

# Got no Money, Got no Food

A study of 'crisis' assistance in Stirling District



*Based on the evidence of Stirling  
District Citizens Advice Bureau*

*by Andrew Scobie, Social Policy Researcher*

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Stirling & District Citizens Advice Bureau is one of the 61 member bureaux that form Scotland's largest independent advice network. CAB advice services are delivered using service points throughout Scotland, from the islands to city centres.

**The CAB Service aims:**

- ▶ **to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their need effectively**

**and equally**

- ▶ **to exercise a responsible influence on the development of social policies and services, both locally and nationally.**

The CAB Service is independent and provides free, confidential and impartial advice to everybody regardless of age, disability, gender, race, religion and belief and sexual orientation.

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# Introduction

Within recent years 'emergency crisis assistance' has played an increasing role within the lives of citizens. As the eligibility for welfare support becomes tighter and the economy remains in turmoil, emergency welfare provided by organisations largely from the voluntary sector, such as crisis foodbanks and advice services i.e. citizens advice bureaux, have increased in use.

This report outlines a mixed method research project carried out by the social policy team at Stirling District CAB investigating emergency crisis assistance in Stirling District, with particular emphasis on the use of crisis foodbanks. To do so the research set out to satisfy the following objectives:

- To identify and explore the reasons why increasing numbers of citizens in Stirling District are declared to be in 'crisis' and requiring assistance from foodbanks and similar organizations with a remit of 'emergency situation assistance'
- To explore users and service providers' perspectives on crisis and emergency situation assistance
- To frame the above within the context of both Welfare Reform and general economic downturn



# Context and Background

## **Economic downturn: the consequences for citizens**

Following the 2007-08 Financial Crisis, the UK has been struggling through economic downturn and recession. Accounting for the cause of the former is out with the scope of this project, henceforth this section is concerned with the consequences for citizens. Amongst the most relevant to the project are falling incomes, coupled with high unemployment and rising prices. Figures from Oxfam UK acknowledged that in October 2011, three fifths of workers had their pay frozen resulting in a decline in income. This was particularly evident for workers in the service sector, one of the UKs largest employers. For example between 2011 and 2012 waiting staff experienced a decline in income by 11.2%, whilst cleaning and custodial staff witnessed a 3.4% decline (Hadadd, 2012, 19).

In Scotland the most recent figures reported show that unemployment had fallen, a reduction of over 4,000 from December 2011 (BBC News, 2013). This said unemployment still remains a major problem, particularly amongst economically and socially vulnerable groups such as young people where over one fifth are unemployed and risk falling into the NEET category through lack of prospects (Hadadd, 2012, 20). Furthermore whilst unemployment may have fallen, a substantial proportion of citizens have been forced to take jobs for which they are overqualified and receive insufficient wages and working hours to cover daily living expenses. For example in 2012 the number of those stuck in part time work reached 1.4 million, the highest within 20 years of ONS recording (Hadadd, 2012, 21). Rising inflation has contributed to an increase in the price of food at a rate almost doubling the rate of inflation. Moreover, whilst the minimum wage has been increased by 12.1% between 2007 and 2012, food prices have increased at a rate of 30.5% (Hadadd, 2012, 22).

## **Welfare reform and 'responsibilisation'**

Amongst the most significant changes to public policy initiated by the government have been those made to welfare provision. From April 2013 to October 2017 the Welfare Reform Act will be put into practice. The most prominent changes include the replacement of JSA, ESA, Income Support, Child Tax Credit and Working Tax Credit with 'Universal Credit'. Disability Living Allowance (DLA) is to be replaced with 'Personal Independence Payment' (PIP).

In Scotland emergency funds including Crisis Loans, Social Fund and Community Care Grants are being devolved to local authorities and will be provided via the Scottish Welfare Fund. Other changes include limiting benefits for all working age households, including those with children.

Also relevant is the introduction of the 'Bedroom Tax' which will deduct housing benefit from social housing tenants deemed as being 'over-accommodated', more specifically 14% for one extra bedroom and 25% for two or more (Stirling Citizens Advice Bureau, 2012). Although many of these forms have yet to be implemented, the government has tightened eligibility for benefits causing concern amongst those on low incomes.

The changes described above can be framed with a process policy analysts classify as 'responsibilisation'. Theoretically this process advocates that responsibility for 'security' i.e. financial security, safety, health, etc., should be located primarily in the hands of individuals as opposed to the state. In practice this has involved the government attempting to instil what they believe to be 'responsible' conduct amongst citizens including securing paid employment, saving money, etc, a process originating in the 'welfare to work' agenda followed by New Labour (Rose, 2000 cited in Cochrane and Talbot, 2008, 20). Indeed it can be argued confidently that the responsibilisation agenda is informing developments in welfare policy in that eligibility for benefits and support is becoming more dependent on claimants demonstrating 'responsible' conduct or proving that they are able to uphold it. For instance those currently claiming JSA have to prove to Job Centres that they are actively seeking employment i.e. applying for jobs and attending appointments. Failure runs the risk of having of enduring a fixed term 'sanction'.

Since January 2010 the number of benefit sanctions made against claimants in Scotland has increased drastically; over 5,000 were applied in April 2012 (Citizens Advice Scotland, 2012a). Other relevant examples include the use of tests to determine if claimants of Employment Support Allowance (ESA) 'medically' meet the criteria of being able to claim. Those being declared 'fit for work', irrespective of illness and infirmity, have their payments stopped. A notable case includes a man with both chronic heart and renal disorders being deemed able to work despite the debilitation affiliated to his illness (Elliot, 2012). The use of medical tests to determine eligibility will continue to feature in reforms made to welfare provision. Those currently claiming Disability Living Allowance (DLA) will not automatically receive PIP but will be required to take another medical test (Stirling Citizens Advice Bureau, 2012).

## 'Crisis' and increasing foodbank use

The term 'crisis' is used most commonly to refer to a period where an individual, family or organisation is experiencing severe trouble and/or hardship. Within the context of both the ongoing process of Welfare Reform and the general economic downturn an increasing number of citizens have declared themselves as being in crisis to the point where they require 'emergency situation assistance' often from voluntary organizations in the third sector.

Foodbanks are a clear illustration of this. Figures from the Trussell Trust, one of the UKs leading foodbank charities, highlighted that in June 2012 128,697 people had received support from foodbanks within a 12 month period; an increase of more than 100% on figures from 2011. Moreover 45,000 (35%) were children (Trussell Trust, 2012).

As to why the number of people in crisis and approaching foodbanks is increasing, past research has identified reasons affiliated both to Welfare Reform and economic downturn. The Trussell Trust (2012) highlighted that benefit sanctions and delays were behind 29% of foodbank referrals, whilst low incomes accounted for 19%. Research investigating foodbank use in Hampshire further elaborates these figures. Alongside benefit problems, users identified shortages in income due to inflation, having work hours cut and losing employment altogether as the reasons why they approached foodbanks (McCarthy, 2012).

In addition to reasons why citizens approached the foodbank, the Hampshire research acknowledged some important issues concerning the provision and use of foodbanks. A major issue concerned the difficulties faced by those living in rural communities in accessing foodbanks located in more populous settlements. More specifically those living in rural areas had to pay significantly higher transport costs to access the facility, which it can be argued further aggravated their crisis given that scant income is what brought them to the foodbank in the first instance (McCarthy, 2012). Acknowledged also were issues relating to the 'visibility' of need for foodbank services. For example in more affluent communities households in crisis was much harder to recognize than in more deprived communities where they are highly visible. A final issue concerned the stigma surrounding foodbank use. Clients on the whole used foodbanks without reservation, only one reporting that they felt embarrassed (McCarthy, 2012).

## Stirling local authority; population, poverty and foodbank provision

The results of the 2011 Census revealed that Stirling local authority had a population of over 90,000 people. The largest settlement, by a large majority, was Stirling City where 38% of the total population reside. Other major settlements included Dunblane, Bridge of Allan and Bannockburn (Stirling Council, 2012a). In addition to these settlements, a significant proportion of the Stirling population live in rural communities; some 'accessible', within a 30 minute travelling distance from a settlement of more than 10,000 people, and others 'remote', which include those with a travelling distance longer than 30 minutes (Scottish Government, 2010). Accessible rural communities include Doune, Callander, Cowie and Plean whilst Tyndrum, Crianlarich, Killin and Aberfoyle are amongst the remote.

In 2012 the Scottish Government published the results of the latest Scottish Index of Multiple Deprivation Survey (SIMD). Overall Stirling was identified as being amongst the more affluent of Scottish local authorities. Despite this, certain areas within Stirling were revealed to be amongst the most deprived in Scotland. For instance communities within Raploch and Cultenhove were pinpointed as being within the top 5% of the most deprived in Scotland. Furthermore communities within Cowie, Fallin and Plean and Hillpark feature in the top 20% (Stirling Council, 2012b). Henceforth whilst being amongst the least deprived of local authorities, poverty and deprivation are still prominent issues faced by Stirling citizens, facilitating the need for the service of a food bank, a need which was recognised in October 2012 when a foodbank was opened.

The service is not coordinated by the Trussell Trust but through an independent charity called 'Start-Up Stirling'. Food parcels are donated by local churches, fellow voluntary bodies and local businesses. Referrals are made through partnering organisations including Stirling Citizens Advice Bureau, Stirling Women's Aid and Stirling Council Homeless Advice Service (Start-Up Stirling, 2013). It should be acknowledged before the methodology is discussed that foodbanks are not the only emergency crisis assistance service that Stirling CAB makes referrals to. However as the next section reveals, the research concentrates mainly on the foodbank as Stirling CAB operates a unique and systematic referral system for the foodbank, which could be readily analysed.



## Data collection

To address the research objectives, the study employed a mixed method approach, incorporating both quantitative and qualitative enquiry; more specifically document analysis, a questionnaire and interviews.

When a client approaches the bureau, advisors record details of their cases on a specified client record sheet. Furthermore, referrals to the foodbank from Stirling CAB are recorded using a designated referral form which lists information including why the client was referred and for how long. Using a combination of foodbank referral and client record sheets, numerical data was gathered on reasons why a client had been referred along with their age, gender and the council ward where they lived. Micro qualitative case studies were taken from the documents and used to inform both the research report and a press release. In keeping with CAB principles of preserving client confidentiality, no information was included with which an informant's identity could be revealed.

Although this approach provided a sound data yield, we were looking to explore the reasons behind foodbank use and attitudes to the former in sufficient depth, something the above could not do alone. A voluntary questionnaire was devised with which we could gather further data on the demographics of clients and the circumstances behind their referral. The questionnaire also sought to consider issues such as travelling distance and costs required to access the foodbank, whether or not the client was employed and what other actions (if any) were they taking to manage their difficulties. In addition the questionnaire invited clients to share their feelings on being referred to the foodbank and their attitudes towards the ongoing process of Welfare Reform. 14 were returned (1 blank as client refused to participate).

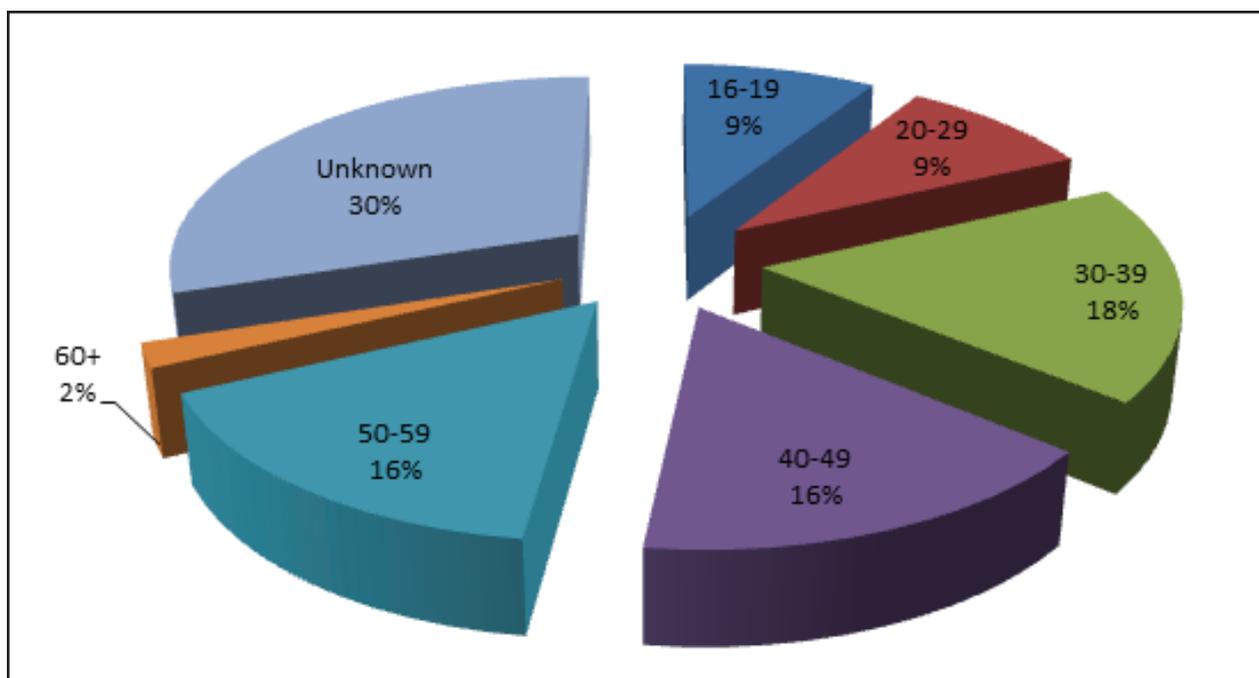
Besides exploring the viewpoints of clients, we were interested in exploring those of providers of emergency crisis assistance, more precisely those who volunteered at the foodbank. Additional contributions from CAB staff were also included. Data from the foodbank staff was gathered using a group semi-structured interview. This particular method was selected as it allows a researcher to follow a set line of enquiry, whilst at the same time allowing flexibility to explore other issues of interest emerging from what the informant discloses.

## Sampling

As stated above, informants were recruited on the basis that they had approached the bureau to seek assistance resolving difficulties attributed to crisis. Sampling henceforth was highly 'organic' in that researchers did not set quotas on age, gender, etc. This sampling strategy was employed as the researchers wanted to explore how foodbank use differed across age and gender, a remit which could not be achieved if sampling was manipulated. Recording of foodbank referrals commenced in late 2012 and remain an ongoing process. To allow this report to be completed within a suitable timescale, a set time frame was set, more specifically referrals up until the end of April 2013 were selected for inclusion. This amounted to 55 referrals.

# Findings

Regarding the demographics of referrals, data collection revealed the following results. In terms of gender, 69% of referrals were male whilst only 31% were female. Excluding 1 individual who was over 70, all referrals, as Figure 1 indicates, where age was known came from working age groups; the largest by a small minority those between 30 and 39.



*Figure 1: Age of referrals*

With regards to how referrals compared by council ward, Figure 2 highlights that Ward 4: Castle had the most referrals, yet again only by a minority with Ward 7: Bannockburn just behind. The fact that both these Wards are the highest is no surprise in that they contain the most deprived communities in Stirling District. No referrals were made from Wards 1, 2 and 5 which are predominately rural areas comprising both 'accessible' and 'remote' settlements.

Data from the questionnaires on distance travelled to access the foodbank further suggests that users came primarily from accessible settlements. Over 60% of informants stated that they accessed the foodbank on foot, 25% taking public transport with the remainder using cars. In terms of travel time two informants stated that their journey took longer than 40 minutes, all others stated that their journey to the foodbank took less than 40 minutes, half saying it took less than 20. Costs for access to foodbanks were low on the whole. Nobody declared that they spent more than £5 to access foodbanks. Whilst four did state that access cost between £3 and £5, every other informant highlighted that access cost less than £3, half stating that expenses were less than £1.

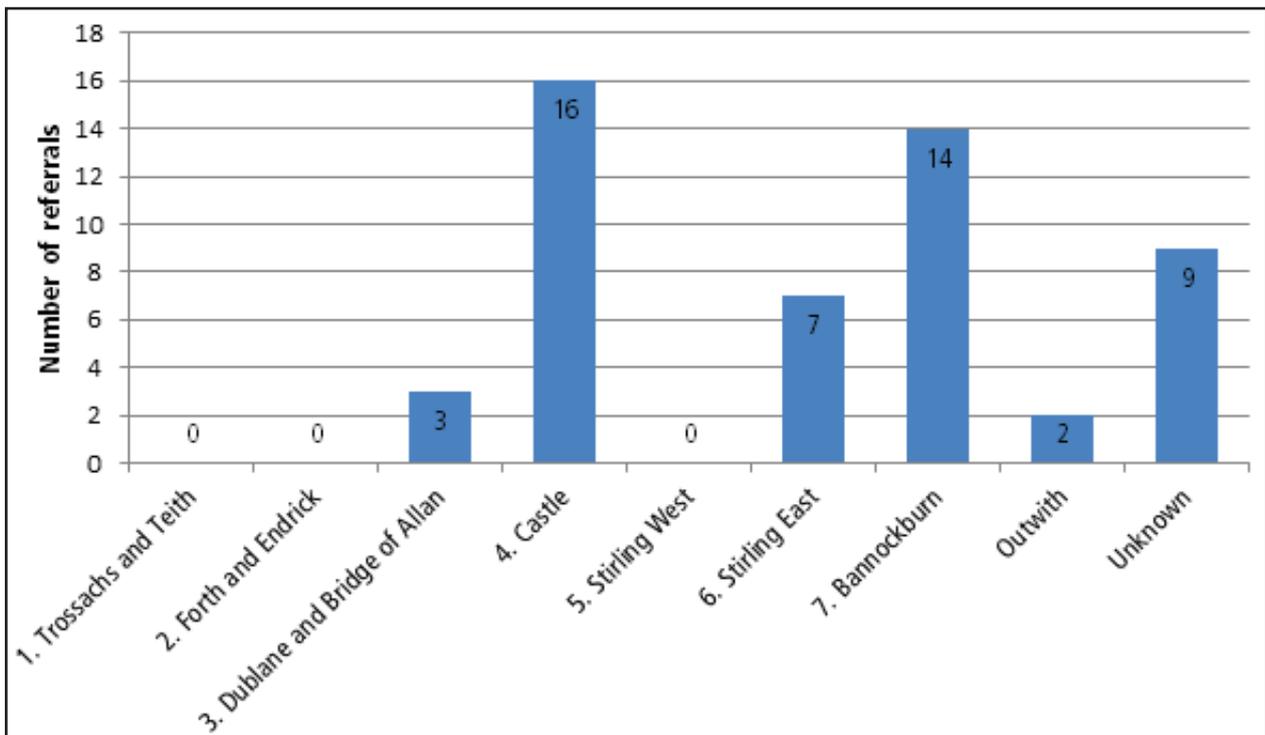


Figure 2: referrals to food bank by council ward 2012.

The questionnaires also recorded data on employment status and ethnicity. As can be anticipated, except for one informant who was retired and two who were employed (one part time, the other on a supply basis) all others stated that they were unemployed. The analysis of client records highlighted that one referral was an EU migrant (see case studies) otherwise in all other instances where nationality and ethnicity were known, all declared themselves to be 'British' and 'white', although one did declare that the British nationality was duelled with another European country.

## Reasons why clients are in 'crisis'

The data revealed a wide variety of reasons why bureau clients identified themselves as being in crisis. In terms of those which can be most explicitly attributed to crisis the largest by a high margin, as illustrated by Figure 3, was benefit delays; often but not exclusively attributed to sanctions. Budgeting difficulties and homelessness were second and third consecutively. Other identified reasons included release from prison, illness and mental health difficulties; factors which can be attributed to 'crisis' either explicitly or implicitly. It should be noted that each individual reason does not represent an individual client, some presented with multiple reasons.

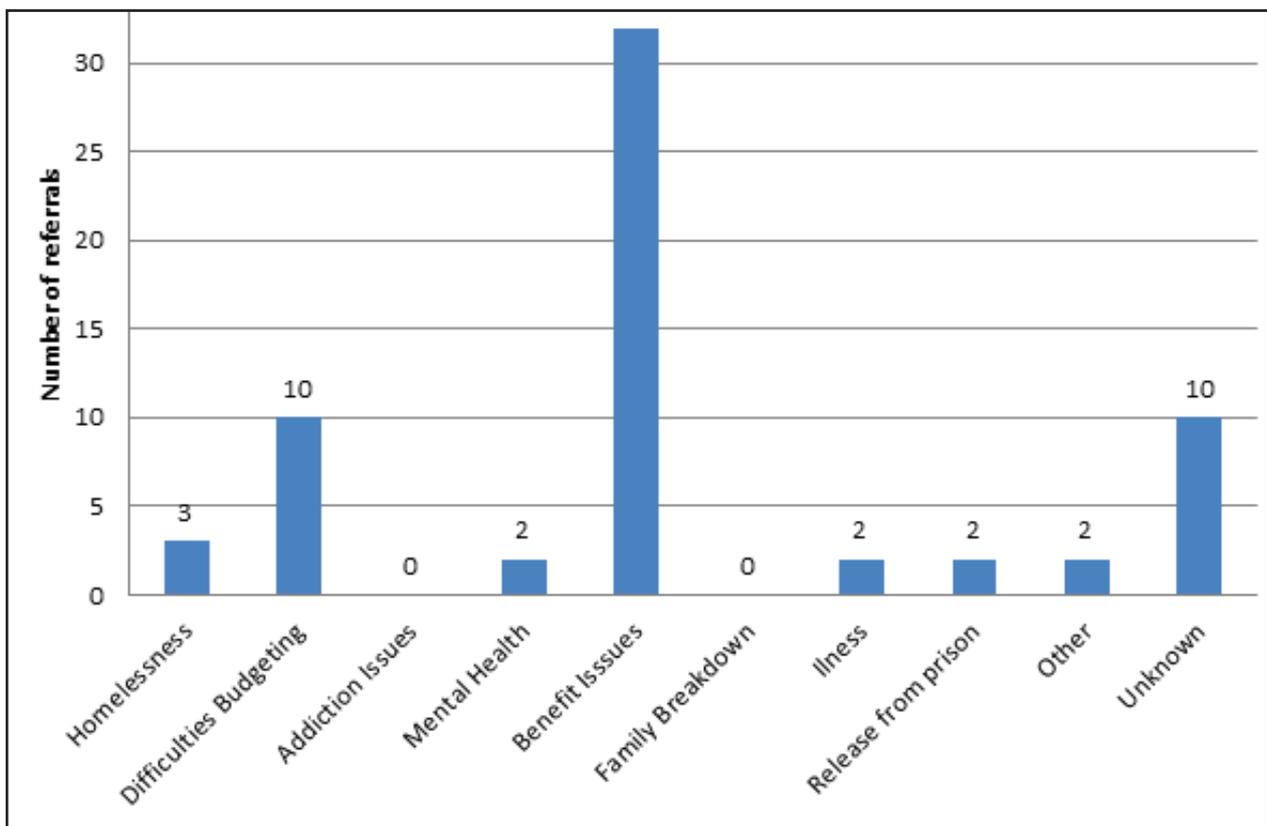


Figure 3: reasons for referral

## Benefit sanctions and delays

The most widely reported benefit sanction reported where those concerning JSA, although ESA sanctions were also acknowledged. Records illustrated that the most common reasons for having benefits sanctioned was failing to honour arrangements conditional to receipt of JSA i.e. meetings, job interviews, not providing essential documents, etc. Regarding ESA, one client reported being sanctioned as they had failed the medical test determining their eligibility. Of great significance is where sanctions had been placed against clients for arguably 'excusable' reasons. This point is illustrated by the following micro case studies:

- ▶ **Client's JSA sanctioned as they had been unable to honour a jobseekers arrangement as their young child was hospitalised with a life threatening ailment**
- ▶ **Client had their JSA sanctioned as they missed an appointment to attend a family funeral**
- ▶ **Client unable to 'sign on' due to illness and endured a JSA sanction despite calling ahead in advance to explain.**
- ▶ **Client's JSA sanctioned for showing up late to an appointment due to delays in public transport.**
- ▶ **Sanctioned client claimed he had not received the letter informing him of the details of a 'triage interview'**

Besides sanctions, evidence demonstrated that benefit delays were equally as likely to force clients into crisis and seek assistance from CAB and subsequently the foodbank. Clients reported having to wait up to four to six weeks for payments of JSA, ESA, Pension Credit and CTC (Child Tax Credit) to come through. This proved particularly problematic for those making fresh appeals and those appealing a sanction. Micro case studies taken from records serve again to demonstrate:

- ▶ **Client with 2 young children referred to foodbank due to CTC delay**
- ▶ **Client having ESA suspended whilst waiting for the decision on an appeal**
- ▶ **Client reported a possible delay of 6 weeks for their benefit to come through, meanwhile they had no money for food**
- ▶ **Client just released from prison, living independently and having no food referred to foodbank as a recent JSA application was going to be delayed**

Relevant to both sanctions and delays were issues attributed to Crisis Loans, more specifically refusals and repayments. It should be noted that micro case studies concerned both the old system and the new Scottish Social Welfare Fund that was implemented in April.

- ▶ **Client in crisis unable to take out a crisis loan as they had taken out 3 already**
- ▶ **A client experiencing a benefit delay was refused assistance under the new arrangements despite reporting that they had not eaten for almost a week and had no money for heating or electricity**
- ▶ **Crisis loan repayment draining a client's resources to the point where they could not afford to buy food**
- ▶ **The client mentioned previously whose ESA was sanctioned after failing the medical test was unable to take out a crisis loan as they have taken out 3 already**

## **Budgeting difficulties and other reasons for referral**

Although not as prominent as Benefit sanctions and delays, a substantial percentage of clients attributed budgeting problems to the crisis they were experiencing. In certain instances, clients reported that their budgeting difficulties were attributed to benefit delays and sanctions. Others reported issues such as unpredicted expenses and insufficient weekly living allowances as the causes.

- ▶ **A pregnant client was referred to the foodbank as they had spent all their benefits buying equipment for her baby and beforehand was dependent on food provided by her family**
- ▶ **Another client who was recently released from prison and living in homeless accommodation reported living on a weekly budget of less than £50, which they stated was not enough to buy sufficient food**
- ▶ **A client living in private accommodation receiving JSA but not enduring a sanction or delay sought a foodbank referral as they were unable to manage their expenses using money from benefits.**
- ▶ **An unexpected cost for a P.V.G application left a client without enough money for food**

The other reasons for referral acknowledged in Figure 3 were dwarfed in comparison to benefit related problems and budgeting difficulties albeit to a much lesser extent. This said, the other reasons still merit an explanation. In virtually every instance an 'other reason' was entangled with either a benefit delay/sanction

or a budgeting difficulty. For instance the case studies selected demonstrate that those referrals for those released from prison were made also on the grounds of crisis attributed to benefits and/or budgeting. The same can be said for homelessness and mental health

- ▶ **Client who was an EU migrant in UK was referred to foodbank as they were homeless after leaving their partner and had no food as they were waiting to find out what benefits they would be entitled to and currently had no money**
- ▶ **The client who was referred to the foodbank due to issues attributed to a crisis loan payment stated that they experienced mental health problems, which impaired their capacity to seek employment**

# Client and service providers' perspectives

The following section looks at the perspectives of client and service providers on 'crisis' and 'emergency situation assistance.

## Client perspectives

This research objective was explored primarily using the questionnaire. Despite the poor return rate, those who returned completed questionnaires shed light on some very important issues attaining to client perspectives.

In terms of clients attitudes about being referred to the foodbank, informants overall came across as appreciative that the service was there. Comments included:

- ▶ **better than nothing, I'm grateful for assistance, I am happy to be referred, any help welcomed, it [the foodbank] is needed at this time, it is a good idea, we are in this together there is no need for anyone to starve in this day and age.**

Two informants did express unhappiness about having to be referred "not proud [at being referred] ... but I have no food or money, I don't like to ask for help but now I have to". Clients also expressed appreciation towards the attitudes of CAB staff one stating that they found their advisor "very understanding and helpful".

Besides accessing Foodbanks, 80% of questionnaire informants stated that they were taking additional actions to manage being in crisis. Four cited that they were appealing a decision, two had sought financial advice, two were applying for a short term loan and/or seeking assistance from another emergency crisis assistance agent, two specified that they had approached the Salvation Army. Other acknowledged actions included selling belongings, applying for 'Hardship Allowance' and seeking assistance from family and friends. It should be noted here that some clients took numerous actions.

As to whether or not clients believed that the ongoing Welfare Reform process would make their situation harder to manage, the response was generally one of indifference. Although three informants stated that they believed it would make things harder, three said that they did not whilst the remaining six were not sure. Alongside stating whether or not they believed Welfare Reform would worsen their situation, clients were invited to share any additional thoughts on the issue. One client directly expressed their opposition to Welfare Reform:

- ▶ **It is likely that current and future policy will do little to help those out of work under the current administration both at the Scottish and UK level**

Other than the above no other informants shared any views, further suggesting indifference.

## Service providers' perspectives

The perspective of the foodbank staff served to both to complement those of service users, whilst at the same time bringing new facts to light.

In terms of the demographics of referrals, one informant accounted for the higher ratio of male referrals in comparison to women was due largely to the fact that fewer support services exist for men in comparison to women. Regarding age bands of referrals, they highlighted similar evidence to that of Stirling CAB in stating that the majority of their referrals were aged from mid 20s to 40s, though reference was made to retired users.

As to why clients were referred to the foodbanks administered by Start-Up Stirling, loss of income, largely as a result of benefit sanctions, were further reinforced as a major cause for referral. Other issues contributing to loss of income included those attributed to work and employment. Indeed the informants put strong emphasis on the fact that referrals came from a broad spectrum in terms of social and economic circumstances. Besides reinforcing the significance of benefit sanctions and employment issues behind foodbank referrals, informants brought new factors to light. Amongst the most noteworthy involved clients losing all their money to 'Loan Sharks', more specifically private lending firms operating in on high streets and advertising on mainstream media; indeed direct reference was made to two retired clients who had fallen foul of the former. One informant expressed their concern regarding the widening visibility of loan companies and the ease at which 'vulnerable adults' could use them:

- ▶ **Supermarket counters are required to hide cigarettes from view... however these [loan companies] are potentially as harmful to health as cigarettes, given the harm they can cause to mental health, particularly of vulnerable adults**

The views of foodbank staff on Welfare Reform were also explored. The general consensus amongst the staff was that despite not being able to state for sure how Welfare Reform was affecting the demand for foodbank services, they believe they had "not seen the worst of it". The increase in clients coming to the foodbank with benefit sanctions was further emphasised within this context. Whilst not explicitly linked to Welfare Reform, another informant highlighted that alongside food parcels, the demand for 'home starter packs' (a service which predated the foodbank by over two decades) had tripled. They attributed this to those with housing issues being "moved around" to a greater extent by public housing services and being re-located to communities where they had no social connections.

In addition to the causes of referrals, service providers were invited to discuss both what barriers clients faced in using Foodbanks and how any barriers could be overcome. Reference was made to societal attitudes, which labelled Foodbanks as “part of the problem not part of the solution”, as to how poverty and disadvantage should be addressed. Negative public perceptions which depicted Foodbanks as providing “hand outs”, they argued, were enough to discourage clients from using the service.

Issues pertaining to rural access were also raised. As to why there were no referrals from the predominately rural Wards 1 and 2, a contribution from a CAB worker shed light on this situation. They stated that emergency crisis assistance has yet to establish a presence in rural communities, in comparison to the highly populated areas, particularly in those which are remote such as Crianlarich.

The Foodbank informants built further on this contribution. They stated that amongst the most prominent barriers in supporting vulnerable households in rural communities, is breaking through a the culture of self-dependency which, despite having positive connotations, can be problematic in rural areas given that vulnerable households and the elderly in particular will not seek external support even if facing intense hardship. They believed that these issues could be tackled by providing services within a ‘push and pull’ context. This involved more specifically offering the service in a situation where those ‘receiving’ assistance would have the opportunity to volunteer something in return. They justify this on the grounds that in being able to give something back, recipients would be less inclined to see themselves as ‘dependent’. Solutions to the problems of loan companies were also proposed. A system of ‘safeguarding’ was suggested that would regulate the extent to which vulnerable adults are able to use services provided by loan companies.

# Discussion

Overall the findings highlighted that whilst clients are in crisis for a number of reasons, those attributed to benefits and social security are the most prominent. These findings offer direct links to past research and theoretical interpretations which account for why increasing numbers of clients in Stirling District are in crisis.

The Welfare Reform process is clearly a factor behind the growth of crisis in Stirling. This is most evident when considering the numerous instances of crisis being linked with the growing use of benefit sanctions. The 'responsibilisation' agenda, it can be argued, is relevant in accounting for the difficulties attributed to this issue. An overwhelming majority of clients who had endured a sanction were in that situation because of poor cooperation with government initiatives designed to promote self-responsibility, most significantly through forceful persuasion into paid employment. What is of particular concern are the incidents where clients have been subjected to punitive measures in circumstances where their cooperation was hindered by factors outside their control. This reinforces an ongoing academic debate that the welfare system has an un-nerving tendency to 'tar all with the same brush' and view those receiving benefits as deviant and problematic, accounting for its increasing use of sanctions and other penalties (Mooney, 2011). Crisis Loan difficulties cannot be linked solely to Welfare Reform as clients reported problems affiliated to both the old and new systems. Responsibilisation however is still relevant in accounting for this. As the case studies reveal, crisis connected (ironically) to Crisis Loans involved either 'limitation' or 'repayment'. To elaborate, clients were either unable to take out a Crisis Loan as they had reached the limit of 3 per person, or the repayment of a previous loan was draining their money. The connotations of both limitation and repayment heavily echo an agenda of self-responsibility promotion within social security.

Whilst Welfare Reform is relevant here, it must be noted that the crisis the data represents is minimally attributed to the 2012 Act and is concerned largely with processes in place before April 2013. At the time of recording the changes introduced by the act had either not yet been implemented or were in infancy as they still are to a large extent today. It can be argued henceforth that this in part accounts for the general indifference of service users towards Welfare Reform and the belief of providers that the worst is still to come.

The links between past research and evidence on budgeting difficulties are less clear. No client explicitly acknowledged the increasing price of necessities, including food and fuel, to the current economic climate. However, the case study evidence on budgeting difficulties highlighted that state provided income was insufficient in managing household expenses, both in terms of being able to purchase daily necessities such as food and being able to sustain larger expenses such as those affiliated to a pregnancy or a required service. Although debateable this evidence

can stand as an implicit link between rising prices and crisis. The situation was similar with employment related hardships in that very scant reference was made to the former. This comes as no surprise given the high percentage of informants who were unemployed. Nevertheless the two incidents where informants were known to be employed either part-time or on a 'supply' basis highlights another possibility for an implicit link in that the income provided is very likely to be insufficient for the simple reason that a Foodbank referral was needed. Further exploration would have been beneficial here in both cases to test the validity of the existence of these links.

The attitudes of the clients towards emergency crisis assistance overall are those of appreciation for the support provided. This is expected and understandable given that being in crisis is very distressing for an individual. Henceforth the existences of measures to address their difficulties, albeit in the short term, are for many, a welcome relief. Even those who were unhappy at having to resort to emergency crisis assistance utilised the opportunity they provided for support. Within this context, the general indifference towards Welfare Reform by informants is understandable. Given the hardships those in crisis face on a daily basis, it is rational to hypothesise that they are likely to be too preoccupied with the difficulties they are currently facing to consider how aspects of Welfare Reform, which have still to be implemented, are going to impact on their lives. Moreover given that emergency crisis assistance is a 'last resort', many believe that their situation cannot get worse.

Gathering the perspective of service providers has clearly been beneficial for the research, both in terms of reaffirming findings gathered from clients and raising new insights for discussion. The link between crisis and high street lending was not considered when selecting topics to investigate. This particular contribution has been invaluable for the reason that it demonstrates how actions, which are widely available to manage crisis are themselves crisis catalysts. This situation is exacerbated further by the fact that scant government regulation on use appears to exist. When juxtaposed against the heightened use of government regulation on benefit access and the affiliated difficulties, it can be argued that as a source of crisis, welfare policy is a two-fold system: it can over-regulate as in the case of sanctions; or under-regulate as can be seen in how easily those in crisis can access facilities which can easily worsen their situation. Service provider perspectives have also expanded the horizons of data collection by offering critical insights on solutions to crisis. Potential solutions have included both 'top-down' strategies such as safeguarding access to high street loans and 'bottom up' which set out to address the root cause of factors considered as possible deterrents for emergency crisis assistance. A particularly interesting insight here concerns issues of 'responsibility'. This issue has been discussed within the context of 'responsibilisation' in that

policies reflecting this ideology have sought by and large to enforce a sense of responsibility on welfare users who are considered 'irresponsible' and at fault for their problems. The situation they acknowledge differs in that potential users of emergency crisis assistance are already very 'responsible'; overly so it can be stated in that it directly restricts their capacity to seek assistance when needed. This further reinforces the argument by Mooney (2011) that those experiencing hardship should not be viewed as a 'problem population' whose circumstances are due to idleness and poor motivation. Emergency crisis assistance including foodbanks may assist in the short-term, *however for a long term solution to be effective the Government must recognise the harm this prejudice causes and inform policy accordingly.*

On the whole the research was successful in satisfying what it set out to achieve. The reasons why increasing numbers of citizens in Stirling District are declaring themselves in crisis and requiring emergency crisis assistance were identified and explored. Difficulties attributed to benefits were by far the greatest cause, both in terms of clients being sanctioned and experiencing bureaucratic holdups. It must be remembered however that benefit issues are not the only cause; factors attributed to difficulties with budgets are also capable of driving households into crisis. It should also be remembered that causes are not static in that issues relating to benefits and budgeting are highly entangled with issues including mental health, illness, etc.

# Conclusion

On the whole the perspective of service users towards emergency crisis assistance was one of appreciation although some did express that they were unhappy about having to ask for help. From the perspective of the foodbank staff, unhappiness at asking for help is considered a major barrier to the provision and use of support services, particularly in rural communities. They propose that to address this barrier, it is important to provide services in a context where users can feel they are not being treated as dependents.

Finally the research set out to frame both the identified reasons and perspectives of service users and providers within the context of Welfare Reform and the general economic downturn. Welfare Reform does in part serve to account for the growth of crisis in Stirling District. By Welfare Reform, the findings referred almost solely to less recent processes, specifically benefit sanctions which have been in place before the 2012 Act was implemented but have been intensified as part of the wider programme of reform agenda. Overall it is still too early in the implementation process for a thorough evaluation of new measures, i.e. Universal Credit, Bedroom Tax, etc to be carried out. Having said this, the view of service providers forecast the hardships it will likely generate. The connections between the findings and the general economic downturn were considerably vaguer. Regardless they are sufficient to demonstrate how within an era of economic instability and uncertainty, the management of household incomes and resources is becoming increasingly difficult to the point where emergency crisis assistance is required to provide hardship relief.

Overall crisis and emergency crisis assistance are issues of significant concern in Stirling District and are likely to be so for the foreseeable future.

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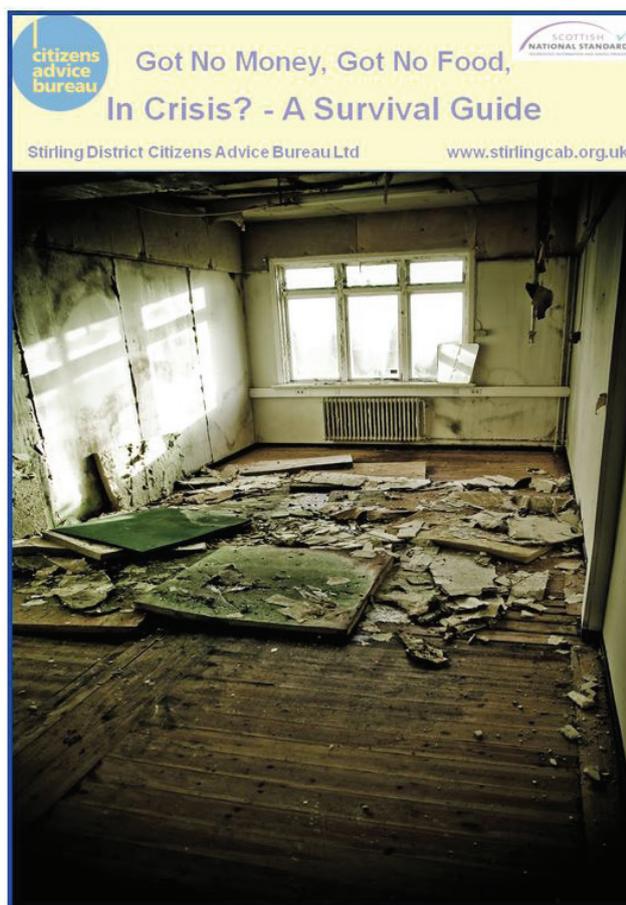
*Appendix 1: Questionnaire used to gather information for clients referred to foodbank*

## In Crisis - survival guide

As well as this research and report, Stirling CAB wanted to offer solutions to those in crisis and in need of support. In order to do this, Stirling CAB have written and produced a survival guide.

The guide provides information, advice and guidance to anyone in the crisis situation of not having enough income to feed themselves or their dependents. There are a variety of reasons that could cause such a situation: homelessness, a delay in benefit payments, benefit sanctions, budgeting or issues at home causing no access to any money. The guide sets out to explain:

- What help exists for Crisis situations – eligibility for that help, is it financial, what how to apply and where to go.
- How to challenge decisions and if appropriate seek compensation for the hardship caused due to benefit processing mistakes or delays
- How to appeal - Job Seekers Allowance sanctions that you consider harsh or unfair or Scottish Community Welfare Fund decisions that you consider wrong.
- A list of other sources of help - with associated issues - debt, budgeting homelessness, where to go and how to access support.



Stirling District Citizens Advice Bureau is a member of The Scottish Association of Citizens Advice Bureaux: Scotland's largest independent advice network. CAB advice services are delivered using service points throughout Scotland, from the islands to city centres.

**The CAB Service aims:**

to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their need effectively

**and equally**

to exercise a responsible influence on the development of social policies and services, both locally and nationally.

The CAB Service is independent and provides free, confidential and impartial advice to everybody regardless of age, disability, gender, race, religion and belief and sexual orientation.

**[www.stirlingcab.org.uk](http://www.stirlingcab.org.uk)**

**[SessionSupervisor@StirlingCAB.casonline.org.uk](mailto:SessionSupervisor@StirlingCAB.casonline.org.uk)**

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The Norman MacEwan Centre  
Cameronian Street  
Stirling

FK8 2DX

Tel: 01786 470239

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