



# Making ends meet – is your family getting by?

The Orkney Partnership is asking for the views of families with experience of hardship and disadvantage.

Some families were just about managing before the pandemic but have since found themselves short of money, perhaps for the first time. For others, getting by is a daily struggle.

We recognise the impact money problems have on people, especially those responsible for children – as parents, caregivers, grandparents or in some other way. Your answers will help us develop a strategy to tackle child poverty in Orkney and enable all of our children to get the best start in life.

Mostly, poverty depends on your income, whether from work or social security, and the cost of living. But there are other factors that make a difference too, including:

- Skills, employment and childcare for parents and carers
- Children's wellbeing, physical and mental health
- Education, social opportunities and life skills
- Local infrastructure including housing, transport, sporting and community facilities

## THE QUESTIONNAIRE

If you do not have responsibility for children you do not need to complete this survey.

There is no need to answer all the questions if you'd rather not – your responses will still be useful. All answers are completely confidential so we are not asking for your name, but quotes from your comments may be used anonymously.

If you would like help with managing money, please ask any of the contacts in the support list provided separately. You can ask local contacts to help you complete the survey.

Please tick the boxes, indicate yes/no or write in the text boxes below as applicable.

### Q1 ABOUT YOU & YOUR HOUSEHOLD

Are you a...

- Parent
- Caregiver
- Grandparent
- Responsible for a child in another way?

Is your household a single parent family?

Yes No

What age group are you in?

- Under 18
- 18 – 24
- 25 – 64
- Over 65

How many children under 18 in your household are...

- Under 1 year old
- Pre-school
- Attending school
- Attending college/university
- Formally looked after either at home or away from home by the local authority
- Other?

Where do you stay?

- Mainland Orkney
- Linked South isles
- Ferry linked isles

Does anyone in your household have a disability?

Yes No

If yes, do you think this makes a difference to your cost of living? (tell us more below if you wish)

Do any of these statements apply to you and your household?

- More than 2 children born after April 2017
- Someone in my household has an alcohol, drug or gambling problem
- We don't always agree what to spend our money on
- I don't have wider family support
- English is not the first language in the house
- I can't afford to give my child(ren) pocket/spending money



## Q2 YOUR HOME

*I live in...*

- Council or housing association
- Private rented housing
- My own home with a mortgage
- Someone else's home

*I can't always afford to pay...*

- My rent
- My mortgage
- Council tax costs
- Household insurance

*I can't always afford...*

- The cost of heating my home
- To heat the water in my house
- My pre-paid energy meter

*I can't always afford essentials such as...*

- Children's clothes and shoes
- Beds, mattresses, carpets
- Cooker, fridge
- Broadband
- Birthdays or Christmas
- Other major items?

*It would be difficult for me to find money in a crisis, such as...*

- Replacing things that break
- Funeral costs
- Emergency pet care
- Other expenses?

## Q3 FOOD FOR YOUR FAMILY

*I buy my food from...*

- A supermarket
- A local shop
- An isles shop
- Online

*I buy my food daily*

Someone in my household has special dietary needs

*I have used the Orkney Foodbank...*

- Once
- More than once
- Never

*Cooking facilities where I live are...*

- Limited
- Non-existent
- Too expensive to use all the time

About free school meals (for children above P4)

- My children get free school meals
- My children don't qualify for free school meals
- I don't know if my children would qualify for free school meals

Do you want to say anything else about food and the cost of food for you and your children?

## Q4 EDUCATION COSTS

*I often have difficulty paying for...*

- School uniform, bags or shoes
- School clubs or after school activities
- Sports kit
- School lunch card pre-payments
- Sponsorship requests
- Cards/presents for friends or teachers
- Child care in the school holidays

Is there anything else you want to say about the costs of education for your children?

## Q5 TRANSPORT COSTS

*I have difficulty paying for...*

- Bus fares
- Ferry fares
- Other public transport
- Travel to school or college
- Travel to work
- Travel to medical or dental appointments
- Running a car

Is there anything else you want to say about the costs of travel for you and your children?



## Q6 FAMILY HEALTH

*I or my partner have problems with...*

Physical health e.g. limited mobility, long term illness, limited energy

Mental health e.g. isolation, low mood, loneliness

Other health problem

*My child(ren) has/have problems with...*

Physical health e.g. limited mobility, long term illness, limited energy

Mental health e.g. isolation, low mood, loneliness

Other health problem



## Q7 HOUSEHOLD INCOME

*I am...*

Working? ➤ go to **Q7-A**

Not working? ➤ go to **Q7-B**

### Q7-A If you are working...

My household income is limited because only one person in my household has a job

The work I/we do is seasonal/depends on farming, fishing, hospitality, tourism etc

*I/we...*

Work too few hours to earn enough money

Have a zero hours contract

Have had no pay increases for a long time

*I/we earn...*

Minimum wage

'Under 18 and 21' low minimum wage

*I/we receive*

Working Tax Credits

Universal Credit

Scottish Child Payment

Have you ever had difficulty getting income support? Can you say more about this?

### Q7-B If you are not working is this because...

I was made redundant

I cannot work due to ill health

I cannot find any childcare

I cannot find affordable childcare

I can't find a suitable job

I don't want to work

Other reason

*I am finding it difficult to look for another job, because...*

I don't have broadband at home

I lack computer skills to apply for work

I can't afford transport costs to the job centre or interviews

Other reason? (please use the box at the top of the next column to explain)

*I receive...*

Jobseeker's allowance

Universal credit

Scottish Child Payment

Another benefit payment

Do any of these cause you financial problems?...

Housing benefit cap

Delayed benefit payments

Loss of benefits

Benefit sanctions

Benefits are just too low

*These things are stopping me getting benefits...*

Completing the tasks to apply for benefits

I don't have a smartphone or other technology to access benefits

I don't know what benefits I could claim

I need help applying for benefits

I want to say more about this...

Is there anything else you want to say about your access to benefits?



## Q8 MONEY MANAGEMENT

*I owe money for...*

- Rent or mortgage arrears
- Council tax arrears
- Payday loans
- Utility bills
- Overdrafts or credit cards
- Other loans or debts?

*I expect things in the next year to be...*

- Better
- Worse
- About the same
- Don't know

Can you afford to save any money?

- Yes
- No

Do you feel you have enough money to give your children a 'good enough' start in life?

- Yes
- No



## Q9 HELP WITH MONEY

Have you had help with your finances?

- Yes
- No

Did you ask for help?

- Yes
- No

Was help offered by someone you were seeing for something else?

- Yes
- No

*I had help from...*

- Professionals
- Family and friends
- Other sources e.g. Citizens Advice

Can you say more about who helped you and how they helped?

What other help would you like to have had?

## Q10 COMMUNITY & OTHER SUPPORT

What could other people in Orkney do to help you?

What support do you think would make the biggest difference to your life?

Please use this space if there's anything more you'd like to tell us about your experience of hardship – add more paper if there's not enough space here...

**THANK YOU FOR YOUR HELP!**