool, Development Worker Digital Fife
 Fife Council - Gillian Page, Family Support Worker
 Fife Council - Jill Pringle, Community Education Worker
 Fife Council - Lesley Pringle, Community Education Worker
 Fife Council - Margaret Samson, Lead Officer Community Use
 Fife Council - Karen Scott, Community Education Worker
 Fife Council - Euphene Shek, Lead Officer Fuel Poverty

Fife Council - Tessa Sim, Community Education Worker
Fife Council - Michelle Taylor, Family Support Worker
Fife Council - Vicki Todd, Fuel Poverty Housing Professional
Fife Council - Kylie Watson, Closing the Gap Development Worker
Fife Council - Sheena Watson, Team Manager Community Development
Fife Council - Lucy Wilson, ESOL Coordinator
Fife Council – Nora Conlin, Education Officer
Fife Council – Anne Hinojosa, Welfare Support Assistant
Fife Council – Joanna Lee, Policy Officer
Fife Council – Lyn Winters, Local Community Planning Officer
Fife Council – Frances Arbuckle, Local Community Planning Officer
Fife Council – Jane Davies, Support Assistant
Fife Forum – Mary Moncrieff
Fife Gingerbread – Roma Crawford
Fife Voluntary Action – Davie McGrath
Fife Young Carers – Jordana Gold
Health Promotion Services, NHS Fife – Pippa Couzens
Health Promotion Services, NHS Fife – Aimee Sutherland
Health Promotion Services, NHS Fife – Dianne Williamson
Health & Wellbeing Alliance, NHS Fife – Jo-Anne Valentine
Homestart – Joanne Roddam
Job Club Participant – David Craig
Job Club Participant – Colin Harris
Mealmakers – Emma Black
Mealmakers – Mairi McAuley
NHS Fife – Vicki Bennett
Older People Psychology Service, NHS Fife – Blanca Ramirez-Ruiz
Professor (Emerita) of Education, Aberdeen University – Karen McArdle
Researcher – Bankole Davies Browne
Researcher – Kirsty McLellan
Researcher – Marion Thomson
Storehouse, St Andrews – Scott White