



Shopping Card Pilot Final Evaluation

November 2022



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1.0 Executive Summary

The need for emergency food aid continues to be a prominent issue throughout Scotland with demand for food banks on the rise in post-covid recovery and the cost-of-living crisis. The purpose of the Shopping Card Pilot is to investigate alternative methods of reducing food insecurity and providing immediate financial need. The pilot intends to provide households with greater dignity and choice alongside provision of money advice as a way to provide long term support.

Through analysis of the pilot, a distinction between clients in urban and rural areas has been identified for the suitability of a shopping card as an alternative method of food aid. The shopping card proved a more suitable method of emergency food support in urban areas, with clients reporting having more choice, feeling more dignified when shopping and it being an easier method over a food bank. Clients in rural areas preferred food parcels over shopping cards, due to difficulty of access to shops, cost of travel and the higher cost of goods in their local shops.

Recommendations from the pilot include a higher value of card, setting up future pilots in areas with good existing partnerships with local stakeholders and testing of a cash first approach to reduce barriers of access to food aid for people in rural areas.

An overview of key statistics from the pilot:

- > **3337** cards were distributed
- > The highest proportion of the cards distributed above were to children, totalling **1566**
- > The Client Financial Gain (CFG) from shopping cards totalled **£69,660**
- > The average further gain per client who received a shopping card was **£1,630**
- > **50%** of clients who received a shopping card benefited from further financial gain of **£629,442**
- > Of clients who received a shopping card, **71%** were also advised on other issues

2.0 Introduction: Background and Purpose

To reduce the need for food banks, 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 alongside holistic support services to help reduce the need for food banks. When an individual requires the use of a food bank, there is predominantly a need for welfare rights and money advice too. The Shopping Card Pilot ('SCP' or 'the pilot') is delivered by Citizens Advice Bureaux as their generalist, money and debt advisors across Scotland take a holistic, person-centred approach to individual's financial health.

The pilot was initiated to provide a wrap-around support service to clients that focuses on quality and the elimination of future food aid need, rather than a lone-standing support crisis service. The purpose of this pilot was to explore an alternative way of meeting immediate financial need, whereby households were provided with greater dignity and choice, alongside money advice to aid in the prevention of future hardship and reducing the need for emergency support systems like food banks.

Building on research from the Independent Food Aid Network¹, the participating bureaux used shopping cards as an alternative to food bank referrals where immediate need exists. Shopping cards can provide greater dignity and choice to individuals but do not tackle the drivers of food insecurity or prevent future need. In order to achieve these objectives, cards must be utilised alongside access to money and holistic advice.

This pilot was split into two phases: phase 1 delivered between 01 December 2021 – 31 May 2022 involving Penicuik, Dalkeith and East Renfrewshire bureaux and phase 2 delivered between 01 February 2022 – 31 July 2022, involving Aberdeen, South West Aberdeenshire (SWACAB), Kincardine and Mearns (KAMCAB) and North West Aberdeenshire (NWACAB) bureaux. For the purposes of this report, the data analysis will provide data on both phases combined and a comparison of phase 1 and 2.

Any individual accessing a pilot bureau during the delivery period would be eligible for a shopping card. This was presented as an option to clients alongside a food bank referral. Bureaux offered physical and digital shopping cards for a variety of retailers. The bureaux offered shopping cards to their clients at the following values: £20 per adult, £30 per couple and £20 per child. While these values are standardised from a project management perspective, in practice the shopping cards are offered in various increments to make up the desired sum as each retailer provides differing card value options (e.g. £5, £10, £15, or other).

¹ IFAN, [Shopping Voucher Briefing – Final 280721.docx](#) (strikinglycdn.com)

3.0 Data Overview

The data in this section covers the period of 01 December 2021 – 31 August 2022 of phase 1 and phase 2 bureaux. The data extends past the end of the conclusion dates of both phases of the pilot (31 May and 31 July 2022) due to the continued distribution of the remaining pre-purchased cards. It has been agreed with bureaux that they will continue to distribute all pre-purchased cards until they run out.

Data regarding shopping card distribution was sourced from the CAS recording system alongside additional qualitative insights from advisor and client surveys, bureau focus groups and monthly monitoring meetings. It should be noted that all data presented for KAMCAB also includes cards issued for the clients of North East Aberdeenshire (NEACAB). This is due to an agreement between both bureaux for KAMCAB to distribute shopping cards to NEACAB clients.

Figure 1 outlines an overview of the cards distributed per bureau broken down into distinct clients, repeat clients, Client Financial Gain (CFG) and by card type: adult, couple and child.

Bureau	Distinct Clients*	Repeat Clients	CFG (from shopping cards)	Single Adult Cards	Couple Cards	Child Cards	Total Cards
East Renfrewshire	291	48%	£35,360	742	148	804	1694
Dalkeith	155	33%	£11,950	295	31	256	582
Penicuik	110	35%	£9,210	165	23	261	449
Aberdeen	166	26%	£9,520	197	58	192	447
KAMCAB	18	56%	£1,660	44	12	21	77
SWACAB	26	35%	£1,760	30	18	31	79
NWACAB	6	33%	£200	6	2	1	9
Total	772	38%	£69,660	1479	292	1566	3337

Figure 1. Data Overview. 01 Dec 21 – 31 Aug 22

*Distinct clients: The number of people who have a unique client record created and received a shopping card. The measure does not equal a total number of shopping card beneficiaries, as it does not capture other household members who may be indirectly benefitting from shopping cards.

3.0 Data Overview

3.1 Pilot Estimates

At the beginning of the pilot, an estimate was made as to how many shopping cards would be issued per card type. The table below demonstrates a comparison between the estimate and actual number of cards distributed to single adults, couples and children for all participating bureaux.

Bureau	Single Adult Estimate	Single Adult Actual	Couple Estimate	Couple Actual	Child Estimate	Child Actual	Estimated Total	Actual Total
East Renfrewshire	495	742	149	148	347	804	991	1694
Dalkeith	240	295	72	31	168	256	480	582
Penicuik	153	165	46	23	108	261	307	449
Aberdeen	240	197	72	58	168	192	480	447
SWACAB	75	30	23	18	53	31	151	79
KAMCAB	276	44	84	12	194	21	554	77
NWACAB	81	6	25	2	57	1	163	9

Figure 2. Comparison of estimated cards issued vs actual cards issued. 01 Dec 21 – 31 Aug 22

Comparing the card estimates at the beginning of the pilot to the actual number of cards distributed emphasises the evident divide in shopping cards as a suitable method of emergency food aid in urban areas compared to rural areas, a factor which is analysed in detail in section 4.0.

3.0 Data Overview

3.2 Shopping Card Distribution

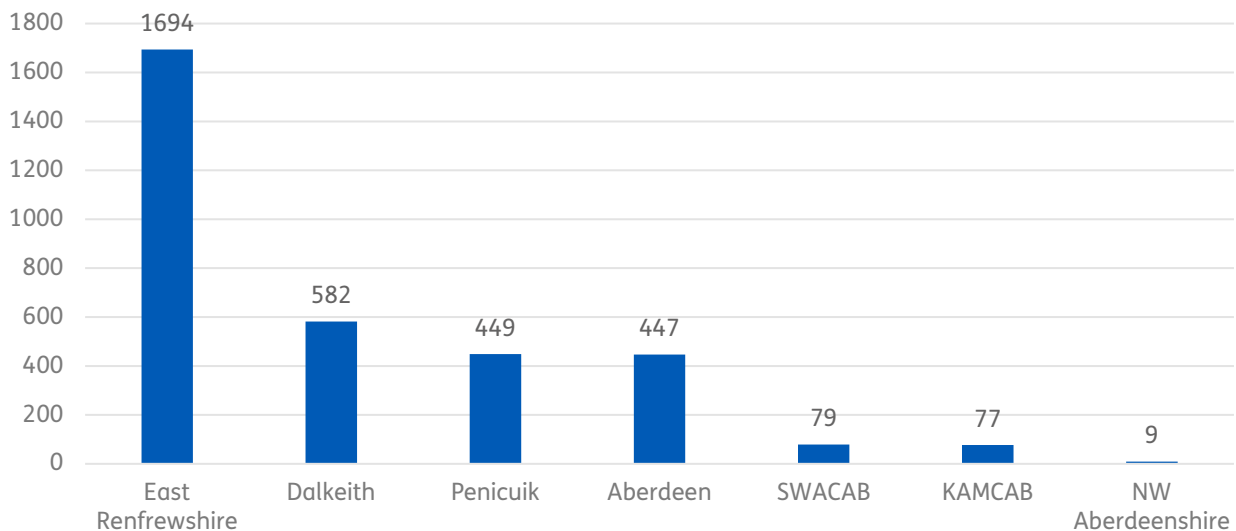


Figure 3. Number of Shopping Cards Distributed. 01 Dec 21 – 31 Aug 22

Figure 3 demonstrates the number of shopping cards that have been distributed by the 8 bureaux in phase 1 and 2. East Renfrewshire is the highest density area; meaning the bureau is in proximity to several shops where shopping cards could be used, facilitating easy access to cards and shopping. It is evident in the more rural areas serviced by KAMCAB, SWACAB and NWACAB that card distribution is significantly lower due to retailer accessibility and availability which is explored in more detail in section 4.0.

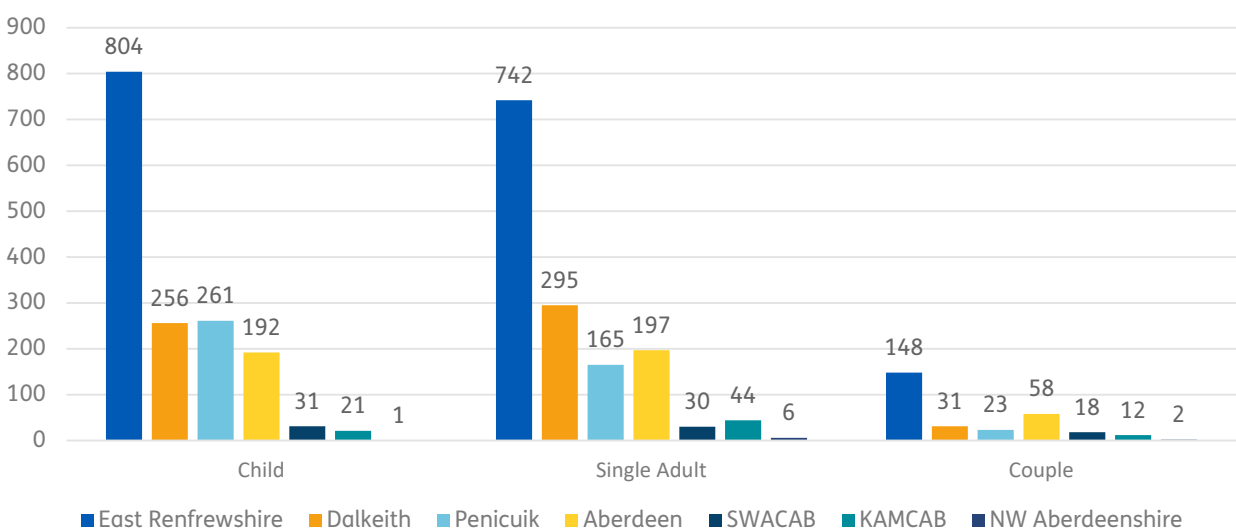


Figure 4. Shopping Cards Distributed by Card Type. 01 Dec 21 – 31 Aug 22

Figure 4 outlines cards distributed by type: single adult, couple and child and shows that a large proportion of clients who received a shopping card were those caring for children, with 1566 child cards distributed in total. Some more detailed examples of how this impacted the lives of families utilising the card are shown below.

3.0 Data Overview



“I’ve been very grateful for the help in feeding my family when I struggled. I can’t thank the service enough.”

“My family and I have specific dietary needs, the shopping card provides more choice.”

“I’m truly grateful for the help for me and my 4 children.”



93%

of clients stated that **the shopping card is the best way to meet their family’s needs.**



Case study 1

Client is 34 years old, single, unemployed, has a health condition and resides with his 4 children in council accommodation. His health has deteriorated causing him to give up work and he has recently submitted his claim for Universal Credit. Client also has a pending claim for a disability benefit.

Client received advice on benefits along with advice on Scottish Welfare Fund and shopping cards, following which he was issued with shopping cards for Iceland, Lidl and a voucher top up for his local food bank.

Client has received shopping cards twice. The second issue was following a missing Universal Credit payment two months later, with his disability benefit still in application stage.

The client continues to receive support at his local bureau. The client stated that he was glad of the Iceland cards, as they were able to deliver his shopping which was most suitable for him and his family due to his health issues and caring for children.

3.0 Data Overview

3.3 Repeat Clients

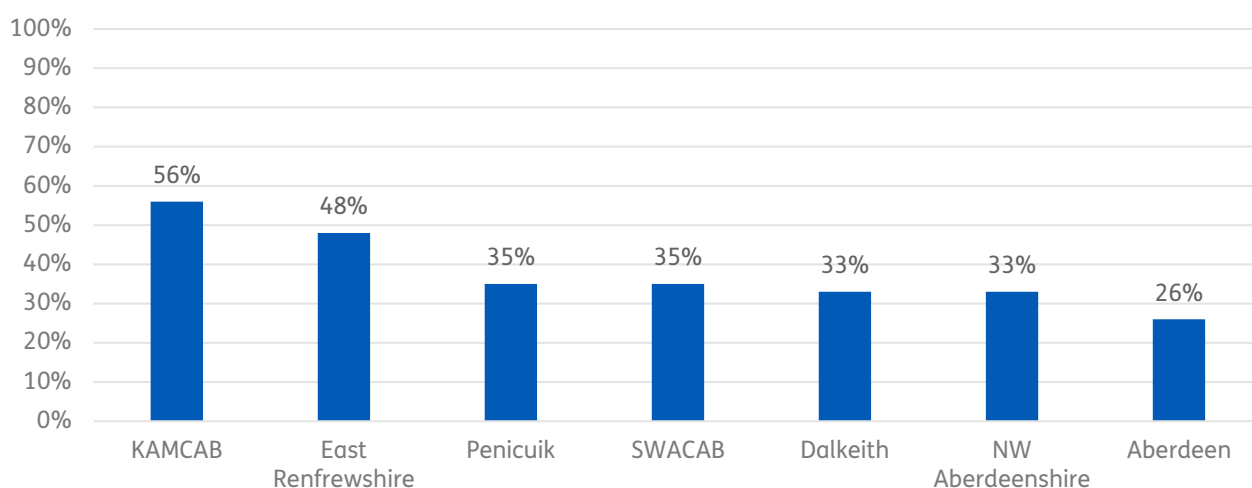


Figure 5. Repeat Clients. 01 Dec 21 – 31 Aug 22

Figure 5 demonstrates that for all the participating bureaux there is a recurrent need for food aid. Kincardine and Mearns bureau saw over half of their clients returning for a card, while East Renfrewshire bureau saw just under half. Anecdotal evidence from bureau managers and advisers shows clients required repeated card issue while waiting for first benefit payment or waiting for an appointment to receive further income maximisation support. It was reported that for some clients the cost-of-living crisis, an increase in household bills and no further options to maximise income or reduce expenditure, led to repeated need for shopping cards. Bureaux also reported that some clients that previously would not have engaged with the bureau holistic advice services, were now engaging better due to receiving a shopping card. A proportion of clients however, engaged with the bureau for the shopping card only, not engaging with the wider service and support.



Case study 2

Client resides with his wife and children aged 5 and 7, and is an owner/occupier. The client's wife is a full-time carer for both children, one of whom has a health condition.

Client approached the bureau after losing his job after 32 years employment. Client was advised on employment and disability benefits and was offered the choice of a food bank referral or a shopping card. The client chose a shopping card, as he felt that the food bank did not provide suitable food for his child and the card provided greater choice. The client was able to access the bureau easily and collect cards for Lidl, Asda, Farm Foods and Iceland. Client received shopping cards on a further 5 occasions before finding employment again and fed back to CAB that he was so thankful that he and his family were supported.

3.0 Data Overview

3.4 Demographic – Network Comparisons

The graphs below illustrate the shopping card pilot demographic data and how this compares to demographic groups across the network. The data is gathered through client self-assessment at point of contact with bureaux. Some clients may choose to not answer profiling questions.

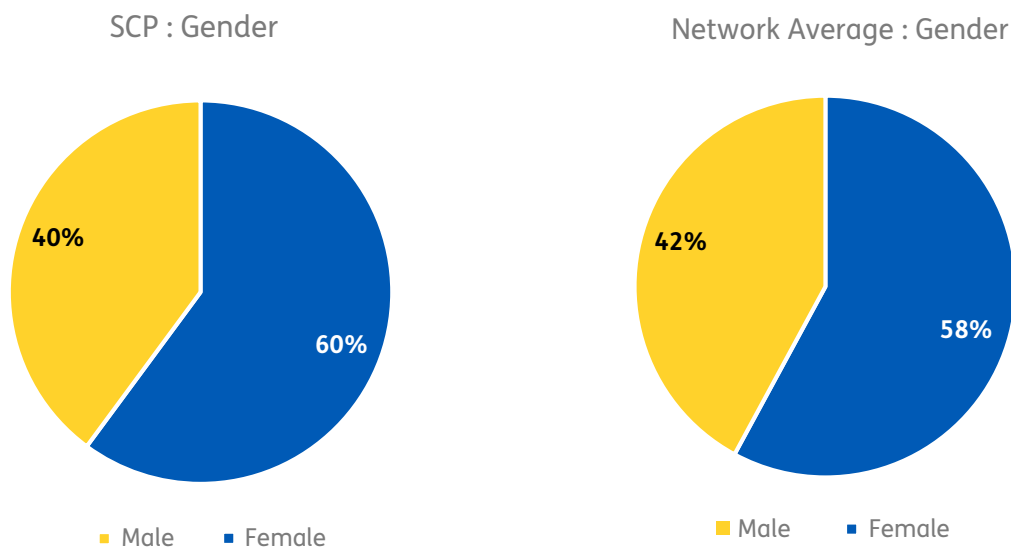


Figure 6. SCP and Network Average Demographic: Gender

Figure 6 demonstrates that there is no discernable trend between the pilot and the network average in relation to gender, both charts showing roughly a 60:40 split with the higher proportion of clients being female.

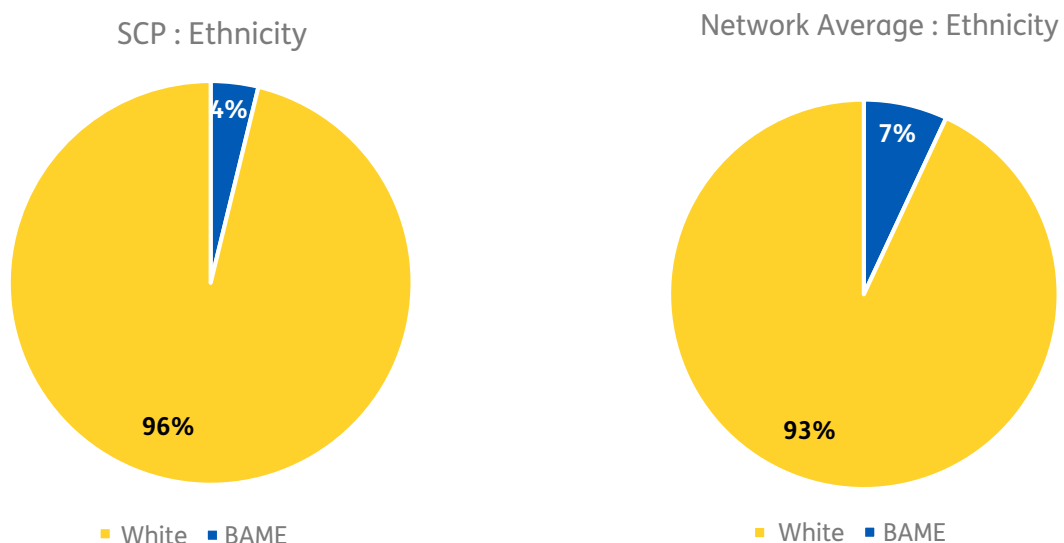


Figure 7. SCP and Network Average Demographic: Ethnicity

3.0 Data Overview

Figure 7 shows the difference in proportion of Black and Minority Ethnic (BAME) clients and those who identify as white. Similarly to figure 6, there is no significant difference between pilot clients and the network average.

Age - SCP and Network Average

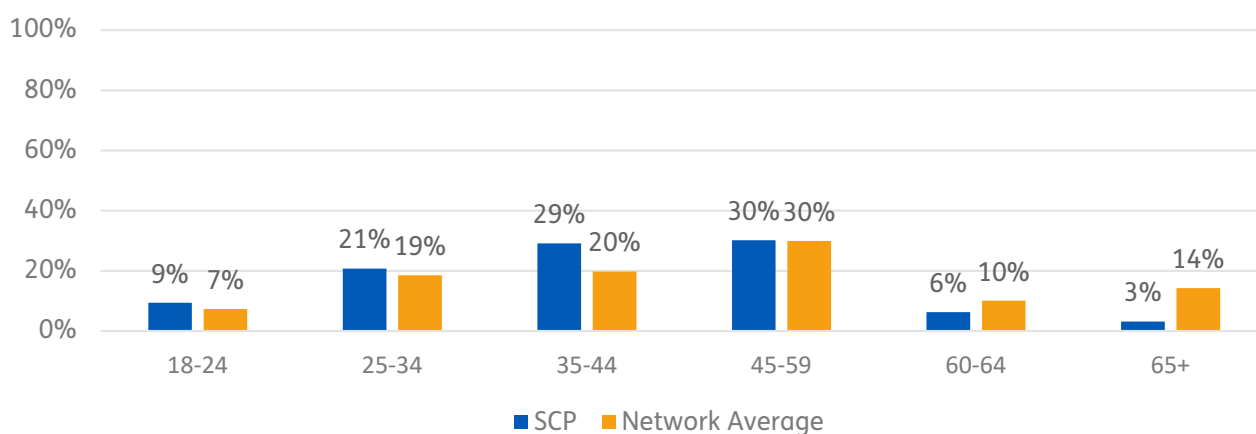


Figure 8. Comparison of SCP and Network Average Demographic: Age

Figure 8 shows that with the exception of 35–44 and 65+ age groups, there is little difference between age brackets when comparing shopping card pilot clients to the network average.



3.0 Data Overview

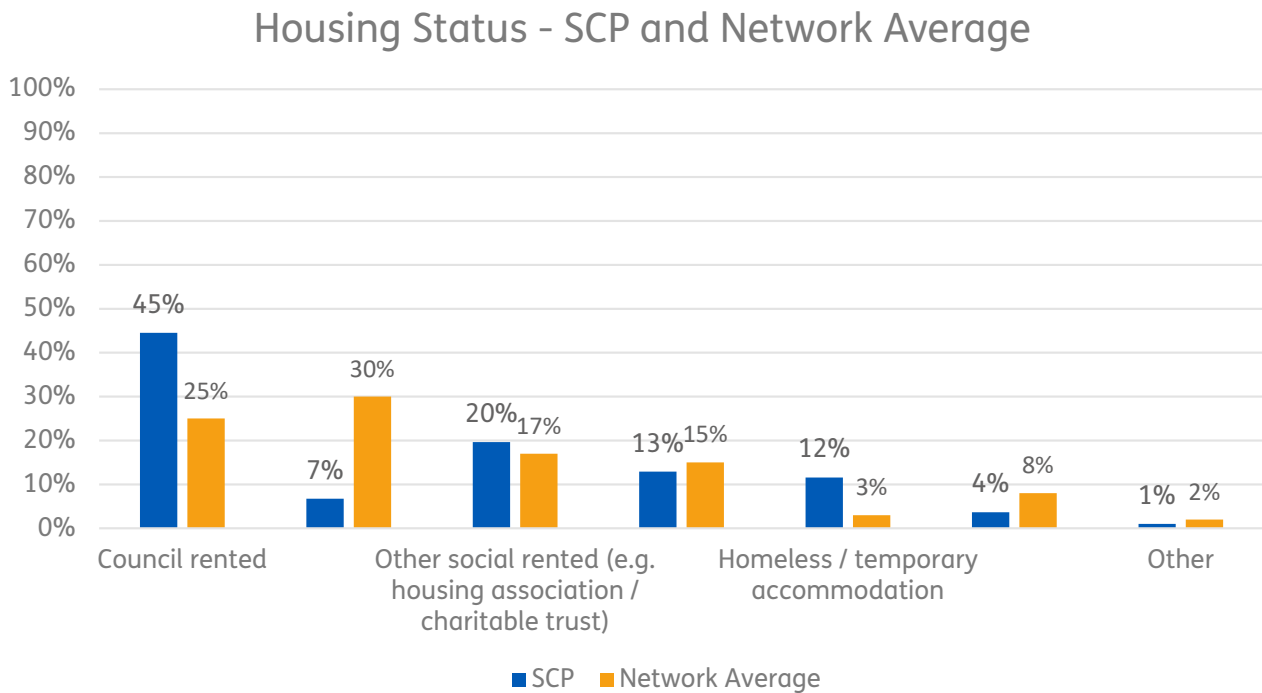


Figure 9. Comparison of SCP and Network Average Demographic: Housing Status

A large proportion of pilot clients stay in council rented accommodation (45%), almost double the network average (25%). 65% of pilot clients stay in social rented accommodation, compared to 42% of the network average. Furthermore, there is a significant difference between those who own a home, with 30% of the network average being a homeowner, compared to only 7% of pilot clients. Additionally, 12% of SCP clients reported being homeless, compared to 3% network average. This data shows that a higher proportion of people and families in social rented, rented or no fixed abode are in higher need of food aid, than those in private rented or owner-occupier accommodation.

3.0 Data Overview

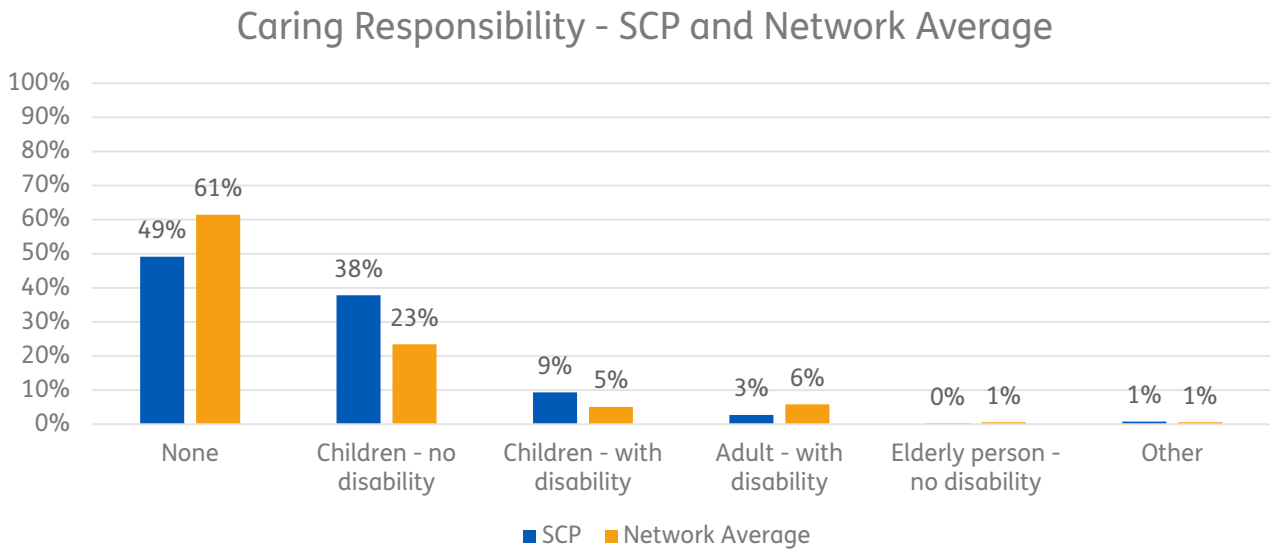


Figure 10. Comparison of SCP and Network Average Demographic: Caring Responsibility

*Other reflects individuals who do not identify with one of the above groups but has a caring responsibility.

Most clients who have received a shopping card did not have caring responsibilities. The majority of those who did, were carers for their children. The pilot supported a larger proportion of clients who cared for children with or without disability than the network average.

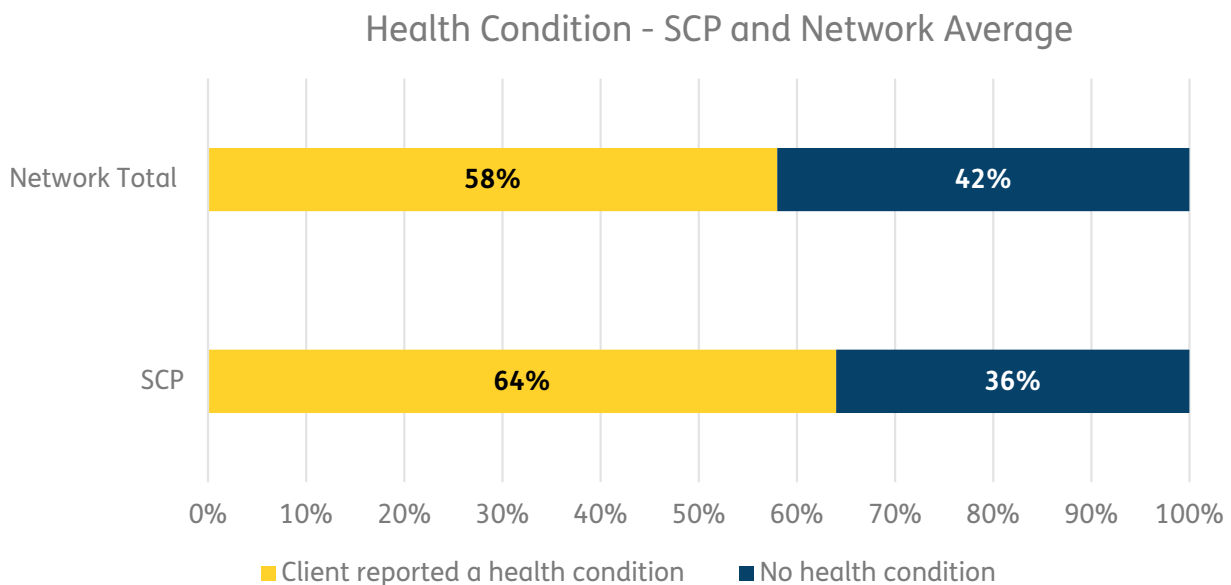


Figure 11. Comparison of SCP and Network Average Demographic: Health Condition

Figure 11 shows the pilot supported a slightly larger proportion of clients with a health condition than the network average. Figures 12 and 13 show there is no significant difference in proportion of clients who reported caring for a child under one or mothers aged under 24.

3.0 Data Overview

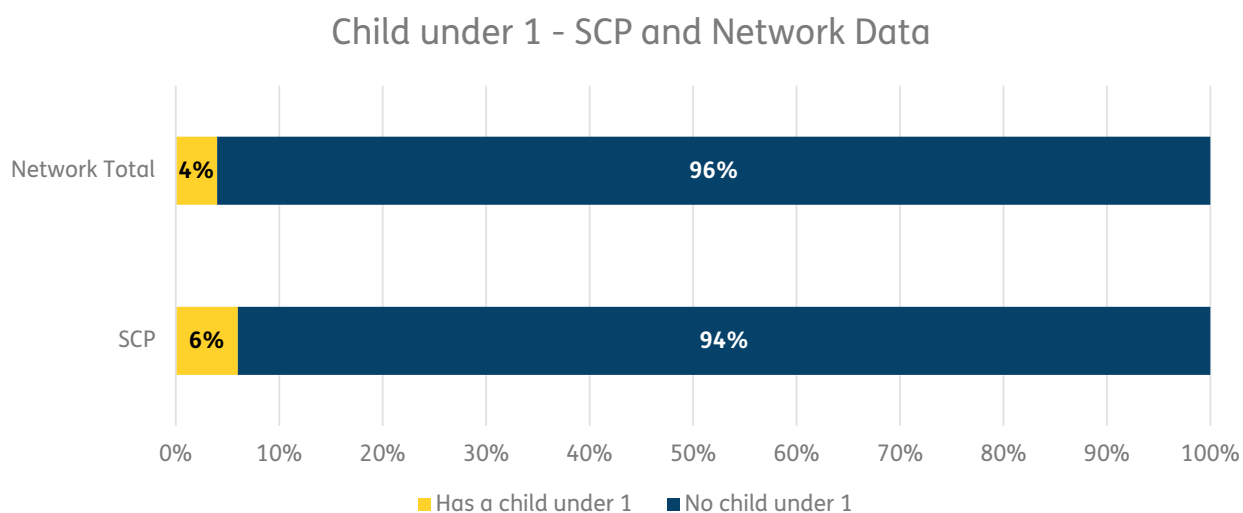


Figure 12. Comparison of SCP and Network Average Demographic: Child Under 1

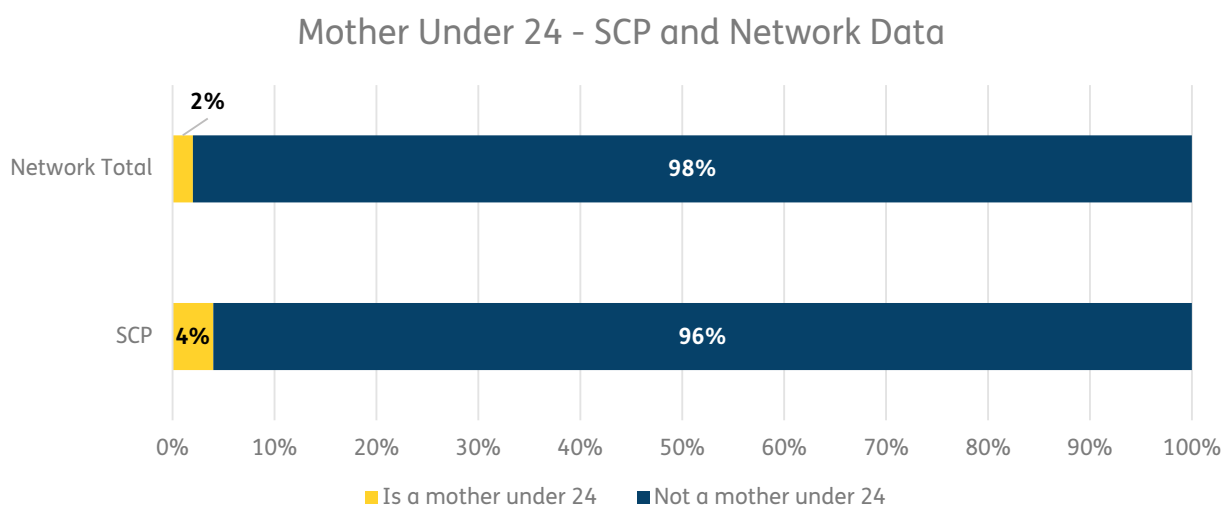


Figure 13. Comparison of SCP and Network Average Demographic: Mother under 24

3.0 Data Overview

3.5 Reason for Card Need

Low income (benefits) has consistently been the top client reported reason for shopping card need since the pilot began. Debt and unexpected costs have become the second and third highest reason over the past 6 months and as of June 2022, unemployment became the fifth highest reason for card need. Scottish Welfare Fund (SWF) applications which have consistently been in the top 5 reasons for card need December to May, no longer appear in top 5 reported reasons in August.

Client reported reasons for shopping card need Comparison of first month to last month of both pilot phases			
	December 2021	May 2022 (end of Phase 1)	August 2022 (end of Phase 2)
1	Low Income (Benefits)	Low Income (Benefits)	Low Income (Benefits)
2	Low Income (employment)	Debt	Debt
3	Debt	Unexpected Costs	Unexpected Costs
4	Unemployment	Low Income (employment)	Low Income (employment)
5	SWF – recently denied	SWF – recently denied	Unemployment

Figure 14. Reason for Card Need Comparison

3.0 Data Overview

Scottish Welfare Fund

Figure 15 demonstrates the recorded client answers regarding their status of their Scottish Welfare Fund application. Just under a half of clients (49%) reported not meeting the criteria for a Scottish Welfare Fund application. As the fund is a discretionary, clients can apply any number of times although criteria and awards can vary from council to council and normally involve a 3-grant limit.

At the point of providing a shopping card to the client was a SWF Crisis Grant application also made?	Proportion of respondents
Client does not meet criteria for a crisis grant	49%
Client wished to apply themselves	22%
Client did not want to apply for a crisis grant	21%
Client is awaiting a current crisis grant decision	7%
Yes – an application was submitted together with a shopping card	2%

Figure 15. Scottish Welfare Fund – Questions added in January 2022.

Where clients did not meet criteria for a crisis grant, bureaux have noted that clients in this situation will have had several crisis grant applications (3+) prior to being advised about the shopping card.

Advisers from one bureau noted that their clients saw delays in the issuing process of the Scottish Welfare Fund in addition to many exceeding the 3-grant limit. The shopping cards in these instances provided an avenue of support to the client while their Scottish Welfare Fund application was being processed and while exploring other options.

3.0 Data Overview

3.6 Holistic Advice

Holistic advice refers to additional categories that clients were advised on alongside shopping card and food bank advice. Clients can be advised on more than one advice area. Of clients who received a shopping card, 71% were also advised on other issues:



53% benefits



34% Utilities and Communications



22% debt



12% housing



11% tax



3.0 Data Overview

Benefits advice is further broken down by the benefit type below:

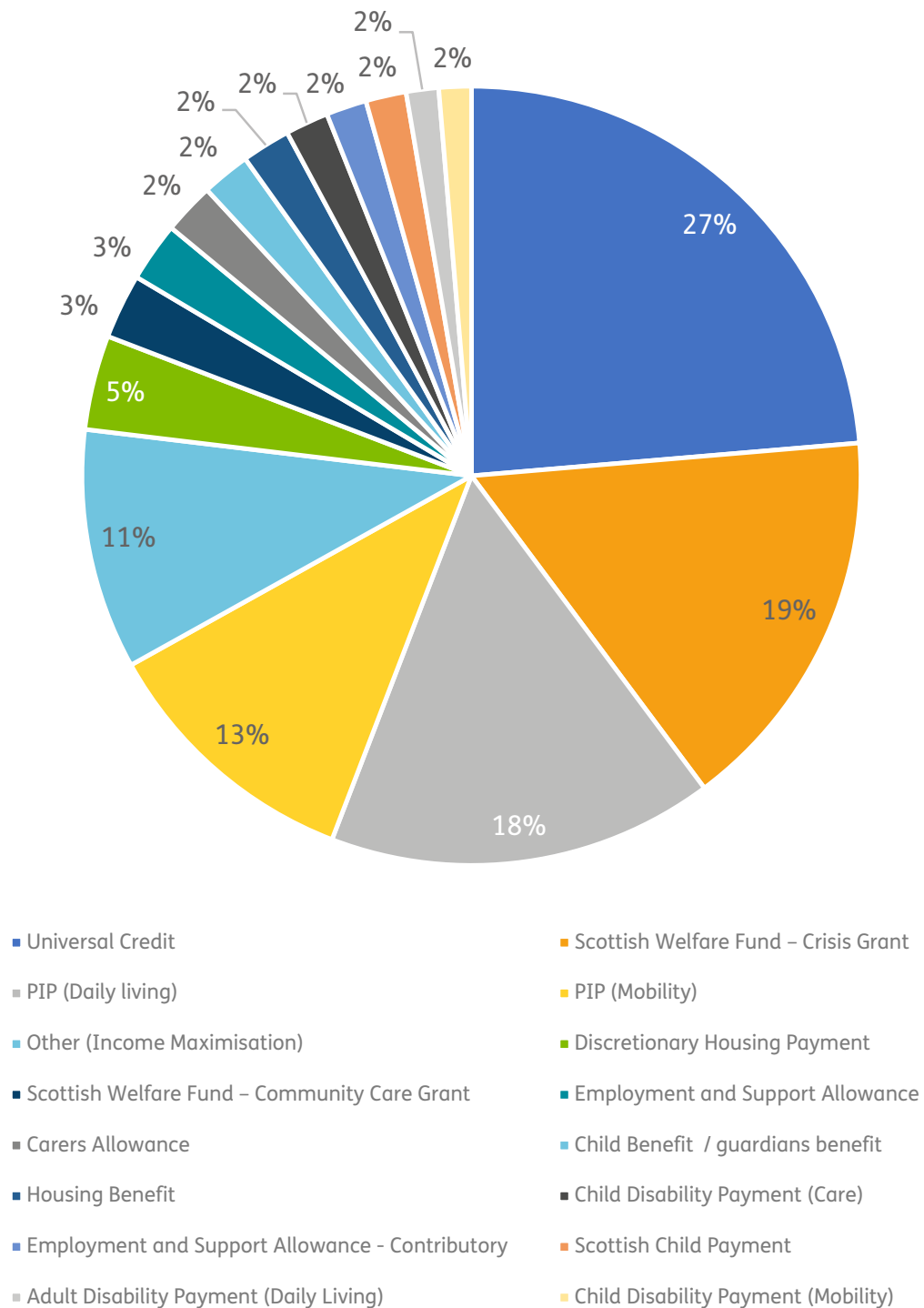


Figure 16. Benefits advice
Clients can be advised on more than 1 issue.

3.0 Data Overview

Although at first glance the top benefit advice area was Universal Credit at 27%, Personal Independence Payment advice adds up to 31% across both daily living and mobility elements. Adding up the remainder of disability related advice (excluding UC which can also include a disability component) shows over 40% of advice on benefits issued to clients was concerning disability.

Alongside demographic data, this shows that clients with a health condition or caring for someone with a health condition were a significant group for the shopping card pilot. From bureau experience, these clients are more likely than those with no health condition to require more intense support from the bureau over long term.



Case study 3

Client presented at her local bureau wishing to make a complaint against the NHS. Client had been diagnosed with a long-term condition and felt the NHS were not treating her condition effectively. She was in constant physical pain for months, struggling to walk and because of this she lost her job. The client's situation was further aggravated when her relationship with her partner broke down. Eventually the client felt she had no choice but to go abroad for private treatment and was supported by her family to do so as she had no money to pay for this herself.

Client was in receipt of a short-term health insurance payment but after that expired, made a claim for Universal Credit. However, as she had been abroad for 3 weeks, she was challenged by the Department of Work and Pensions (DWP) who determined that she had been on a holiday when she should have been seeking employment and cancelled her claim. This resulted in the client struggling financially, especially with her mortgage repayments.

In the bureau, the client received advice on NHS complaints, benefits, discrimination and was advised on the availability of shopping cards. Client was not entitled to a Scottish Welfare Fund grant. Client was emailed electronic cards and attended money advice services. After receiving 4 cards the client returned to employment and was able to manage her finances thereafter.

Whilst the NHS complaint is ongoing, the client was in tears when offered the shopping card; grateful that the bureau could offer support during a difficult period in her life and even more grateful to the service for listening to her issues as she felt up to that point that no-one had believed her.

3.0 Data Overview

Outcomes

Alongside holistic advice provided, **50%** of clients who received a shopping card benefited from further financial gain from their interactions with the bureaux (1 December 2021 – 31 August 2022).

Client Financial Gain	
Shopping Cards Only	Non-Shopping Card
£69, 660	£629, 442

The average further gain per client who received a shopping card was **£1,630**.

A significant proportion of the advice issued to clients related to disability benefits. Related applications generally take longer than those for means tested benefits and so financial gains are unlikely to be captured within the 6-month window of the pilot. Our conclusion is that the non-shopping card client financial gain being presented in this evaluation is significantly lower than the actual gains.



4.0 Urban versus Rural Comparison

The data shows that phase 1 pilot bureaux distributed just under five times the amount of shopping cards than phase 2 bureaux. This figure rises to just over 19 times when Aberdeen, an urban bureau from phase 2 is categorised with phase 1 bureaux to represent urban vs rural comparison.

In urban settings (phase 1 bureaux and Aberdeen) few clients faced transport related barriers to accessing both their local bureau and shops. Some clients still faced challenges of access to emergency food support.

The second phase bureaux experienced challenges specific to their area of operations, with 4 out of 5 bureaux in phase 2 being in a rural area. The card distribution for the rural bureau areas – KAMCAB, NWACAB and SWACAB is much lower than that of the phase 1 bureaux.

The key challenge identified by bureaux was accessibility - not only to shopping cards at the local bureau but also to participating supermarkets in rural areas.



“Many of our clients live in rural locations. Travel costs mean that food vouchers are not a helpful form of emergency support.”

“There is a minimum spend for delivery as well which cancels out the impact of the card value for those in rural areas.”

“Clients must have a means of transport to collect shopping cards from the bureau and supermarket or grocery stores must be accessible to them also.”

Accessibility mitigation tactics

Both urban and rural bureaux deployed a variety of tactics to improve client ease of access to shopping cards. Some of these are outlined below:

Outreaches and partner locations

Bureaux provided shopping cards not only within their main offices, but also through outreaches and partner locations where possible. Depending on the type of location, it was not always possible for the cards to be physically held there. Therefore bureaux would need to deliver the cards as required.

Shopping Card Delivery

Bureaux would also issue shopping cards to clients via post – normally through next day delivery services. This method has proven resource intensive and costly where deployed, as it required bureau staff attending the post office to drop off cards for clients as well as factor in postage costs.

Digital Cards

Clients with digital access could benefit from being able to utilise digital shopping cards. The shortcoming of this method remains that many bureau clients have digital accessibility or literacy issues. Furthermore, not all retailers offer a digital option.

4.0 Urban versus Rural Comparison

Supermarket Delivery

For some supermarkets, clients were able to utilise the cards for shopping delivery. This mitigation again posed a much greater challenge for clients in rural areas, whose delivery costs were higher than for clients in urban areas.

Transport partnerships

Some rural bureaux have established partnerships with transport providers to help clients save money. Further detail and examples on this are outlined in the partnership section.



Case study 4

Client is a Ukrainian national who resides in rural, private rented accommodation with his wife and three children aged 7-13. Client and his wife both work seasonally at a local farm and top up their income with benefits.

Client received a large bill which required payment and left him without money to buy the family food until they were next paid. Client subsequently contacted their local bureau for assistance. Client was offered a shopping card, however he did not have enough fuel in his car to make the journey to the bureau to collect it, nor to make the journey to his supermarket which was a 30-mile round trip.

Client was offered a food bank referral which he accepted, and he was extremely grateful that this could be delivered to his home. This meant that he was supported at a time of emergency food crisis, and it was the most suitable option for him and his family.



4.0 Urban versus Rural Comparison

Further considerations

Beyond accessibility issues, clients in rural areas faced challenges relating to higher food costs, due to the limited availability of shops in their vicinity that provide value for money. Furthermore, smaller rural retailers were also reported as having less choice for those with special dietary requirements.

In rural areas, clients also noted facing higher energy costs due to off-grid energy supply. For those clients, fuel vouchers would not cover these costs which provided an additional barrier.

Bureau size is another important consideration for the card output – the urban bureaux are larger than the rural, with East Renfrewshire being the largest bureau involved in the pilot. Bureaux like Dalkeith who operate many outreach locations were able to distribute shopping cards to more clients in that way.

Despite the challenges, client feedback shows the shopping card as a more suitable method of emergency food aid to those in urban areas over a food bank as clients found it was easy to access and provided them more choice and dignity. In rural areas, clients reported preferring food parcels as they liked the convenience of the delivery, as well as the contact and interaction benefits.

Food banks and Partnerships

Food Banks

Partnerships and collaborations with local stakeholders such as food banks make a significant contribution to supporting clients with food insecurities. The participating bureaux aimed to use shopping cards as a direct alternative to food bank referrals where immediate need exists. The data and analysis below demonstrate how a shopping card was a suitable method for some clients, whereas a food bank referral was more suitable for others.

Within phase 1 bureaux, food bank advice (figure 16) remained largely consistent pre, during and at the end of the pilot. In comparison, the phase 2 bureaux showed an increase in the amount of food bank advice provided, in line with wider network trends.

Time Period	Phase 1 Bureaux Food Bank Advice	Phase 2 Bureaux Food Bank Advice	Bureau Network Food Bank Advice
	Percentage figures show pilot food bank advice as a percentage of the overall bureau network food bank advice		
September 21 – November 21	130 (3.7%)	182 (5.2%)	3464
December 21 – February 22	172 (4%)	246 (5.8%)	4225
March 22 – May 22	148 (3.1%)	286 (6.1%)	4645
May 22 – August 22	164 (3.7%)	279 (6.3%)	4407

Figure 17. Food Bank Related Advice

4.0 Urban versus Rural Comparison

Figure 17 demonstrates that in East Renfrewshire, Dalkeith and Penicuik there have been significantly more shopping card outcomes than food bank outcomes recorded during the period of the pilot. It should be noted that East Renfrewshire clients can self-refer to a food bank and therefore the number of food bank outcomes is significantly lower than for other bureaux.

Between March and May 2022 when both phases were in operation, phase 1 bureaux advised 3.1% of the total CAB network on food banks compared to phase 2 bureaux which advised almost double, further demonstrating that urban clients prefer shopping cards and rural clients prefer food banks.

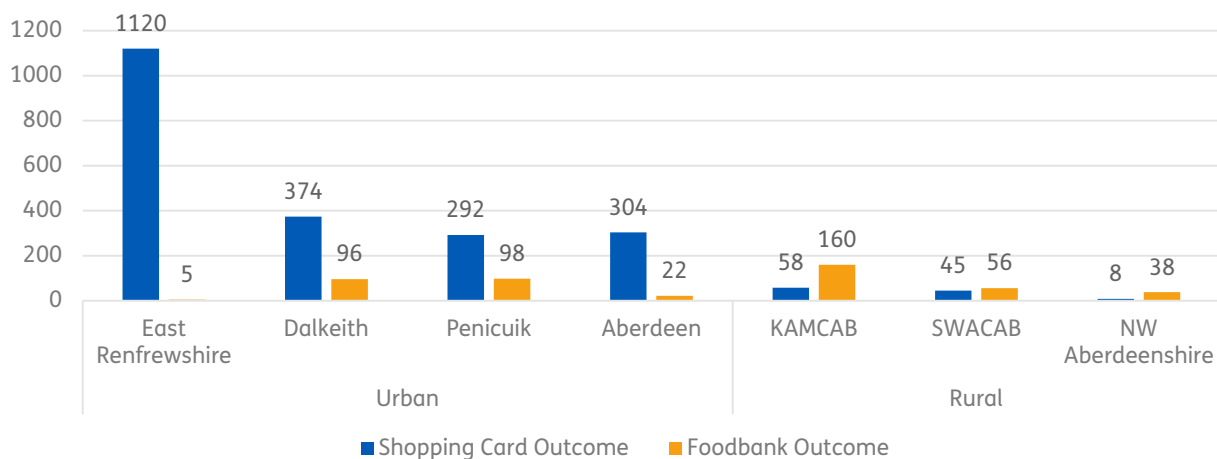


Figure 18. Comparison of shopping card or food bank outcomes for urban versus rural bureau areas. phase 1 (01 Dec – 31 May 22) and phase 2 (01 Feb – 31 July 22)

In contrast the rural areas; KAMCAB, SWACAB and NWACAB have supported clients more through food banks than they have with the use of a shopping card.



Urban

For every food bank outcome there are **10** shopping card outcomes



Rural

For every shopping card outcome there are **twice as many** food bank outcomes

4.0 Urban versus Rural Comparison



Case study 5

Client is a single male of pension age who resides alone in council accommodation. He is an EU national with no family living locally and no recourse to public funds. Client does not have internet and is digitally excluded.

Client had topped up his electricity pre-pay meter with the last of his money and had no benefit payment until the following week. Client contacted his energy provider, but they advised they could not help him.

He contacted his local bureau for help with food. The bureau could not send him an online shopping card as the client didn't have internet and his local shop was not part of the shopping card pilot. It was Friday afternoon, and his local food bank was closed until Monday.

The bureau manager called an MSP who lived locally and not only offered to help but contacted the food bank and ended up delivering the food parcel to the client personally. The bureau was able to arrange additional energy support for the client.

Food banks were the key partners during the pilot for all bureaux, ensuring that clients had access to options of either the shopping card or a food parcel. Furthermore, maintaining close working relationships with food banks was key in ensuring the bureaux were able to offer support to clients in their community who had immediate need of food aid.

One example of a great working partnership was the Aberdeen bureau and the Community Food Initiatives North East (CFINE). The bureau had established a close working relationship with the food pantry, where two-way referrals for client support were established. The bureau and CFINE further agreed that clients who receive a shopping card at the bureau would be able to receive a £5 voucher for CFINE, which they would top up with extra produce worth about £10 for the client. This meant that clients were able to get the most for their money from a wide range of sources of support.



4.0 Urban versus Rural Comparison

Local Authority

Local authorities were another key stakeholder within the pilot. The bureaux have employed various tactics to engage their local authorities to ensure collaborative relationships.

Many bureaux had regularly scheduled meetings with their Local Authority and food banks during the pilot period. In East Renfrewshire the bureau had a formal partnership with their Local Authority, which referred clients to the bureau specifically for the purpose of issuing the client with a shopping card.

The bureaux note that early engagement with their Local Authorities was crucial in establishing the pilot and developing an understanding that the pilot was not solely providing emergency food support but also a wider wrap around service, centred around the prevention of future need.

Additional Partnerships

Bureaux have further engaged with a variety of local stakeholders to ensure that those most at need for food aid within their communities have access to the pilot:

In rural areas, two bureaux had established partnerships with their local bus companies, to provide clients with free transport between the bureaux and shops. Other bureaux were provided with free, day bus tickets which they could issue to clients. This meant that those clients in rural areas who wished to opt for a shopping card were able to do so without worrying about their transport costs, making the most of the shopping card value. One example of this partnership was the North West Aberdeenshire partnership with Banffshire Transport.

Many bureaux have established partnerships or run support schemes for energy, as this began emerging as a key issue for clients presenting at the bureau at the start of 2022. One such example is Dalkeith bureau which worked closely with The Fuel Foundation. The bureau was able to facilitate referrals for the clients to ensure that in addition to immediate food support, they were able to get support with their energy. This was key for the most vulnerable clients in cash crisis where food support was just one element of their immediate need.

4.0 Urban versus Rural Comparison



Case study 6

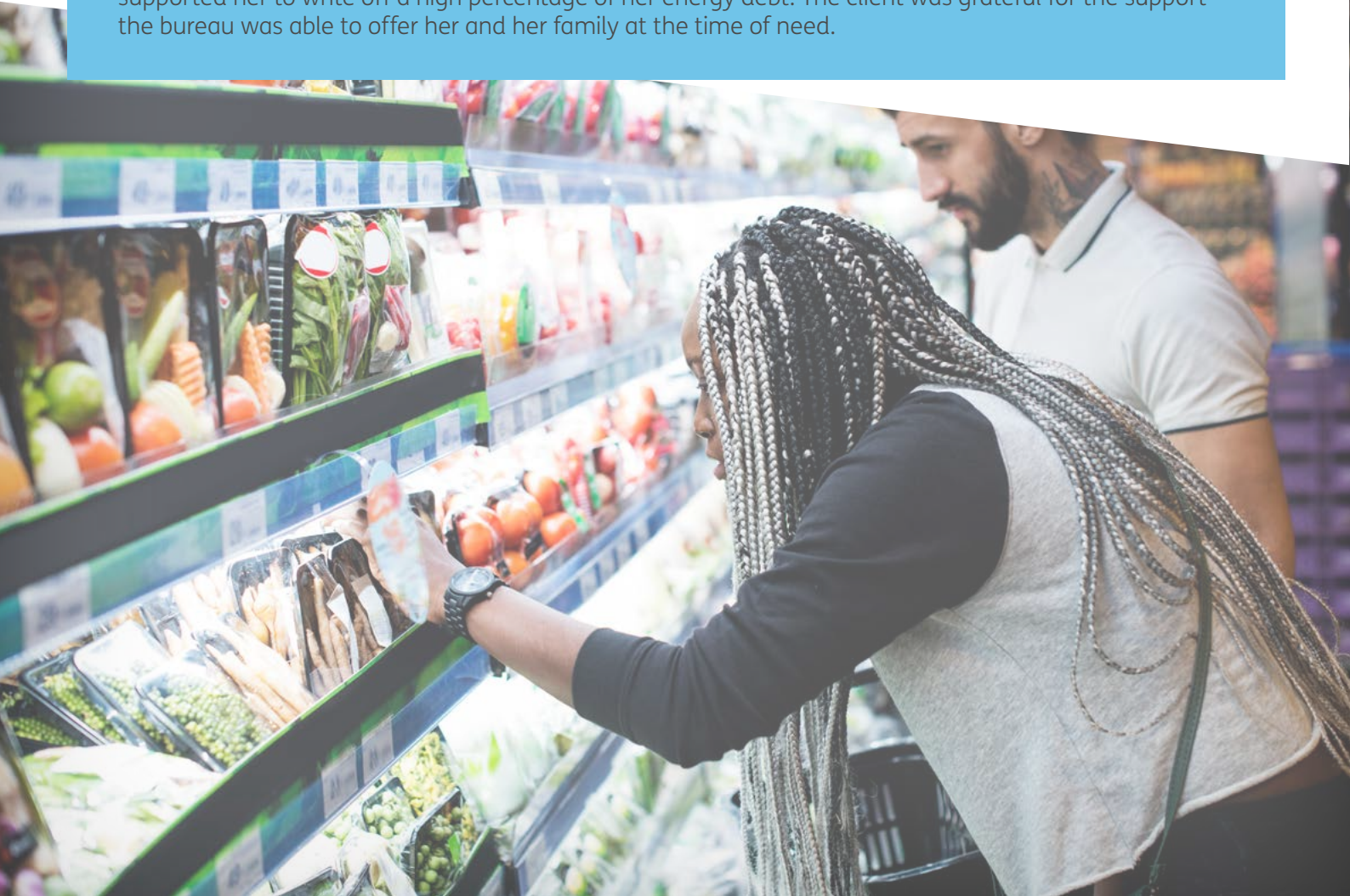
The client lived in housing association with her husband and 3 children (1 with serious health issues). She worked part-time, her husband full time and both had been furloughed, which caused them to get into debt. Although they both began working full time shortly after, they had accrued gas debt of £1,800, leading to a meter being installed and deductions of 35% being taken from every top-up.

The client was struggling to heat the home and wash her children. The cost-of-living increases were overwhelming the family budget. The family also had council tax debt but was managing this in agreement with council. The client did not meet Scottish Welfare Fund criteria and did not feel comfortable speaking to her housing association about her situation.

The bureau completed a full benefit check for the client, which showed that she and her family were receiving their full entitlement. The bureau referred the client to Fuel Bank Foundation for a £49 gas meter top up.

The bureau further advised the client on the availability of food support and presented a choice between the shopping card or a food bank referral. The client did not feel comfortable using a food bank. She also did not feel that the food bank would be suitable for her family, as her child had specific dietary requirements.

The client opted for shopping cards while their issue with energy was being resolved. The energy adviser supported her to write off a high percentage of her energy debt. The client was grateful for the support the bureau was able to offer her and her family at the time of need.



5.0 Impact

The pilot has been successful in delivering emergency food aid by providing 3,337 shopping cards to clients. Bureaux report that some clients found it easier to approach them to seek emergency food advice due to card availability, as they felt this was less stigmatising than asking for a food bank referral. As the data shows, the clients opted for shopping cards primarily in urban areas, whereas those in rural areas preferred food banks.

Feedback was consistent from clients who received shopping cards and the bureau advisers who engaged with them; that the clients experienced greater choice, beneficial access to money advice and other long-term support and an enhanced sense of personal dignity.



“It is easier for me to get to the shop using a shopping card than the food bank due to their limited opening times.”

“I found this scheme very helpful as it lets you choose your own groceries.”

“Food banks can be embarrassing and unhealthy choices, so this card was preferred.”



93%

of clients agreed that ‘The shopping card is the best way to meet my/my family’s needs’.



91%

rated the shopping card as ‘very easy or easy to use’.

Bureaux further report that many clients found it easier to approach the bureau for emergency food support, once they knew the option of a shopping card was available, as it meant they did not have to see themselves as ‘someone who would need a food bank’.

The impact that the pilot has had on clients is detailed through direct quotes below which also includes some client feedback where clients suggested improvements:

5.0 Impact



“I was able to take my child shopping with me for the first time, and he was able to pick snacks to bring to school – just like all the other children!”

“The shopping card allowed us to buy fresh food over the festive period and allowed us to put more cash towards heating.”

“I’m going through a horrible personal situation because of dementia and the cards I get from the bureau to get my shopping at Lidl are absolutely brilliant and are a huge help in my situation.”

“The shopping card is great because you can use it for a variety of goods in shops – for example nappies. The trouble is in my local shop, this is very expensive, and I found it hard to use the card value for all the things I needed.”

“Unfortunately, the bureau did not have any shopping cards for the shops in my local area. The choice of shops could be better.”

“I have been very grateful of the help in feeding my family when I struggled. I cannot thank the service enough.”

Some clients were also more likely to stay engaged with wider advice, such as debt and money advice, thanks to the provision of cards, which had an impact on bureau service demand. The impact on bureaux and the staff is further detailed below:

- > Impact was felt by the bureaux through client enquiries for cards, which increased overall demand for bureau services. This was especially felt by the pilot bureaux due to launch in a period of Covid recovery and cost of living crisis.
- > While ongoing client engagement was seen as positive, in some instances bureaux were concerned about the ongoing needs of clients as there were no further avenues to maximise their income which resulted in a dependency from some clients on shopping cards.
- > Bureaux utilised their administrative resource to facilitate the majority of card issue processing, recording and feedback sourcing but due to demand for the service, this resource was stretched.
- > The pilot demanded more significant engagement with local stakeholders and supermarket representatives than initially anticipated by the bureaux.
- > The card sourcing process was particularly difficult for some, especially as many shops required cards to be physically purchased in supermarkets.

6.0 Learnings

As part of the final evaluation of the pilot, there are several learnings that have been identified which can be used to strengthen future emergency food aid pilots:

- > There is a difference in the needs of clients in urban and rural areas. Shopping cards work well in areas with retail and transport infrastructure in place and shops which provide maximum value for money. In rural areas, access to these amenities is more challenging and costly for clients.
- > The higher cost of goods in smaller, rural shops was not anticipated and this meant that clients in those areas struggled with the amount they received.
- > The high cost of delivery services to rural homes impacted the spending power of shopping cards.
- > Clients who opted for a shopping card benefitted from a more dignified experience of accessing food aid and had greater choice.
- > Shopping cards are not cash and limit the usage and choice for clients. They further come with restrictions, such as the need to spend full value of the card in a single transaction.
- > An unexpected outcome of the pilot was the high level of administration and management resource required to manage the pilot, felt across bureaux and Citizens Advice Scotland.
- > Partnerships, relationship building and clear communications were also identified as priority areas that require focus prior to any future pilot launch.
- > Data recording is another key learning area as shopping card asset management proved complex.
- > The utilisation of administrative resource has proven successful in allowing advisers to focus on advising clients, rather than the card issue process.



5.0 Learnings

6.1 Recommendations and Next Steps

Recommendations

As part of the evaluation process, several recommendations have been identified which would aid future pilots aiming to explore emergency food support and cash first options:

- > **Value** – We recommend a single card value per person to account for family circumstances such as adult co-habitants and to prevent discrimination against people in relationships. The value should also be increased to accommodate inflation.
- > **Dietary needs** – We recommend higher value shopping cards to be issued to clients with dietary needs, as these foods are more expensive and therefore reduce the card value in real terms.
- > **Administration costs** – We recommend increasing administrative resource.
- > **Supermarket operations** – We recommend a central supermarket coordination process is adopted where possible to limit time and resource dedicated to card sourcing.
- > **Cash first** – Card sourcing and management has proven to be resource intensive. We recommend future pilots test a cash approach to cut waste associated with asset management.

Next Steps

CAS has submitted a proposal to the Scottish Government to establish up to 3 further pilots to commence in Q1 2023 with each to be delivered for a period of 6 months. The aim of these pilots is to build upon the previous Shopping Card Pilot work undertaken, as well as addressing the key lessons identified.

The pilots should focus on the following areas:

- > At least one pilot must be in a rural setting.
- > At least one pilot must use the cash first allowance (digital payment) approach.
- > All pilots are encouraged to demonstrate a close partnership working with their local independent food bank(s) and other stakeholders.

The intention is that each pilot can be delivered via a single Bureau or a consortia of up to 3 CAB within the same geographical area and should aim to utilise one, or a combination of the following ‘Cash First’ options:

- > Cash First Allowance (digital transfer)
- > Shopping Cards (Supermarket specific card/voucher of variable fixed value or Scotland Loves Local top up card)

In consulting with our Network, there has been a wide expression of interest from Bureaux given the cost-of-living crisis to participate in any further pilots or future service activity.



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