



Money Matters Webinar Report

Highland Alcohol and Drugs Partnership (HADP)

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Introduction

The Money Matters webinar is one of a series of webinars hosted by the Highland Alcohol and Drugs Partnership (HADP), aimed at addressing the social and structural factors that influence substance use and recovery. This session focused on the intersection of financial insecurity, poverty, and problematic drug and alcohol use, highlighting the importance of a rights-based, stigma-free approach to support.

Problematic drug and alcohol use and poverty are connected, with significantly higher drug and alcohol related harms experienced in areas of deprivation. The Poverty Alliance highlights drug deaths can't be tackled without tackling poverty. They say that in a just Scotland, no one would lose a life to drug dependence. People should be supported into treatment, recovery and employment, and be treated with dignity and respect.

Another commonality between money problems and drug and alcohol problems is associated stigma people face. Regardless of the topic, we can all make a difference by making sure that we are non-discriminatory in our practice, and provide a rights-based approach. Article 25 of the Universal Declaration of Human Rights states:

Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control.

Webinar Overview

HADP were joined by speakers from a range of backgrounds, representing different organisations (see table). A total of 18 people attended the webinar (inc speakers), from a variety of organisations.

Name	Organisation	Title	Presentation
John Pollock	COSLA / Scottish Illegal Money Lending Unit	Partnership and Support Officer	

Sandra MacAllister	NHS Highland	Senior Health Improvement Specialist	
Representative	Highland Council	Welfare Team	
Chris MacInnes, Staci Russell, and Jackie Hand	Highland Advocacy Partnership	Service Manager Independent Advocate Independent Advocate	

Key Themes and Insights

Poverty and Substance Use

The session reinforced that problematic drug and alcohol use is closely linked to poverty. In Highland, alcohol-specific deaths would be 44% lower and drug-related deaths 74% lower if deprivation levels matched those of the least deprived areas.

Stigma and Rights-Based Practice

Speakers emphasised the stigma faced by individuals with financial or substance use issues. Attendees were encouraged by HADP to adopt [people-first language](#) and apply the PANEL principles (Participation, Accountability, Non-Discrimination, Empowerment, Legality) in their work. Applying a human rights based approach was advocated, where all forms of discrimination in the realisation of rights must be prohibited, prevented and eliminated. A human rights approach states priority should be given to people in the most marginalised or vulnerable situations who face the biggest barriers to realising their rights.

People are entitled to support, and have the right to achieve the highest attainable level of health. The biggest problem we face, the high levels of drug and alcohol deaths, are symptomatic of marginalisation and inequitable social conditions.

Illegal Money Lending

John Pollock shared that 5–7% of people in Scotland may be using illegal money lenders. He stressed that the individuals are victims and should be supported, not criminalised.

Health Inequalities

Sandra MacAllister highlighted the link between health and money worries, that there is a need to take part in society, that poverty may follow people through life or happen at any time, and that 1 in 4 children are living in poverty. It was also advised that asking the question about money gives the opportunity for early intervention, with Money Counts training available to support money conversation skills and poverty informed practice.

In addition, poverty isn't an accident; there are policies and illegal actions that keep people in poverty

Income Maximisation

Highland Council Welfare Team provided compelling examples of how they help individuals access entitlements, sometimes amounting to thousands of pounds over time, reducing the need to turn to loan sharks.

Advocacy and Emotional Impact

Advocates from Highland Advocacy Partnership shared real-life stories of supporting individuals facing financial distress, highlighting the anxiety and fear that often accompany money worries.

Resources Highlighted by Speakers

- [Scottish Illegal Money Lending Unit](#): 24-hour helpline, reporting tools, educational materials.
- [Money Counts Training](#): Supports early intervention and poverty-informed practice.
- [Welfare Team](#): Offers home visits and holistic support.
- [Independent Advocacy](#): Available for people with substance use issues in Inverness
- [Right to health and public health - The right to health - Equity and justice - Our areas of work - Public Health Scotland](#)
- [Resources – Scottish Recovery Consortium](#)

Participant Feedback Summary

Feedback was collected via Microsoft Forms during the session. The visual data below summarises participant responses:

Knowledge Gained

Participants reported increased awareness of the links between poverty and substance use, and many appreciated the practical tools and examples shared. 16 responses were provided, all in agreement that their knowledge about money matters for people with alcohol and drug problems increased, and that their knowledge of available support had increased.

In addition, the majority of participants are very likely or likely (69%) to access the Money Counts training and resources, with others highlighting they've already attended the training.

Rating of the Webinar

Participants rated the webinar out of 5, with the average score being 4.3.

Conclusion

The Money Matters webinar successfully highlighted the critical role of financial wellbeing in substance use prevention and recovery. It encouraged participants to adopt a rights-based, stigma-free approach and provided practical tools for supporting individuals in financial distress. The session also reinforced the importance of early intervention, advocacy, and systemic change to reduce reliance on harmful financial practices.