

No money, no food

A study of crisis assistance

Stirling CAB set out to identify and explore the reasons why an increasing number of citizens in Stirling District are being declared as in 'crisis' and requiring assistance from emergency situation assistance bodies such as crisis foodbanks. It did this by exploring the perspectives of service users and providers, and to frame both within the context of Welfare Reform and the general economic downturn.

To achieve these objectives, a mixed method approach was followed; data gathered from foodbank referrals, case studies, and voluntary questionnaire further collected evidence from bureau clients. A qualitative group interview was conducted with the staff of the crisis foodbank operated by 'Start Up Stirling'.

Clients and their perspectives

The majority of referrals came from the council wards with the highest level of deprivation: Castle and Bannockburn. Male referrals greatly exceeded female and 98% were of working age.

As to why clients required a referral to the foodbank, the greatest factor by far was benefit sanctions, at 58%. Case studies revealed that the most widespread sanctions were those to Job Seeker's Allowance. Of great concern were instances where clients were sanctioned for not honouring the arrangement due to highly excusable factors including public transport delays, illness and bereavement. Case studies also highlighted slow processing of benefit claims by state agencies and problems with crisis loan eligibility.

When asked how they felt about being referred to the foodbank, the general perspective from clients was one of gratitude and appreciation; some however were unhappy about being in a situation where they had to ask for help. Besides being referred to the foodbank, 80% of informants who completed questionnaires stated that they were taking additional actions to manage their difficulties. The most prominent of said actions was to appeal a benefit sanction however some stated that they had approached other organisations including the Salvation Army, sold belongings or sought help from family and/or friends.

Client perspectives on the ongoing process of Welfare Reform by and large reflected a sense of general indifference. Whilst a small minority did state that they believed Welfare Reform would make their situation more difficult, the majority were either unsure or did not think it would make things worse.

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Service providers' perspectives

Service providers' perspectives both complemented what users had stated and brought new facts to light. Whilst agreeing that benefit sanctions and employment issues were prominent factors behind foodbank referrals, they also raised the issue of 'Loan Sharks' and private lending firms operating on high streets and advertised in mainstream media. They argued that lending agencies are as hazardous to mental health and wellbeing as smoking is to physical health, yet they are advertised heavily and can easily entrap vulnerable individuals and groups. They argued that a tighter process of 'safeguarding' access to private lending was required.

Service providers also noted the barriers preventing those in crisis from seeking assistance. By far the most prominent was the perception that foodbanks and emergency crisis assistance were seen by those in need as 'handouts' and could be seen in terms of the wider dependency problem. Reference was made to access difficulties for those living in rural communities.

In contrast to clients, informants from the foodbank did not come across as indifferent to Welfare Reform and believed that more hardship was on the horizon. However they could not specify for sure if Welfare Reform was a catalyst behind increasing foodbank referrals.

Conclusion

As can be deduced from the above, issues pertaining to social welfare dominated the findings, nevertheless crisis attributed to factors including budgeting difficulties and homelessness were also of importance. A general theme which came across was the fact that incomes sustained either by welfare payments and/or unsustainable employment was insufficient to manage the costs of daily household management.

It was concluded that Welfare Reform was clearly a catalyst behind the growing demand for emergency crisis assistance. However the research shows that demand may not be due to the features of the Welfare Reform Act 2012 and affiliated policies currently being implemented. These initiatives are in their infancy and it is too early to systematically explore crisis affiliated with them. Of greatest significance within the wide context of Welfare Reform, are processes operating before April 2013; specifically the increasing use of benefit sanctions and other punitive strategies.

This could partly account for services users being generally indifferent to Welfare Reform. However a more plausible reason concerns the fact that at the time of referral, clients are likely to be too pre-occupied with the difficulties they are currently facing to be concerned with potential threats to welfare in the future. Indeed the fact that for many, emergency crisis assistance is a last resort may suggest that they believe things cannot get any worse.

The links between the findings and the general economic downturn were less clear than the link with Welfare Reform. However it was argued that from the data, a stable interpretation can be generated that is compatible with the main characteristics of ongoing economic hardship, including rising household prices and expenditure, which are significantly out of step with household incomes. Especially where those incomes are generated from unstable employment and reduced benefit related income.

The research commenced in February 2013, and was carried out mainly by the Social Policy Research Team at Stirling CAB. Support was also given by the advisers in the bureau and staff at Start-Up Stirling. The quantitative data was gathered using records of 55 clients from October 2012 to the end of April 2013.