



citizens
advice
scotland

Food Insecurity Pilot

Piloting short-term crisis support alongside holistic advice

February 2024

Contents

Executive Summary	3
Introduction	4
Background	4
Purpose and Objectives	5
Operational Overview	6
Co-Design	6
Partner Engagement	6
Set Up and Launch	7
Procurement	7
Shopping Card Procurement	8
Cash Grants Procurement	9
Stock Control and Monitoring	9
Output Data Overview	10
Pilot Access	10
Output Summary	11
Pilot Estimates and Reallocation	12
Cards and Grants: Client Financial Gain	14
Cards and Grants: Issued for Children and Adults	15
Repeat Need	16
Client Demographics	18
Client Impact	25
Reasons for Crisis Support Need	25
Satisfaction	26
Dignity	27
The Power of Choice	27
Immediate Need	29
Barriers to Choice and Immediate Access	30
Reduction of Future Hardship	34
Client Gains	34
Holistic Advice	36
Barriers to Reduction of Future Hardship	41
Learnings and Recommendations	44
Client Impact	44
Client Demographics	44
Operational	45

Executive Summary

The Food Insecurity Pilot was delivered from 1st June 2023 to 30th November 2023. The pilot was delivered across 9 areas and 11 Citizens Advice Bureaux (CAB / bureau(x)). These were: West Lothian, East Renfrewshire, Musselburgh, Scottish Borders Consortium (Roxburgh and Berwickshire, Peebles, Central Borders), Clackmannanshire, Motherwell and Wishaw, Stirling, West Dunbartonshire, and Western Isles.

The CAB issued shopping cards ('cards') and cash grants ('grants') to those experiencing severe hardship, alongside the offer of holistic advice. The objectives were to offer an immediate and dignified response to the individual's crisis, while supporting them to resolve their issue in the long term.

During the pilot, **10,403** cards and grants were issued to **3,154** clients, at the value of **£260,075**. Of all card and grant related gains, **51%** were to priority family group clients.

The pilot findings show the approach was successful at meeting individual and immediate needs, providing a dignified response to a crisis situation while enabling access to long term issue resolution:

- > Of the 567 clients who completed the client survey, **44%** of those who received a card and **71%** of those who received a grant reported it gave them more choice.
- > Of the 30 clients who completed a follow up survey, **94%** reported being satisfied or very satisfied with the service and **100%** stated their needs were met at the time.
- > In addition to cards and grants, holistic advice gains of over **£1.9 million** were achieved, resulting in an average gain of **£1,259** per client. The return on investment is **£7.5 per each £1** of cards and grants.
- > **77%** of pilot clients were advised on areas other than the pilot, with the highest being benefits (60%) and utilities (50%).

Key learnings were identified throughout the delivery, including:

- > The pilot supported a higher proportion of people with health conditions or disabilities, those in social housing and those with caring responsibilities – including families with children – than the Network average.
- > Crisis support reaches people who might not have accessed advice only. To support this, both crisis support and advice need to be adequately and proportionally resourced.
- > Not all clients will be able to access financial gains beyond pilot support. Many continue to struggle with budget deficits despite receiving full benefit entitlement.
- > The pilot provided a choice of how to receive crisis support but could not contribute to resolving issues in the long term for those not ready or able to engage with advice. Further exploration of barriers experienced by these clients is needed to help identify approaches that enable them to engage with holistic advice.
- > Clients in rural areas experience a compound of barriers: high cost of living and food, limited food choice and accessibility issues. This means that having a variety of crisis support options available is important, especially for those with health conditions and limited digital skills.
- > In almost 40% of recorded instances clients did not wish to make an application for the Scottish Welfare Fund – Crisis Grant. This is a significant issue. CAB staff provided some insight into the potential barriers and further exploration is merited. Please see page 39.

Introduction

Background

The Scottish Government has adopted a human rights approach to tackling food insecurity. Where financial hardship occurs, a cash-first approach is promoted through emergency financial assistance and money advice, complementing existing holistic support services to help reduce the need for food banks. When an individual needs to use a food bank, there is usually also a need for welfare rights and money advice.

Scottish Government proposed in 2021 a sub-project to the Citizens Advice Scotland (CAS) Welfare Reform Mitigation project to support the Scottish Government's agenda to tackle food insecurity. CAS delivered a "cash-first" Shopping Card Pilot where bureaux provided clients with shopping cards where previously only a food bank referral would have been possible.

Between 1st December 2021 and 31st July 2022, the participating bureaux issued 3,337 shopping cards to a value of £69,660. In addition to gains from shopping cards, the average client gain from holistic advice was £1,630. In its [evaluation](#), several lessons were identified which CAS proposed to address through the Food Insecurity Pilot.

- > **Rural areas** – Rural clients prefer food parcels rather than shopping cards due to issues with geographical access, higher cost of living and other issues. The Food Insecurity Pilot tested a digital cash or card approach in different rural areas.
- > **Partnership working** – Clear and early communication with key stakeholders is important, especially food banks. The Food Insecurity Pilot built upon this and was run in areas where bureaux have established strong relationships.
- > **Administration** – The anticipated administration resource requirements were higher than expected. The Food Insecurity Pilot provided further administrative resource and centralised shopping card procurement process.
- > **Payment value** – Varying values of shopping cards were inequitable for clients who are a couple, therefore the Food Insecurity Pilot introduced a single standardised value per person.

Introduction continued

Purpose and Objectives

The purpose of the Food Insecurity Pilot was to coordinate and evaluate a crisis response within the Citizens Advice Scotland network. The pilot objectives were designed to build upon learnings from the Shopping Card Pilot and contribute towards the Scottish Government's [Ending the Need for Food Banks Plan](#). The objectives of the pilot were to:

1. Maximise dignity for clients experiencing severe hardship, and
2. Reduce the likelihood of future hardship through the offer of holistic support.

Cards and crisis grants cannot provide a long-term solution to hunger and destitution, and are not intended to replace referrals to other sources of emergency financial assistance such as the Scottish Welfare Fund, but are designed to provide an immediate source of complementary support at the point of need.

Participating bureaux offered the option of a shopping card or cash grant to clients who experienced severe hardship, and who otherwise would have been referred to a food bank, alongside holistic support.

A priority for this pilot was to:

- > Understand barriers to take-up of cards or grants in rural areas.
- > Compare the strengths and limitations of shopping cards with cash grants.
- > Strengthen partnership work and demonstrate close working with food banks and other local stakeholders.
- > Understand differences in preference for cards, grants or food banks as a form of crisis support.



Operational Overview

Co-Design

To prepare for the pilot, CAS and CAB met fortnightly from mid-March to co-produce the service from implementation through to delivery. The preparatory work alone required ten service co-design meetings totalling over 15 hours of CAB time, with additional 1-1 engagements. The amount of resource dedicated to the preparation shows the significant commitment from the bureaux to ensure successful delivery.

Partner Engagement

Coordination of partner engagement was carefully considered, with CAS leading on a national level, and CAB locally. Once CAB were selected, CAS engaged with representatives from Independent Food Aid Network (IFAN) and Trussell Trust (TT). To support local engagements, a briefing toolkit was provided to the bureaux.

Food bank representatives were invited to a roundtable session on the 23 May 2023. The roundtable was co-hosted by Citizens Advice Scotland, Scottish Government, Trussell Trust and IFAN. The session introduced the pilot's context, purpose, and outlined its operational set up, alongside wider discussion. There were 32 attendees, 15 of whom were food bank representatives.

During the pilot, six CAB provided advice at local food banks: Clackmannanshire, East Renfrewshire, Stirling, West Lothian, Scottish Borders Consortium (Peebles) and Motherwell and Wishaw. Two CAB (Clackmannanshire and Musselburgh) shared referral information daily, to help manage demand and allow ease of access to services.

In addition to food banks, CAB managed many other partnerships, with priority given to Local Authorities, the National Health Service (health visitors, midwives, community health nurses, or local hospitals) and family focused groups. Other key partners included housing associations, community hubs (such as Stirlingshire Warm Hub or the Pennypit Community Trust) and libraries.

Partners were kept up to date regularly via local channels and issued a mid-point pilot update drafted by CAS. Food bank partners were also asked to contribute to a partnership survey, to which 13 responded. Of those who responded, 54% were satisfied with the level of engagement pre-pilot. These partners said the information was "clear and concise" and that "the local CAB were really good at keeping us informed".

Lessons were identified in this area, as some reported that the level of engagement could have been improved. In the future, it may be helpful to further consider expectation setting about communication leads, and whether more central communication would be helpful at certain stages of the pilot. Other feedback suggested that more time should be allocated to pilot set up to allow for more input from local food banks and enhance initial communications, which could help partners to feel more prepared.

When asked about collaboration with their local bureau, partners shared overwhelmingly positive responses:

"My local CAB is extremely helpful and positive, and I find the staff kind and very knowledgeable."

"Excellent communication and positive experience, and it was appreciated that our views were taken account of."

Operational Overview continued

Set Up and Launch

Once all staff were in place for pilot delivery, training was delivered for administrators, Advisers, session supervisors and other CAB staff. The training focused on pilot procedures, client journey, stock and data management. Staff support was provided locally and ad hoc from CAS as needed.

At the pilot's conclusion, CAB staff were invited to contribute to a focus group, which was attended by 18 staff, and to a staff survey, completed by 31 individuals.

To monitor client views, a two-step follow up survey process was set up. The first survey was carried out by CAB staff with clients at the point of advice, and covered areas such as their reasons for choice of food aid, how useful this was, and barriers they faced when food shopping. The client survey was completed by 567 clients.

The clients were also asked if they agreed to be contacted for a follow up survey. This was completed by a member of the Food Insecurity Pilot team at CAS, and covered the client's satisfaction with the service, ease of use of their choice of food aid, whether it met their immediate needs at the time, and whether they would choose the same option again. The follow up survey was completed by 30 clients.

Procurement

To deliver cash first support to clients in need of food aid, two methods were chosen: cards and grants. Cards are store based vouchers, provided by retailers and can be physical or digital. The card allows individuals to shop with the retailer in store and sometimes online for delivery. Grants refers to cash issued to clients via two methods. Either as vouchers transferred via a facilitating platform, or a direct bank transfer to the client's bank account. Both methods required engagement with retailers or providers, operational platform or account set up, procurement, and distribution.

Based on Shopping Card Pilot learnings, a central retailer coordination process was implemented, meaning all the card procurement was completed by CAS. Cards and grants were procured at increments of £25.

Operational Overview continued

Shopping Card Procurement

Engagement with retailers began months prior to the pilot commencing, including 1-1 meetings with representatives. Not all were receptive, and some were unable to participate as they no longer provided cards. The list of retailers whose services were used as well as the card options they provided can be seen in Figure 1 below.

Retailer	Digital Card	Physical Card
Aldi	N	Y
Asda	Y	Y
Iceland	Y	Y
Morrisons	Y	Y
Sainsburys	Y	Y
Scotland Loves Local	N	Y
Tesco	Y	Y

Figure 1: List of Pilot Retailers and Card Types Offered

Notably, Tesco, Coop and Sainsbury's did not respond to our request for engagement. These retailers have a prominent presence in rural areas, creating difficulties in establishing adequate coverage. It was possible to procure Sainsbury's and Tesco cards online, however there was no option for Coop. To address this, CABs engaged with Coop locally and were able to successfully purchase cards.

Once ordering began, a number of barriers were presented. These were:

- > **Time taken from order to delivery:** It could take between one to two working weeks for delivery. This was due to invoices, processing payments, and delivery times.
- > **Minimum order requirements:** Several retailers placed an additional delivery charge as the order was under the required minimum. This requirement was unclear prior to order placement. This was ultimately resolved in collaboration with retailer support teams.
- > **Card Activation:** Four retailers required all cards to be activated simultaneously although they were ordered for different CABs. Some CAB were not ready to distribute cards immediately or had maximum monetary value limits because of insurance, therefore this was an issue. Where no alternative activation process was available, this issue was mitigated by the use a different type of physical card.

The issues were time consuming to resolve. Continuous engagement, tracking and ordering support was required to maintain stock availability within CAB. Due to the complexities of the process, all CAB were in varying positions to launch pilot, and on occasion, running low on different card stock. This is notable, as these barriers impacted the flexibility and immediacy of the card approach.

Centralising the card procurement process removed this administrative strain from CAB. Appropriate resource within CAS to manage this task was important, and ultimately benefited the operations.

Operational Overview continued

Cash Grants Procurement

Three platforms were identified as viable mechanisms for grant distribution (other than bank transfer): AllPay, Cash Perks, and Charis. Each was assessed on service offer, usability, and transaction cost. Cash Perks was ultimately excluded as they did not offer £25 grant denominations. CAB took the final decision on their own preference of platform choice (see Figure 2 below).

Cash Distribution Platform	Set Up Cost	Set Up Time	Cost per Transaction
Allpay	£1,090	4-6 weeks	£1.64
Cash Perks	£0	5-10 working days	£2.95-£4.95
Charis	£0	2-5 working days	£4.20 (per £100)

Figure 2: Grant Distribution Platforms

Only one CAB required support with account set up (Charis) as the others had existing systems in place from previous or existing service provision. This meant that the potentially lengthy and costly account set up process was avoided. Once all accounts were in place, CAB simply transferred their client allocations onto the platform, ready to be issued.

Transaction cost associated with grants was higher than expected and unaccounted for in the original budget. It was agreed with the Scottish Government that the costs could be absorbed within the client allocation budget. The total transaction cost was £4,505.64 – 4.1% of the total client allocation for CAB who used these platforms.

These findings suggest that grants suit a short-term pilot better than cards. Whilst more costly and, on the initial assessment requiring longer to arrange, cash distribution accounts are easier and more flexible to set up, procure and administrate.

Stock Control and Monitoring

New systems, processes and procedures were co-designed to track cards and grants, with oversight of those held in CAB and those distributed to clients. Alongside this, accompanying guidance and a checklist were issued to staff. This was launched via training to ensure process consistency across all pilots.

A continuous stock management process was implemented, with all CAB submitting weekly information for checking to CAS for the duration of the pilot. CAS then worked one to one with CAB staff to ensure completeness. This process was successful in maintaining oversight and allowed for an early spend pattern detection, in turn informing the eventual reallocation of funds.

Output Data Overview

Pilot Access

There were 3 pathways for clients to access the pilot: when the client was identified by CAB staff as being in need of crisis food support, through a client presenting to the CAB as being in need of crisis food support, or when referred as such by a partner agency.

The output of cards and grants varied substantially across delivery areas. Some were consistent, others experienced high demand with peaks followed by pauses, and others experiencing lower levels of take up than expected, especially in the beginning. There were no discernible patterns of output across the areas, and overarching variations to forecasted output were managed by reallocation of funds.

In addition, there was a difference between the areas in the volume of referrals from partner organisations, with most notable differences observed in Local Authority referrals. Where pathways were established, the referrals were high. In areas with lower referrals, these were impacted by Local Authority issues with resourcing and recent restructures. Those CAB in outreaches with food banks and/or with established regular referral communications generally saw higher levels of referrals, while those without reported fewer clients referred. There were no discernible output patterns, including rural and urban distinction.

In comparison to the six-month period from the previous year (1st June – 30th November 2022), referrals from the CAB who were participating in the pilot to food banks doubled during the pilot. Furthermore, the number of clients advised on food banks increased between these periods by nearly 50%. From our partner's perspective, the pilot's impact on their demand was mixed and varied across areas.

[Citizen's Advice Scotland network data](#) shows that the need for crisis support has been increasing as the cost of living crisis deepens. This shows that the rise in food bank related advice and referrals could be unrelated to or only partially impacted by the pilot.

Output Data Overview continued

Output Summary

The nine pilot areas were split into “Phase 1” and “Phase 2” based on their delivery start date. Notably, three out of the four CAB in Phase 1 were cash only delivery systems. The table shows:

- > **Distinct clients:** the number of individuals who have a unique client record and received a card or a grant. The measure does not equate to the total number of pilot beneficiaries, as it does not capture other household members who may be indirectly benefitting.
- > **Repeat need:** the proportion of distinct clients who received pilot support on more than one occasion, therefore providing an indication of repeat need.
- > **Cards and grants:** client financial gain shows the amount of financial support distributed via cards and grants.
- > **Number of cards and grants:** the amount of cards/grants issued per adults, children and total.

	Start Date	Bureau Name	Cards or Grants Provided	Distinct Clients	Repeat Need	Cards and Grants: Client Financial Gain	Number of Cards and Grants		
							Adults	Children	Total
Phase 1	05/06/23	CAB West Lothian	Cards and Grants	480	23%	£38,600	863	681	1544
	07/06/23	East Renfrewshire	Grants	444	36%	£38,275	881	650	1531
	13/06/23	Musselburgh	Grants	279	49%	£39,000	870	690	1560
	13/06/23	Scottish Borders Consortium	Grants	265	52%	£20,300	545	267	812
Phase 2	19/06/23	Clackmannanshire	Cards	492	25%	£37,900	876	640	1516
	26/06/23	Motherwell and Wishaw	Cards	504	35%	£31,600	823	441	1264
	20/06/23	Stirling	Cards	319	28%	£19,800	526	266	792
	21/06/23	West Dunbartonshire	Cards and Grants	221	27%	£21,425	401	456	857
	19/06/23	Western Isles	Cards and Grants	150	48%	£13,175	380	147	527
		TOTAL	/	3,154	34%	£260,075	6,165	4,238	10,403

Figure 3: Client Cards and Grants: CAB Output Data Overview

Output Data Overview continued

Pilot Estimates and Reallocation

The total client allocation (for cards and grants) budget for the pilot was £292,500. This was split across the 9 pilot areas into payments of either £39,000 (avg. 60 cards/grants per week) or £19,500 (avg. 30 cards/grants per week). The difference between these amounts was based on whether CAB estimated they could deliver high output or medium output in their pilot proposal. Figure 4 shows these initial allocations.

Bureau name	Avg. Weekly Output Estimate	Avg. Weekly Output Actual
CAB West Lothian	60	59
Clackmannanshire	60	63
East Renfrewshire	60	58
Motherwell and Wishaw	60	55
Musselburgh	60	62
Scottish Borders Consortium	30	32
Stirling	30	33
West Dunbartonshire	60	36
Western Isles	30	22

Figure 4: Weekly output estimates versus actual



Output Data Overview continued

Client allocation funds were re-distributed from areas where take up was slower, to those which exceeded their initial output predictions. Once re-allocations were agreed, a time extension was given until the end of January to distribute all cards and grants. This was the case for all areas, though many finished earlier. During the six month pilot period (1st June – 30th November 2023) £264,580.64 was spent on cards and grants. The remaining £25,419.36 was spent during the reallocation period.

CAB	Initial Client Allocation	Final Client Allocation	Shopping Card and Cash Grant Spend	Cash Transaction Costs	Total CAB Spend (Shopping Cards, Cash Grants and Cash Transactions)
CAB West Lothian	£39,000	£39,000	£38,600	0	£38,600
Clackmannanshire	£39,000	£39,000	£37,900	0	£37,900
East Renfrewshire	£39,000	£49,000	£38,275	£1,141.44	£39,416.44
Motherwell and Wishaw	£39,000	£39,000	£31,600	0	£31,600
Musselburgh	£39,000	£41,800	£39,000	0	£39,000
Scottish Borders Consortium	£19,500	£21,875	£20,300	£1,575	£21,875
Stirling	£19,500	£23,250	£19,800	0	£19,800
West Dunbartonshire	£39,000	£22,525	£21,425	£1,163.40	£22,588.40
Western Isles	£19,500	£17,050	£13,175	£625.80	£13,800.80
TOTAL	£292,500	£292,500	£260,075	£4,505.64	£264,580.64

Figure 5: Initial versus re-allocations: full costing

Output Data Overview continued

Cards and Grants: Client Financial Gain

Figures 6 and 7 show the client financial gain achieved per CAB from cards and grants only for the period of 1st June – 30th November 2023.

Priority family groups benefitted from the pilot support: of all card and grant related gains, **51%** were distributed to priority family group clients.

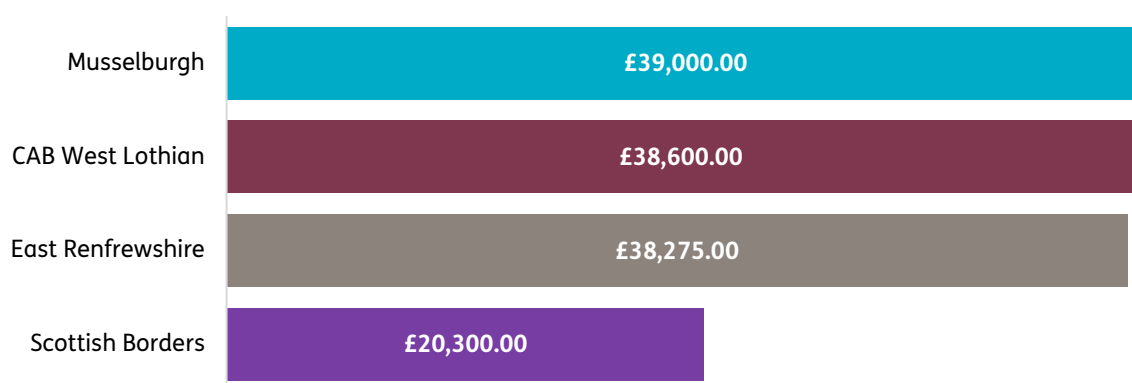


Figure 6: Phase 1 – Card and Grant Related Financial Gain

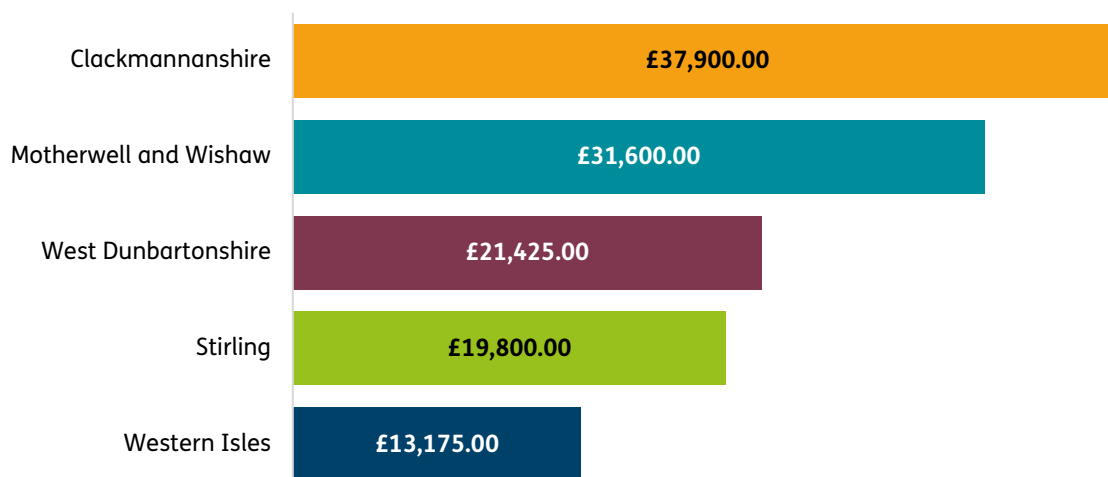


Figure 7: Phase 2 – Card and Grant Related Financial Gain

Output Data Overview continued

Cards and Grants: Issued for Children and Adults

Figures 8 and 9 show the high proportion of children that have been supported. In West Dunbartonshire more cards and grants were distributed for children (53%) than adults (47%). Other areas with a high proportion of cards issued for children were Musselburgh and West Lothian (44%), followed by East Renfrewshire and Clackmannanshire (42%).

In rural areas (Stirling, Scottish Borders and Western Isles), children represented a smaller proportion of beneficiaries. The one exception is Motherwell and Wishaw, an urban area, with a similar proportion of cards and grants distributed to adults.

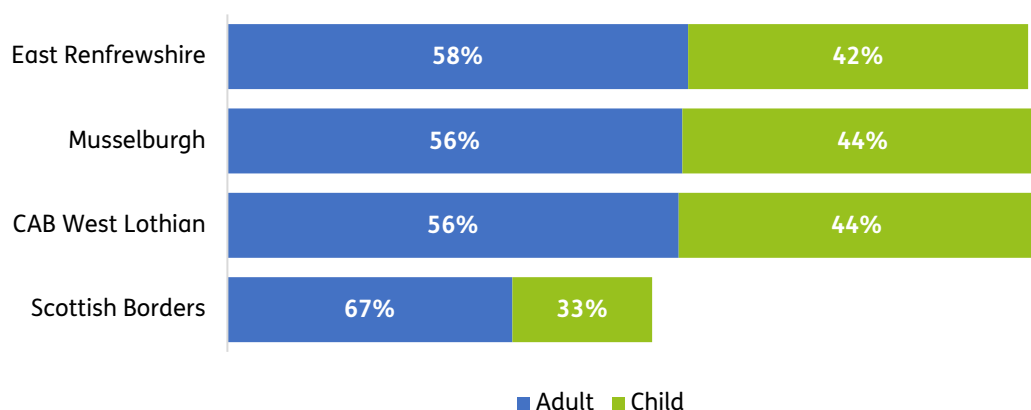


Figure 8: Cards and Grants Issued for Adults and Children: Phase 1 CAB

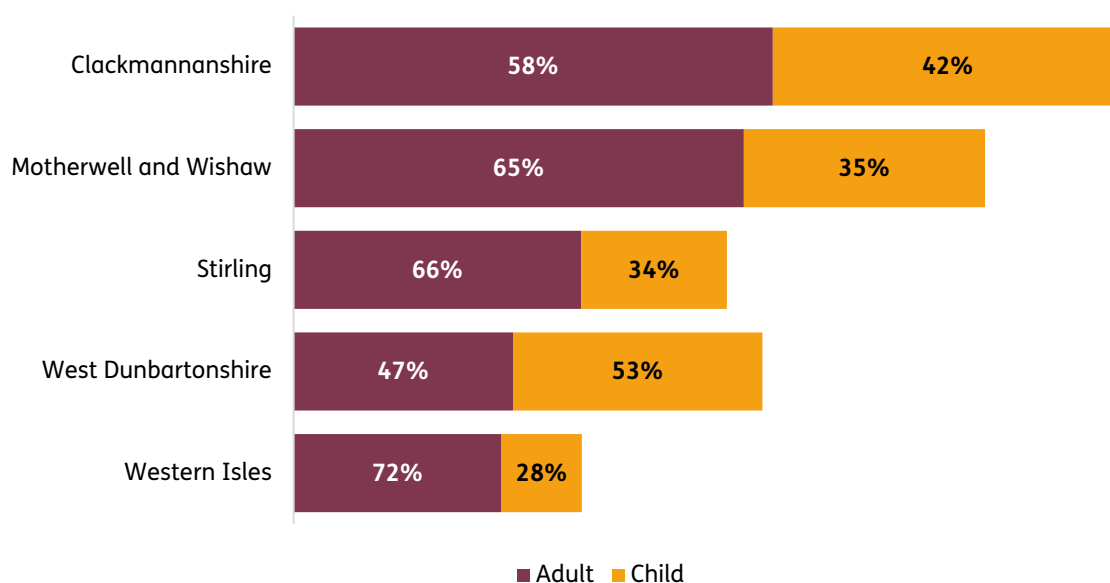


Figure 9: Cards and Grants Issued for Adults and Children: Phase 2 CAB

Output Data Overview continued

Repeat Need

Figures 10 and 11 show the volume of cards and grants distributed, alongside the number of distinct clients and the proportion of repeat need.

The three areas with the highest proportion of repeat need were Musselburgh, Scottish Borders and Western Isles – ranging between 48% and 52%. The bureaux with the lowest proportions of repeat need were CAB West Lothian and Clackmannanshire (23% and 25% respectively). From CAB feedback, the reasons for repeat need include: benefit waiting times, complexity of support provided and need, high cost of living (especially in rural areas) or an ongoing budget deficit.

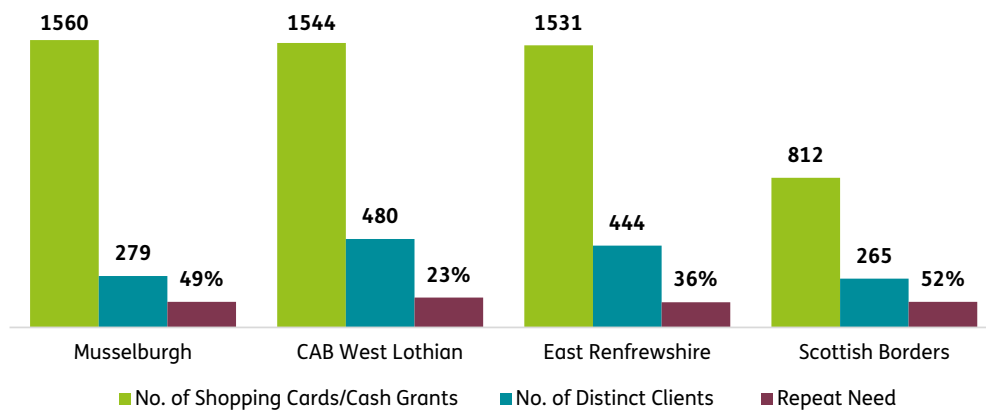


Figure 10: Repeat Need – Phase 1 CAB

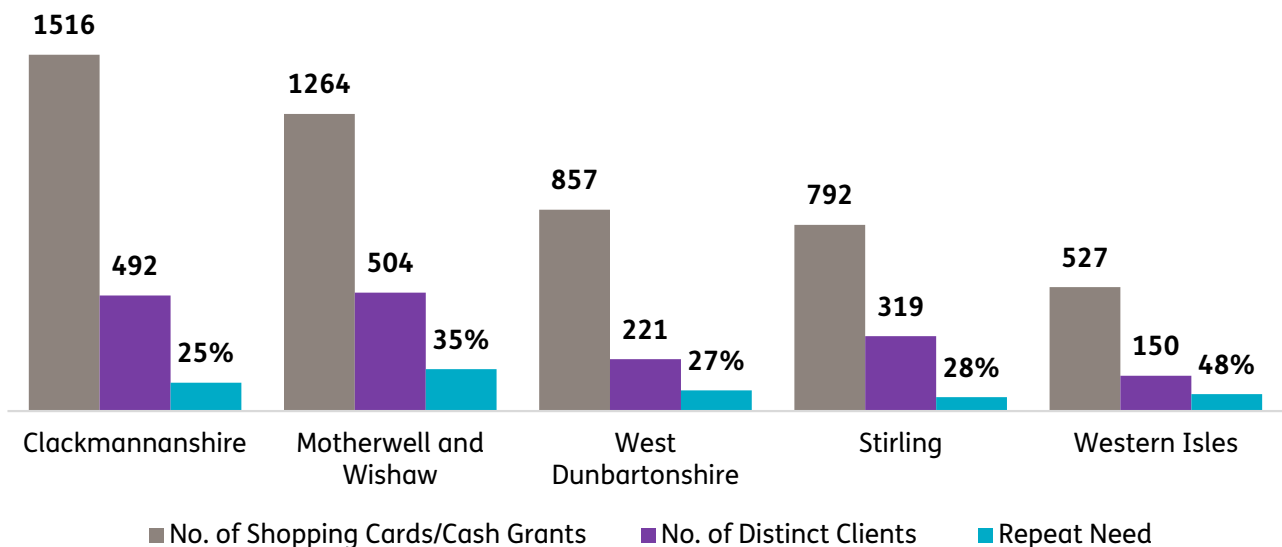


Figure 11: Repeat Need – Phase 2 CAB

Output Data Overview continued



Case Study 1

A family with three children, one of whom requires 24-hour care due to a severe disability, approached the bureau for financial support. The family own their home and are on one earned income, topped up by benefits. The family struggles to make it through the month on their income due to the cost of living crisis.

The family had been accessing a food bank monthly. When offered, they chose the cash payment on three occasions to allow them to purchase school snacks and treat the children to a sweet or ice-cream during the holiday period. For this family, having the cash option enabled them to enjoy an experience or activity as a family as well as providing the means to purchase basic shopping.

The Adviser completed a benefit check which showed the family were in full receipt of their entitlement. Using the Money Helper budgeting tool, it was established that there simply wasn't sufficient income to balance the basic outgoings of a family of five.

The family received three cash payments and continue to access the local food bank on a near-monthly basis. The client sent a card to the bureau that had a picture of the three smiling children, faces covered in ice-cream – it said: “these faces say it all”.

This case study demonstrates that many clients have exhausted all financial support available and are still struggling. The cost of living crisis is impacting many day-to-day family activities that are now considered a luxury, such as taking kids for an ice-cream.



Client Demographics

This section shows the demographic data for clients who received a card or grant compared to the Citizens Advice Scotland network ('Network') demographics during the six-month pilot period. The data is gathered through client self-assessment at point of contact with bureaux. Some clients may choose not to answer any or all profiling questions.

Figure 12 below shows that a slightly larger proportion of clients supported by the pilot identified as female.

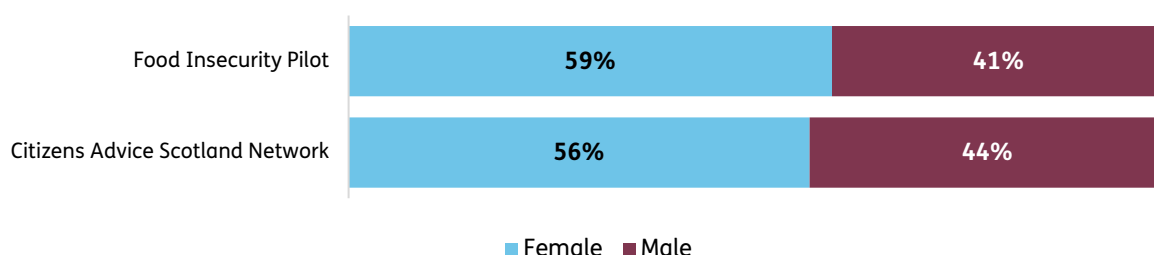


Figure 12: Sex

Figure 13 shows that the pilot supported a higher proportion of clients in the 25-44 categories than the Network average, and fewer clients in the 65+ category.

Age	Food Insecurity Pilot	Citizens Advice Scotland network
16 - 17	0%	1%
18 - 24	8%	6%
25 - 34	24%	16%
35 - 44	29%	19%
45 - 59	29%	28%
60 - 64	6%	10%
65 - 79	4%	17%
80 +	0%	4%

Figure 13: Age. Please note the table will not add to 100% due to rounding. Percentages displayed as 0% are slightly above, due to rounding.

Client Demographics continued

Reasons for greater representation of the 25-44 demographic could include word of mouth of the support being distributed via social media, as well as being more open to seeking or receiving support. For clients in the 65+ category, CAB noted that these clients often face barriers to accepting support, such as not wanting to be perceived as receiving charity or believing that others need help more.

Figure 14 shows that clients supported through the pilot identified as white at a larger proportion than Network clients. This discrepancy could be due to no pilot participation from CAB in the largest cities with the largest proportion of minority ethnic populations.

CAB opinion and experience also suggest that other influencing factors could include barriers for minority ethnic clients, especially those with immigration status issues, who might not be aware they are eligible for support. This is a complex issue and is beyond the scope of the pilot to explore in detail and could be an opportunity for future exploration.

Ethnicity	Food Insecurity Pilot	Citizens Advice Scotland network
White	98%	92%
Other ethnic group	1%	2%
Asian, Asian Scottish, or Asian British	1%	3%
African	0%	2%
Mixed or multiple ethnic groups	0%	1%

Figure 14: Ethnicity. Please note percentages displayed as 0% are slightly above, due to rounding.



Client Demographics continued



Case Study 2

A client was referred to the CAB from a local food share partner. The client completed a Master's degree in England and moved to Scotland to pursue their career. They lived in a tent and due to their Graduate visa, had no recourse to public funds.

The Adviser supported the client by providing them with cash grants, which allowed them to purchase food they could eat without having access to cooking facilities.

Alongside this, the CAB have supported the client to secure a hostel for a period of time. However, the client decided to return to their tent as they felt threatened and intimidated at the hostel.

The client was put in touch with the Ethnic Minorities Law Centre to explore possibilities of changing his access to public funds to enable help with homelessness. Unfortunately, due to the client's visa, this was not possible.

The CAB stayed in contact with the client and continued to provide support with food via cash grants. However, as this has now been exhausted, the CAB is looking into other funding options for the client.

The client was very appreciative of the CAB service and continued support.



Client Demographics continued

Figure 15 below shows that over two-thirds of the clients supported by the pilot report having a health condition or a disability, demonstrating the substantial need for crisis support within this client group.

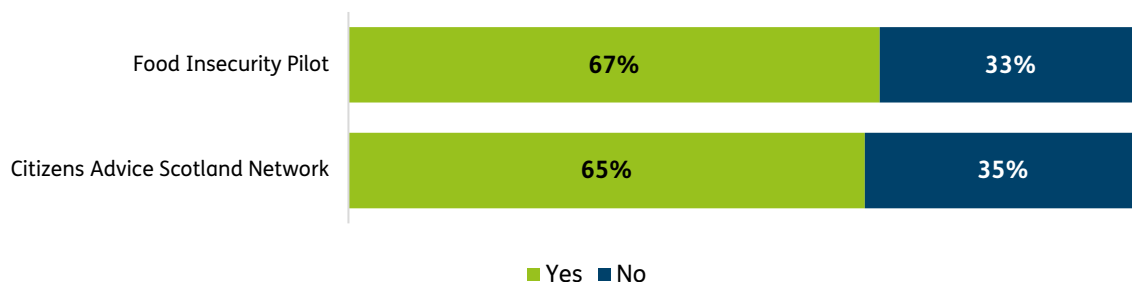


Figure 15: Clients with a Health Condition or a Disability

Figure 16 shows that a larger proportion of pilot clients had care responsibilities than the Network average. The most notable difference is in caring for children – with 17% more pilot clients having this responsibility. This shows the financial and crisis support need for families with children.

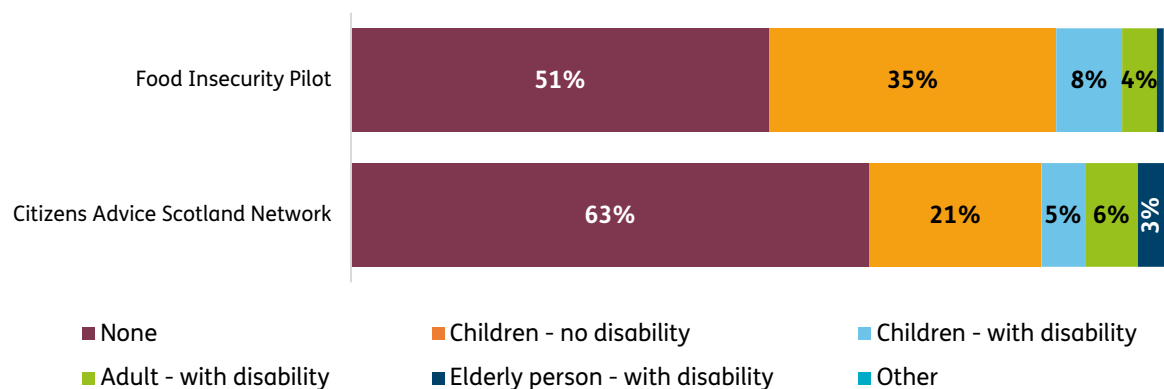


Figure 16: Caring Responsibilities

Client Demographics continued

Of all pilot clients, 1,070 were families with children belonging to one of the six priority family groups. The chart below shows the proportion of individual priority family groups supported by the pilot. The chart shows the deep intersections of the groups, indicating that many of the families seeking crisis support experience compounded poverty risk factors.

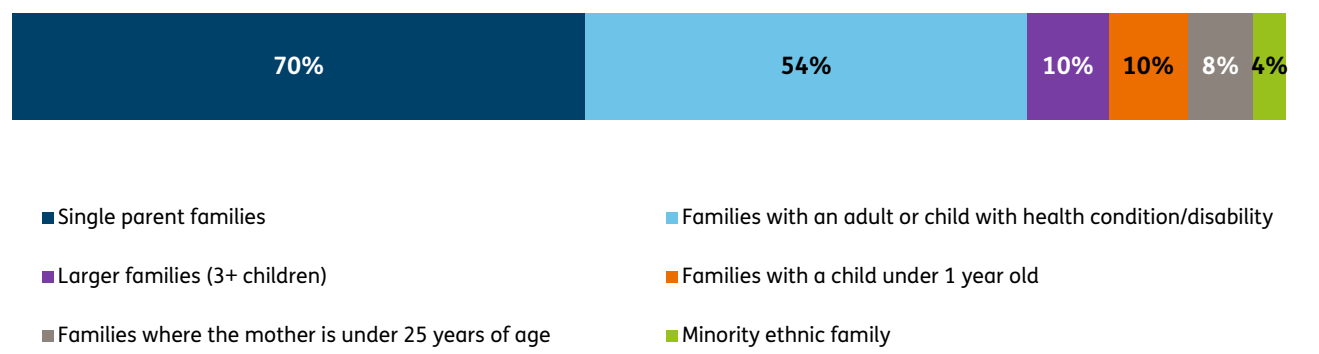


Figure 17: Priority Family Groups Supported by the Food Insecurity Pilot. Please note the chart will not add up to 100% as clients can belong to more than one priority family group.

Figure 18 shows that the highest proportion of pilot clients were unable to work due to a health condition or disability, or were unemployed, with both figures being higher than the Network average. The pilot supported a smaller proportion of clients in full time employment than the Network, with part-time employment being broadly similar. This shows that despite being in employment, these individuals require crisis support.

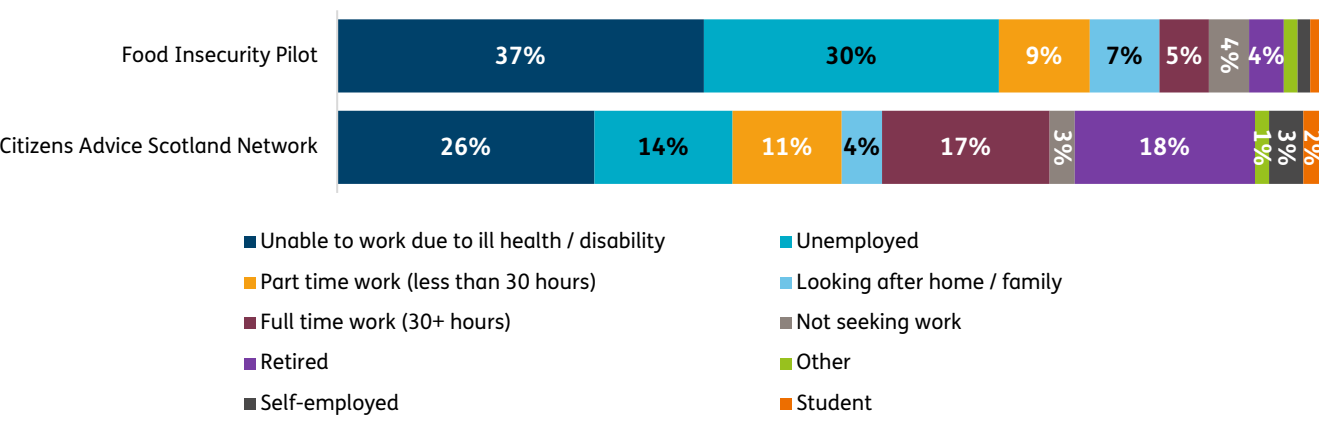


Figure 18: Employment Status

Client Demographics continued

Figure 19 shows the largest percentage of pilot clients living in either council rented or other social rented accommodation (72%), both notably higher than the Network average (44%). [A Citizens Advice Scotland network report](#) shows that council rented tenants make up 42% of food insecurity advice compared to 20% of advice generally.

Another notable difference is that owner-occupiers and private landlords were supported by the pilot at a smaller proportion than the Network average (23% and 5% fewer respectively). Still, owner-occupier clients received pilot support at the same rate that people experiencing homelessness did.

This shows the financial pressure for clients in this category, where many could be ‘asset rich’ but have limited income to deal with crises, thus requiring pilot support. CAB noted it is a possibility that more owner occupiers are in need of the support, but dedicated outreach channels beyond the usual CAB partnerships would be required to reach them. This could be an opportunity for future exploration.

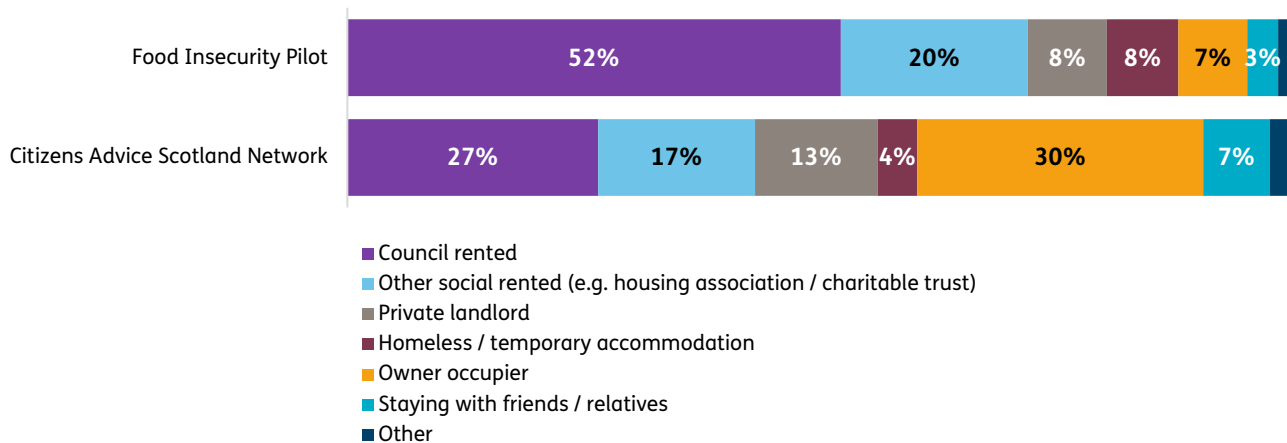


Figure 19: Housing Status



Case Study 3

A client approached the bureau as they faced financial strain after they gave up work to care for their family. They care for a child with health issues and a partner who is unable to work due to mental health issues.

The client had secured a new job with hours that better suited family needs, but faced a delay with the start date. After the loss of both wages, the family, who own their home, were struggling to keep up with the mortgage payments, were unable to heat the home and had defaulted on some bills.

The bureau supported the client to check eligibility for higher UC payments. However, as the client got their final wage during the assessment period, this would only be increased by £100. On top of this, the client had received notice that they had been overpaid from their previous employer which had to be paid back. The bureau completed further benefit checks and assisted the client by:

- > Issuing £325 of Tesco shopping cards to support the family with food and household essentials
- > Successfully applying for Home Heating Fund (£500) to purchase oil to heat the home
- > Claiming Scottish Child Payment, Council Tax Reduction and Adult Disability Payment

The client was initially very hesitant to ask for help and felt embarrassed, but after receiving the bureau support, expressed how grateful they were for the help and that the Tesco vouchers allowed them to retain their dignity whilst struggling financially. The client reported they were “beaming ear-to-ear” with the support and thanked the CAB for making them feel at ease and relieving pressures on the family.

Client Impact

There were two intended outcomes of the pilot: one, to maximise dignity for clients who are experiencing severe hardship, and two, to reduce the likelihood of future hardship through the offer of holistic advice. This section offers client outcome focused analysis of the pilot's delivery against these objectives.

The client data shows that the pilot has been successful in supporting clients while enabling them to maintain personal dignity through the option to choose which crisis support option best meets their needs. The long-term outcomes are also clear, with more than £1.9 million of client gains achieved through holistic advice, in addition to other advice benefits like stress relief, greater support, and community connection. Please see page 34.

Reasons for Crisis Support Need

Every individual is different – with different circumstances leading them to requiring crisis support. The client reported “Reasons for Need” are shown via Figure 20. This data shows the cost of living crisis was most frequently reported, followed by energy costs, unexpected costs and debt. The findings indicate that individuals do not have enough income to live on and continue to experience severe financial hardship, as expenses continue to climb but incomes remain stagnant.

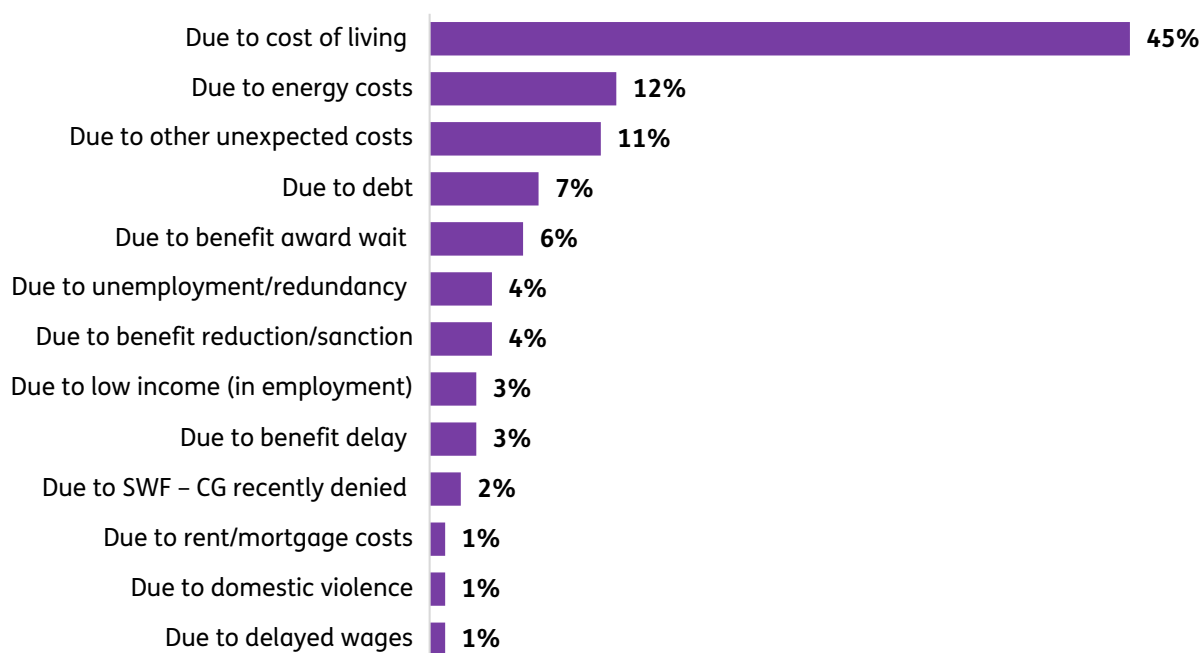


Figure 20: Reasons for Need (as a % of total)

Please note clients can report multiple reasons for need.

Client Impact continued

Satisfaction

At the point of being advised about pilot support, clients were invited to answer a survey assessing their reasons for choice of support, as well as the barriers they face when shopping, amongst other questions.

To assess their satisfaction, a follow up survey was conducted. The initial survey was answered by 567 clients, with 30 clients completing the follow up survey.

Of those who completed the follow-up survey, **94%** reported being satisfied or very satisfied with the service received from the bureau.

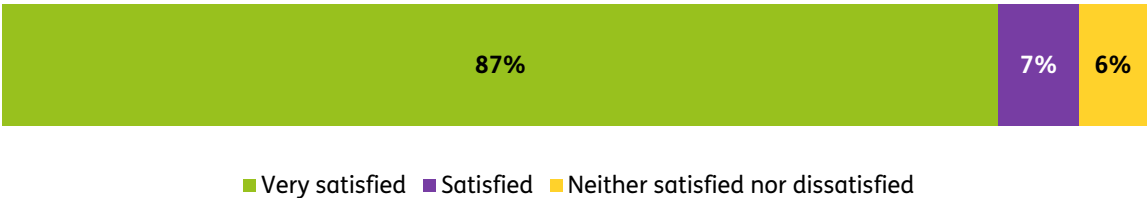


Figure 21: Client Satisfaction

Clients used phrases such as “above and beyond”, “extremely helpful” and “dedicated” to describe the service, demonstrating that the CAB were able to provide quality support. One client said:

“I appreciated the bank transfer instead of a food parcel as I could buy fresh produce and the things that I like rather than making do with what I am given. The service was quick and easy...”

This shows that as well as general satisfaction, the pilot offered choice and met the immediate need of this client.

One of the clients who was neither satisfied nor dissatisfied reported that although the card was helpful, their issue they needed support with was not yet resolved at the time of survey.

Our partners shared their views on client impact and satisfaction with the service. One partner said their clients were “grateful for the support and advice they have received from the local CAB”.

Client Impact continued

Dignity

The Power of Choice

One of the four underlying [principles of dignity](#) is the power of choice. This principle was a driving force behind this pilot, enabling clients to choose between crisis support through card, grant or a food bank. If a client opted for a card or a grant, their choice extended to deciding how to spend the money in a way that best met their individual needs.

During the pilot, two CAB offered a choice between cards and grants as an alternative to a food bank referral. The remaining CAB offered either one or the other (please see Figure 3 on page 11). The analysis of choice therefore focuses on the crisis support offered through the pilot (cards and/or grants) versus a food bank.

Client survey respondents were asked why they chose their preferred option of food aid. Of the 567 who answered this survey **44%** of those who received a card and **71%** of those who received a grant reported it gave them more choice.

This came in different forms, such as:

- > Being able to select food that suits the family's dietary requirements.
- > Allowing children to choose the food they prefer. One client said:
"I wish I could have shown you the kids' faces when there were proper snacks in the snack drawer!"
- > Having freedom to buy fresh food, rather than needing to make do with the food bank offer.



Case Study 4

A client with autism who lives in a rural area reported via survey that they felt more comfortable with a shopping card, as it provided them with more choice. The client gets into patterns and buys the same food regularly, which cannot always be accommodated by the food bank, therefore the card suited their needs better. The client also reported that "there is less stigma" attached to this option.

Client Impact continued

Cards and grants also allowed clients to free up their budget for other essentials. Several clients reported that it helped them to afford utilities, while others reported they were able to purchase fresh underwear, hygiene products and clothing. The additional income enabled clients to bypass some difficult choices – whether to heat the home or eat, or whether to feed themselves, their children or pets.

Many survey respondents highlighted that the options provided by the pilot were less stigmatising than using a food bank. One client, who selected a grant, said that they found this option very useful, as having painters and decorators outside their building made them feel embarrassed when returning with a food parcel.

The partners engaged with the pilot also noted the benefits of offering clients choice. They said:

“Parents understandably have informed us they prefer to receive cash or [cards] to enable them to pick the appropriate foods their children will eat”.



Case Study 5

A single parent with a disability recently regained custody of their young child after recovering from addiction. The client approached the CAB with significant financial stress caused by having no income to feed themselves and their child. This was caused benefit administration issues and payment delays.

The bureau issued the client several shopping cards to support with the immediate crisis whilst working towards long-term financial support. The client chose the shopping card because:

- > They felt shame attending a food bank and did not want to be perceived as being unable to cope with parenting responsibilities.
- > They wanted the choice to buy food that they and their child enjoyed.
- > The card was available immediately, so they could get food before the child finished school.

Alongside the shopping cards, the bureau supported the client by completing a benefit check to maximise the client's income. This included applications for:

- > A Community Care Grant
- > Child Benefit
- > Scottish Child Payment
- > the Child Element of Universal Credit
- > a grant from the Local Authority's Household Support Fund
- > Fuel Voucher

The client was further introduced to partner organisations including the local Salvation Army, where they were able to access social support and other help, including the Christmas Toy Appeal.

The support relieved a significant amount of stress. The client said that the immediate and practical support provided by the cards was what they needed.

Client Impact continued

Immediate Need

The Shopping Card Pilot evaluation showed that having the option to offer an immediate solution to support clients in a crisis was transformative. The option of offering grants in addition to cards further built on this.

Of those clients who responded to the follow up client survey, **100%** stated their needs were met at the time. CAB experiences shared via regular meetings and a staff focus group echoed this feedback.

“I found it useful being able to provide advice and direct support to a client. It felt useful to be able to assist in this way. It might not solve all issues, but helps to take some of the strain off.”

The case study below demonstrates an example of meeting a client’s immediate need alongside a positive long-term outcome resulting from holistic advice.



Case Study 6

A single parent client who is self-employed and living in privately rented accommodation had been receiving advice from a Legal Adviser about their divorce. The client had been on a reduced household income due to the separation. This, coupled with the cost of living crisis, meant they were struggling financially. They were in receipt of small Universal Credit payments.

To support the client immediately, the bureau provided several digital shopping cards.

The bureau identified entitlement for a Council Tax Reduction and Child Benefit for one of their two children. The bureau further assisted the client with:

- > Applying for Council Tax Reduction and Child Benefit
- > Information and advice on Minimum Income Floor for Universal Credit
- > Discussing reduction of phone and internet tariffs
- > Applying for Home Heating Fund and Free School Meals

The client stated: “At a time where everything in life is feeling overwhelming for me, I am grateful for you, truly. It has been incredibly helpful to know there’s a means to pay for shopping.”

Client Impact continued

The immediacy of the pilot can be contrasted with more limited food bank availability. In several of the rural areas, the main food banks do not deliver, have limited opening hours or are further away and less accessible than shops. This means that the pilot support offered a quicker solution for clients living in those areas.

The immediate nature of the pilot support was underpinned by ease of use – **90%** of follow up survey respondents said that it was either “very easy” or “easy” to use.

“The shopping card was fast and effective – I could just pick it up from CAB. I went to shop and had no issues. I just scanned the card and was done - no questions were asked, and it covered what I needed.”

Respecting the individual’s right to decide and affirming their dignity in deciding how to spend their money, requires an acknowledgement that this may include individuals impacted by trauma and addiction. Staff at CABs endeavour to support people to make the best choices for themselves, however, individual choice remains. Some CAB were more comfortable with offering cards only for this reason.

Barriers to Choice and Immediate Access

Clients can face many other barriers when food shopping or utilising their preferred option of a grant or a card. The client survey respondents reported that location, cost, and choice availability were the top three barriers to food shopping (Figure 22).

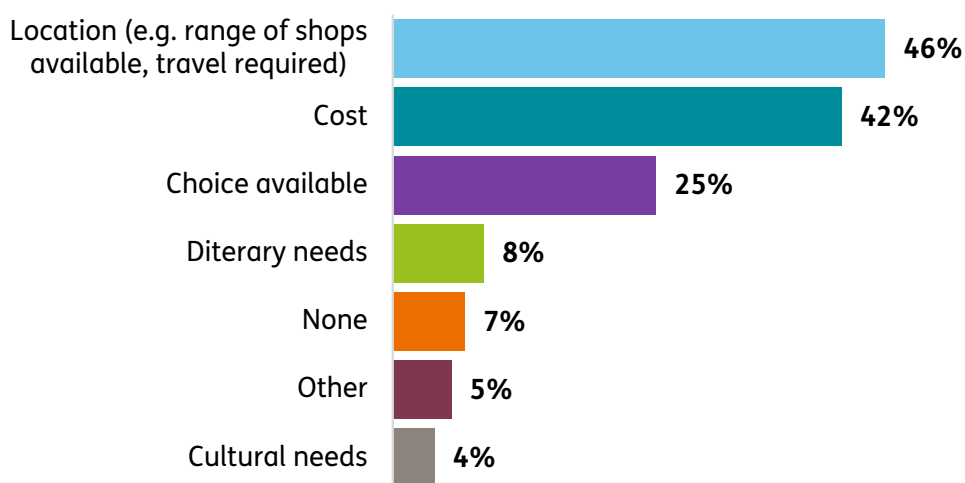


Figure 22: Client Reported Barriers to Food Shopping

Please note clients could report multiple barriers.

Client Impact continued

Health Issues

Of clients who reported that location was a barrier, many cited health conditions and limited mobility. This was experienced as difficulties travelling to the shop or carrying the shopping. Clients unable to access shops physically could order shopping for home delivery. However, this was not available to all, as it presupposes that a CAB offers grants or a card from a retailer that facilitates online delivery, and that the client is digitally skilled enough to access online shopping.

Beyond physical ability, mental health issues were also a significant factor. Some individuals struggle to leave their home or experience difficulties in a retail environment. For these clients, the mental health project Advisers at Stirling CAB facilitated a shopping support group, coordinating clients who wanted to do their food shop together. This allowed them to build the capacity and confidence to be able to visit crowded places, which shops often are.

Rurality

Clients in rural areas face a compounding of barriers, mirroring findings of the [Impact on Rural Communities report](#). Cost of living and food is high. Additionally, the choice of shops, their accessibility and availability for delivery is severely limited. This issue was most prominent in Western Isles. In many cases, the only way for these clients to access cards was via post, impacting the immediacy of the support.

Stirling CAB reported similar issues, with a lack of delivery options from retailers across rural Stirlingshire. In addition, there is low car ownership and poor transport infrastructure in those areas, further compounding the issues experienced by clients.

In terms of grant distribution, clients in the Western Isles experienced further barriers, as there are only nine PayPoint locations (places to redeem grants) across the islands.

Rural partners shared comments about challenges with transport and access to locations of different services, reflecting CAB feedback further. Those in mixed areas noted that there are existing forms of cash first support in place which, while smaller in value per person, are not short term. Due to the spread of rural areas, communication and oversight of support received by clients was noted to be difficult.

Additionally, in the face of many challenges faced by rural clients, the local communities have established alternative means of ensuring support is available. One of our rural partners noted:

“Our area of operation is mostly rural/coastal with a strong farming and fishing tradition. Sometimes these communities band together to offer mutual assistance.”

Client Impact continued



Case Study 7

A client who suffers with physical and mental health lives alone in a rural area with no income and no social network. Prior to an unexpected break-up, the client's now ex-partner provided care and managed all income.

The client was referred to the CAB from Duty Social Work as they had been in bed for over one week. They had not eaten, had any hot water or heating during this time.

To address the immediate need, the CAB issued two cash grants and set up two food bank deliveries. This meant the client got cupboard essentials, and also had the freedom to choose other foods. The bureau further supported the client by:

- > Claiming Universal Credit and securing the limited capability for work related activity element
- > Claiming a Council Tax Reduction and negotiating reduced payments for prior liability
- > Applying for Adult Disability Payment, receiving enhanced rates for both components
- > Securing a full tank of oil for the boiler to provide hot water and heating

The client appreciated the kindness, understanding and the practical support with their situation.

Digital Exclusion: Accessibility and Usability of Cards and Grants

Some clients were unable to manage digital cards and grants, collect physical cards, or had literacy difficulties. In Western Isles, where there is a large elderly population, digital exclusion caused clients difficulties with access and use of digital cards as well as grants (whether these were vouchers or bank transfers), as they could not understand how to use them.

CAB addressed this by working in many outreach locations to reach directly as many clients as possible. Where clients struggled with the use of cards or grants, staff went above and beyond to provide support to manage whatever option suited them best. One CAB staff member said that they had to

“help [clients] accessing SMS messages and their emails, as well as providing guidance on redeeming [cash grants] at a PayPoint.”

This was helpful often, but when no workaround was available - food banks were the only option.

There were other limitations to the digital cash offer. One of the cash distribution platforms was unable to offer cash grants above £100 via SMS, only email, until several months into the pilot. This caused difficulties for those clients who did not have access to an email account, and also those who lacked the confidence or knowledge to use email.

If the client was not accessing the pilot in person, CAB had to post the cash grant voucher, impacting the immediacy of the support. Other workarounds were tested, such as providing voucher codes over the phone, but issues were experienced by clients at PayPoints as a physical or digital copy of the grant voucher was required to redeem them.

Client Impact continued

Cost

For 42% of those who responded to the client survey, cost was an issue. Local shops are less likely to offer value for money than larger retailers with more variety. Additionally, stores like Iceland, Asda and Aldi which have greater presence in urban than rural areas offer better value for money than Tesco or Coop – who are more frequently present rurally.

Another consideration is the comparative value between the pilot offer and that provided by food banks. In the Western Isles area, the cost of living is high. Local food banks account for this by offering food parcels for several days' worth of food – a value higher than the pilot. Our partner feedback shows that food banks in other areas account for this also.

Other

The experience of dignity is deeply individual, and therefore cards and cash were not always the best way to meet the clients need, resulting in a small proportion of clients preferring a food bank. Beyond the barriers mentioned above which could impact a client preference, some food banks provide a socialisation opportunity such as via a community café, a familiar and comfortable place for support, and in some rural areas the food parcels are of a better value than the pilot allocations.

One client reported that doing food shopping makes their child feel uneasy, and so accessing a food bank is easier for their family. Another said that they are unable to attend the food bank as they were a victim of domestic violence, and their ex-partner also attends.

Limited choice can also be an issue with the selection of foods available that meet cultural needs or preferences. One client reported that they could not purchase Indian spices and foods with the cards available. Other barriers limiting choice were based around availability of cooking facilities within the client's home.

Motherwell and Wishaw and Western Isles also experienced issues with the activation of cards:

“We experienced some difficulty early in the pilot with a batch of cards that had not been activated by the retailer. The client had only discovered this at the checkout.”

The issue caused the client difficulty and embarrassment as they could not pay for the shopping, only to be helped with payment by a stranger. Once CAB were made aware, they engaged with the retailer to rectify the issue. There was difficulty with reaching the relevant support, but once contacted, the issue was resolved promptly.

Client Impact continued

Reduction of Future Hardship

The second objective of the pilot was to reduce the likelihood of future hardship through the offer of holistic advice. Cards and grants can help with immediate crisis, but to enable clients to resolve their issues in the long term, money and wrap around support is needed. This helps those facing a crisis to see a pathway out, by assessing possibilities of maximising income, reducing outgoings, dealing with debt as well as providing help to stabilise the client’s situation in other areas. The offer of crisis support reaches people, who might not have accessed advice only. To enable this, both crisis support and advice need to be adequately and proportionally resourced.

Client Gains

Alongside cards and grants, clients were offered advice to maximise income and reduce outgoings: such as by completing a benefit check, applying for the Scottish Welfare Fund and other benefits or help with debt and budgeting.

During the 6-month pilot period, **£1,990,901.02** of client gains from holistic advice were achieved for those who received a card or grant. Gains were achieved for **1,581** clients, with an average gain of **£1,259**. For each **£1** of card or grant, there is a return on investment of **£7.5** of other financial gain from holistic advice, alongside other positive benefits – such as improved wellbeing, ease of stress, and feeling better supported.

Area of gains	Number of clients with gains	Gains total
Client Financial Gains	1,572	£1,691,264.86
Debt Written off	35	£299,636.16
Client Gain total	1,581	£1,990,901.02

Figure 23: Client Gains from Holistic Advice

Client Impact continued

Client gains, especially for disability and care related benefits can often take a significant amount of time to materialise. Related applications take longer than those for means tested benefits (because of onerous application processes, health assessments and frequent need for initial decision challenge before final benefit is in place) and so financial gains from these areas are unlikely to be captured within the 6-month pilot window. Therefore, the above figures are likely under-estimating the total volume of gains achieved.

For priority family group clients, **£552,597.64** of gains from holistic advice was achieved. This consists of £499,386.92 in financial gains and £53,210.72 of debt written off. Figure 24 below shows the distribution of the gains amongst individual family groups.

Priority Family Group	Client Gains
Single Parent Families	£399,208.53
Families with an Adult or a Child with Health Condition or a Disability	£344,470.11
Large Families (3+ Children)	£54,639.80
Minority Ethnic Families	£53,207.89
Families with a Child Under 1	£46,157.48
Families with a Mother Under 25 Years of Age	£25,739.94
Total Gains for those belonging into at least one Priority Family Group	£552,597.64

Figure 24: Priority Family Group Gains.



Case Study 8

A client had been on sick leave from work due to health issues. They have 3 young children, the eldest requiring full time care from their partner. The family's only income is from the partner's part-time wages, Child Benefit, and statutory sick pay - which was due to end shortly. They also have multiple debts. This all put the family under exceptional financial pressure.

The Adviser identified entitlements and supported with applications to income-related, disability and carer's benefits in addition to a variety of Social Security Scotland benefits for families with children. The Adviser also referred the client to a specialist Debt Adviser within the bureau.

Due to their imminent financial crisis, the client was advised about the Scottish Welfare Fund - Crisis Grant and supported to make an application. In addition, they were provided with £125 of shopping cards, to provide immediate relief while Crisis Grant application is considered.

The family received a total of £26,713.82 in client gains in addition to the cards. They are still awaiting the Crisis Grant application outcome.

The client was grateful for the support, which allowed them to focus on their daughter's health, as well as their own.

Client Impact continued

Holistic Advice

During the 6 months, **77%** of pilot clients were advised on areas other than finance and charitable support, with the highest being benefits (60%) and utilities (50%). The table below shows the proportion of clients also advised on other areas.

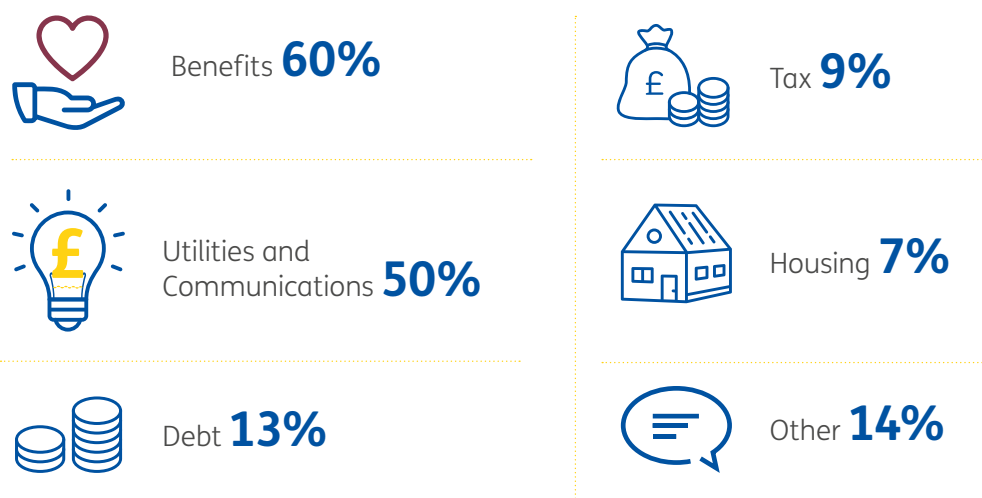


Figure 25: Holistic Advice per Advice Area.
Please note the table will not add up to 100% as clients can be advised on more than one area.

Benefits Advice

Of the pilot clients advised on benefits, 65% were advised about disability or care-related benefits, with the largest proportion being advised on Adult Disability Payment. This is closely followed by advice on Scottish Welfare Fund and Universal Credit.

Benefits Advice	Percentage of Food Insecurity Pilot Clients Advised on Benefits
Disability and Care-related benefits	65%
Scottish Welfare Fund – Crisis Grant	55%
Universal Credit	40%
Scottish Welfare Fund – Community Care Grant	7%
Discretionary Housing Payment	7%

Figure 26: Proportion of Benefits Advice for Food Insecurity Clients Advised on Benefits. Please note this table will not add up to 100% as clients can be advised in more than one area

Client Impact continued



Case Study 9

A single client in their early 60's, unable to work due to ill-health, approached the CAB as they were struggling to manage with their benefit only income and felt this was intensified as a result of the cost-of-living crisis.

As an immediate form of assistance to the client in crisis, the CAB provided a £25 shopping card and fuel voucher.

After completing a benefit check, the CAB discovered that the client was not in receipt of a severe disability premium. The bureau assisted the client to apply, which resulted in a backdated payment of £29,500.

As a result of this, it is unlikely that the client will require any further food insecurity support.



Client Impact continued

Scottish Welfare Fund – Crisis Grant

It was a priority for the pilot that all clients were offered the support to apply for Scottish Welfare Fund – Crisis Grant (SWF) as part of a standard procedure. This is an existing practice within the Citizens Advice Scotland network.

Over the course of the pilot, 33% of pilot clients had recorded Scottish Welfare Fund – Crisis Grant advice as part of their advice session. This means that the majority of clients were either ineligible for Crisis grants, it was not an appropriate approach for them, or they did not wish to receive this advice.

This evidence is further supported by additional data on Crisis Grants gathered during the pilot. Of all advice contacts for clients advised about the pilot, in 47% of instances the client reported they have made no application for Crisis Grant.

Figure 27 below shows that of those who have made applications, the success rate of applications increases with the amount of applications made.

Number of SWF – Crisis Grant Applications	Proportion of overall client contacts	Proportion of contacts with at least one successful application per number of applications
0	47%	Not Applicable
1	20%	64%
2	8%	93%
3	19%	97%
4	6%	98%
5	1%	100%

Figure 27: Scottish Welfare Fund – Crisis Grant Application Status per Advice Contact

When asked whether a crisis grant application was made alongside advice about food insecurity, in 38% of instances, the clients did not wish to make an application. This is a significant issue and further exploration is needed. CAB staff provided some insight into the potential issues.

Client Impact continued

At the point of providing Food Insecurity Pilot advice, was a SWF – Crisis Grant also made?	Proportion of advice contacts
Client did not want to apply for a crisis grant	38%
Client had already received the maximum number of crisis grants	19%
Client intends to apply themselves	22%
Client is not eligible for a crisis grant	12%
An application was submitted	6%
Client is currently awaiting a crisis grant application decision	3%

Figure 28: Scottish Welfare Fund – Crisis Grant: Applications Made Alongside Advice

A number of bureaux reported that the client experience of applying for crisis grants in their local area makes it difficult to meet client need. They report issues with administrative requirements, accessibility, long waiting times for processing and restrictions on the use of the funds.

Specific instances included clients having money saved for housing costs within their bank account at the time of application, which meant they could not apply for a Crisis Grant as these would be considered funds available, thus making them ineligible.

Digital exclusion was another barrier, with many Local Authorities requiring online applications with limited phone access. Further, evidence such as bank statements was difficult to obtain for those who struggle with digital access and could not physically access bank branches.

Other bureaux had positive experiences with Crisis Grant applications, which in turn helped to ease demand on cards and grants as Crisis Grants were a reliable first point of call. When applications were exhausted, the Local Authority then referred clients to the CAB for crisis support through the pilot.

Many CAB had similar referral pathways in place with their Local Authorities. The collaboration during the pilot helped to enhance their relationships as well as ensure that those clients supported by Local Authorities could be referred on to the CAB for additional support – whether through the pilot or with holistic advice.

Client Impact continued

Energy

Regulated fuel (gas and electricity) accounted for 98% of the advice provided to clients, demonstrating the ongoing difficulties clients face with high energy costs. [A Citizen's Advice Scotland Network report](#) shows that there is a deep intersection between the need for food insecurity crisis and energy advice, especially as the energy price guarantee ended in June 2023. The same report shows that the majority of demand for utilities advice is from people from a SIMD1 background and that single parent households are twice as likely to seek utilities advice than advice generally.



Case Study 10

A single parent in their 50's was recently rehoused by the Housing Association as the property was too small for the family. They approached the CAB for assistance with flooring issues. The client is unable to work due to their mental health and is reliant on Employment and Support Allowance and Personal Independence Payment.

The Adviser supported the client to apply for Scottish Welfare Fund to help purchase new flooring. Eligibility was also identified for:

- > Discretionary Housing Payment
- > School Uniform Grant
- > Free School Meals
- > Home Heat Fund application
- > Better deals for internet, phone and TV packages

All applications were successful. The client's internet, phone and TV package were reduced by £30 per month and the house was fully refloored. Alongside this, the client was provided with shopping cards to help with food. The support from the CAB resulted in a client financial gain of £3,000.

The client was extremely grateful for all the assistance provided, reporting that it helped to relieve some of the stress and anxiety they were facing. It allowed them to feel at home, while also creating a safe environment for their child.

Client Impact continued

Barriers to Reduction of Future Hardship

Coupling crisis intervention with holistic advice is helpful for many, but not all clients. Some clients will have their income already maximised, others are not yet ready or able to engage with advice. This means whilst these clients benefit from the human rights approach to crisis intervention, the route to long term issue resolution remains out of sight.

Deficit Budgets

The cost of living is high and putting pressures on individuals' and family budgets. A proportion of clients supported via the pilot had already maximised their income and reduced expenditure through available adjustments. These clients can experience an ongoing or regular budget deficit, driving the need for crisis support. Our partners shared their perspective on what happens to those in need of ongoing crisis support:

“[After the pilot] people will be back to relying on foodbanks to help with food insecurity. Families with children will suffer more, as the food given out by food banks for families with children differs from week to week depending on donations from the public. The food sometimes will not be eaten by children, which will result in them being hungry or malnourished.”

In the face of not being able to maximise income through statutory routes, CAB continue to explore all available means of financial support. [Citizens Advice Scotland network data](#) shows that the demand for finance and charitable support advice increased by 50% between July 2022 – July 2023 with a further 12% increase from July to August 2023.

“It was extremely useful to have the fund so that clients could immediately benefit. This gave a good impression of CAB and, I felt, would encourage clients to engage and return to us. It was particularly good to have when there was very little else we could do for clients who were getting all the benefits they were eligible for but were still really struggling.” - CAB Adviser

The offer of holistic advice to clients whose income cannot be maximised, or outgoings reduced, can also sometimes have an adverse effect on their wellbeing and confidence. This can raise client's hopes, before being disappointed that they are not entitled to any further support.

Client Impact continued

Routes out of Crisis

While 77% of clients supported by the pilot received holistic advice, 23% were not yet ready or able to engage with advice – showing that there is a significant gap for advice services to be able to help with long term resolution of individuals' crises.

CAB encourage and support clients as far as possible to engage with holistic advice. The demand on advice services is high and the need for crisis intervention support has been increasing as a consequence of the cost of living crisis. Supporting clients reluctant to engage with advice takes time, and an enhanced approach is needed to tackle the barriers they experience.

Barriers can include overwhelm with complex life circumstances, lost trust in public services through previous experiences, addiction issues, and built in crisis support into lifestyle choices. These barriers became apparent when clients did not wish to engage with advice throughout their journey, clients who did make appointments for advice but failed to attend, and those who were direct with CAB staff they were uninterested in holistic advice.

Without the pilot, many of these clients access the food banks regularly. The food insecurity pilot provided a choice of how to receive crisis support but could not contribute to resolving their issue in the long term.

Further exploration of these barriers is needed to help identify approaches that enable clients to engage with holistic advice. Addressing this gap may go a long way to alleviating pressures on CAB, food banks, as well as other organisations.



Client Impact continued

Demand

On average across the pilot, 193 cards and grants per CAB were distributed per month. While a portion of these will have been distributed to clients with families (i.e. received more than one card and/or grant), this provides an indication of the additional demand on the CABs: volume of enquiries, card and grant processing and administration, stock management, as well as advice appointments.

As an offer of crisis support, cards and grants needed to be issued as soon as possible, to ensure that the client's immediate need is met. Of the CAB staff who contributed to the pilot and responded to the staff survey, 86% said that their workload had increased "somewhat" or "significantly".

"It was very challenging once word spread about the pilot scheme. We had a significant increase in clients attending the drop-in-service, and it made it more difficult for other people to access advice."

Further, 43% of CAB staff who completed the staff survey reported that their role in additional support for clients with cards or grants took time away from advising. Therefore, a key learning from the pilot is that where crisis support provision is offered alongside holistic advice, administration and advice resource proportional to the number of cards and grants is required to manage the subsequent demand that arises.

The increased financial pressure on individual and family budgets meant that some clients were desperate, which can sometimes manifest as aggressive and demanding behaviour. This pattern was more observable in urban areas with high density of food insecurity.

"Feedback from receptionist volunteers is that the number of calls for food bank significantly increased compared to pre pilot levels. They felt that the majority of calls they answered were for the pilot, and had clients asking for cash specifically and having to experience rude entitled clients on the phone when they had to explain the procedure."

This impacted on some staff wellbeing, motivation and job satisfaction. Several food bank partners reported similar instances, citing 'verbal abuse' and 'aggressive behaviour' in some instances where clients were looking to receive a food parcel in addition to card or grant. Additionally, detailed oversight from both CAB and partners was in place, to help minimise number of instances where support was accessed by the same individuals using different information.

While the pressure on CAB staff was high, the benefit for clients was clear. CAB staff said:

"I found it useful being able to provide advice and some form of direct support to a client, and it felt useful to be able to assist in this way, as it might not solve all issues, but would help take some strain off clients who were struggling."

Learnings and Recommendations

The Food Insecurity Pilot evaluation shows that the offer of cards and grants alongside holistic advice is beneficial in achieving access to dignified support and holistic advice benefits. There are several learnings alongside this, summarised below with recommendations for future exploration.

Client Impact

- > Connecting crisis support with advice results in additional gains – with over £1.9 million of gains achieved during the 6-month period.
- > For the majority of clients, cards and grants were preferred to a food bank. Some clients however continue to prefer or need to access a food bank.
- > Crisis support reaches people who might not have accessed advice only. To support this, both crisis support and advice needs to be adequately and proportionally resourced.
- > Not all clients will be able to access financial gains beyond pilot support. Many continue to struggle with budget deficits despite receiving full benefit entitlement.
- > The pilot provided a choice of how to receive crisis support but could not contribute to resolving issues in the long term for those not ready or able to engage with advice. Further exploration of barriers experienced by these clients is needed to help identify approaches that enable them to engage with holistic advice.

Client Demographics

- > The pilot supported a higher proportion of people with health conditions or disabilities, those in social housing and those with caring responsibilities – including families with children – than the Network average. Further exploration is needed to address the structural inequalities experienced by these groups.
- > The existing demand on crisis support within CAB is high. Partnerships help with reaching clients in need who are not aware of the service. For future projects, dedicated partnership resource would enable enhanced targeting and exploration of barriers experienced by these groups (such as owner occupiers, people aged over 65 and minority ethnic clients).
- > Digital exclusion issues posed barriers across both urban and rural areas.
- > Rural cost of living is high – higher value of payments is required. Additionally, the choice of shops, their accessibility and availability for delivery is limited. This means access to variety of support is needed, including food banks. This is due to limited footprint of retailers, and the compounded barriers for those with digital exclusion and health issues.

Learning and Recommendations continued

Operational

- > Shopping cards are less flexible than cash and can impose barriers in terms of its immediacy.
- > Cash distribution accounts are easier and more flexible to set up, procure and administrate. A free cash distribution platform would greatly enhance the benefit of this approach.
- > Centralising the procurement process removed administrative strain from the CAB, and having appropriate resource within CAS to manage this was important.
- > This pilot evidenced significant demand over the summer months. Crisis support is required across the full year. CAS data shows a relationship between crisis support demand and energy advice, so we can infer the demand would be higher over autumn/winter.
- > There were variances across pilot areas in the proportions of repeat need. More research is required to explore these patterns more closely.
- > Sufficient time for pilot set up allows resources to be dedicated to training and partner engagement, which is important to effective service delivery.





**citizens
advice
scotland**

www.cas.org.uk



@CitAdviceScot



CitizensAdviceScotland

The Scottish Association of Citizens Advice Bureaux - Citizens Advice Scotland.
Scottish charity (SC016637) and company limited by guarantee (89892)