HARD CHOICES:
REDUCING THE NEED FOR FOOD BANKS IN SCOTLAND
This summary report was produced for CPAG in Scotland by Jane Perry, an independent social researcher and Hanna McCulloch from CPAG in Scotland.

It draws on a wider research project called Emergency Use Only which was jointly conducted by Child Poverty Action Group, the Church of England, Oxfam and the Trussell Trust. The project examined the underlying causes of food bank use, how food bank use fits with wider coping strategies, and what might be done to reduce the needs that lead to food bank use.

Emergency Use Only used a combination of methodological approaches to seek to understand food bank use. This included interviews with 40 food bank users at seven Trussell Trust food banks (including six in Scotland highlighted in this report). These interviews helped to shed light on the factors that are driving food bank use in the UK, supported by additional data collected from more than 900 recipients at three Trussell Trust foodbanks and an analysis of the 178 clients accessing an advice service at Tower Hamlets Foodbank.

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Our biggest thanks go to the participants and their families for giving their time to the project, and for being willing to share their stories and allowing us to share them here. Their identities have been protected by changing their names and, where necessary, key personal details, but all the words quoted are their own. We hope this report does justice to their honesty, openness and bravery.
INTRODUCTION

This report explores in depth the stories of six families accessing food banks in one Local Authority area in central Scotland. It uses them to illustrate the findings of wider UK research of which they were a part, and to discuss the implications for policy makers, services providers and employers in Scotland.

Emergency Use Only identified the key drivers of food bank use across the UK and the particular role that failings in the social security system have had in increasing demand for emergency food provision.

The research allowed us a glimpse into people’s lives and provided us with a wealth of information about how people’s experiences, their surroundings and the services they access affect their financial situation.

As well as illustrating how delays, sanctions and administrative problems are causing many people to use food banks, Emergency Use Only allowed us to explore what the role of local services and employers might be and how these actors might helpfully respond.

This report seeks to learn lessons about what might be done at the local and Scottish national level to contribute to a reduction in food bank use and to mitigate the impact of income crisis on children and families in Scotland. It makes a series of recommendations for Scottish policy makers, based on the Emergency Use Only findings, but also informed by Child Poverty Action Group’s (CPAG) wider research including the CPAG Early Warning System.

We believe the findings and the stories which illustrate them demonstrate that, while the key drivers of food bank use lie at UK level, there is a role for the Scottish Government and local authorities to play in maximising family incomes, minimising the cost of living and ensuring that local services meet the needs of families struggling to make ends meet. Taken together all of these actions should take us a step closer to removing the growing need for food banks.
INTRODUCING OUR PARTICIPANTS

Six households from central Scotland were interviewed as part of the wider UK research project. This report highlights their stories as examples of the experiences of food bank users in Scotland. Their names and some personal details have been changed, but the stories and words are their own.

Robbie and Donna are a young couple with 3 small children. Both parents have moved in and out of employment over the last few years. They were both looking for work, but this was made more difficult by Donna’s struggles with depression and anxiety. They visited the food bank after changes to their jobseeker’s allowance and Income Support meant their money was stopped temporarily.

Aileen is a young woman in her early 20’s had recently returned to Scotland after spending some time with relatives living elsewhere. Currently unable to work because of complex health problems, Aileen was waiting for an assessment for Employment Support Allowance but struggling to meet her basic living costs in the meantime.

Maddie and Neil are recovering from substance addiction and were struggling to afford to pay their transport expenses to access rehabilitation. Neither is employed but both hope to find employment once they are further down the path to recovery.

Christie is an older woman who suffers from arthritis. Her health had recently deteriorated, and she had lost her job. Like Aileen, she was waiting for her applications for disability benefits to be processed.

Barbara had a good professional job until her mental health deteriorated rapidly after the death of her partner. Her problems meant she repeatedly failed to attend her Work Capability Assessment, leaving her with no income at all.

Aleksander and Elena are a young couple who just had their first baby. Aleksander works but the couple were referred to the food bank by their family nurse because their income wasn’t sufficient to cover everyday essentials along with the extra costs of having a new baby and a new house to furnish.
Use of emergency food aid in Scotland and across the UK, particularly in the form of food banks, has dramatically increased over the last decade. Figures from the Trussell Trust show that, in 2014/15, 117,689 people, including 36,114 children were provided with three days emergency food by Trussell Trust food banks in Scotland. The number of people referred two years earlier was 14,318.

The increase in use of food banks in Scotland has been high on the political agenda and in 2014, the Scottish Government presented its “Emergency Food Aid Action Plan” which outlined its intention to tackle food poverty and food bank use by building capacity, fostering links to money advice services and improving sustainability. It has also committed £1 million over a two year period to support work aimed at helping combat food poverty in Scotland.

Recent research from the Poverty Alliance – Making Connections: A Study of Emergency Food Aid in Scotland – which was commissioned by the Scottish Government has contributed to a better understanding of the range of support delivered by emergency food aid providers and identified better ways for clients to be referred to the additional support they might need. The report highlights that a preventative approach is required, focusing on decent incomes, and access to affordable nutritious food, but that ultimately it is action to increase the adequacy and efficiency of the social security system and address in-work poverty which will have the biggest impact.

While the vast majority of social security, tax and employment powers are reserved to Westminster, the Scottish Government also has control over policy areas that might have an impact on food bank use in Scotland. Amongst others, these include the Scottish Welfare Fund, education and training, housing, health and social services. It is also clear that further powers will soon be devolved and that these too could potentially be used to reduce demand for foodbanks.
WHY DO PEOPLE USE FOOD BANKS?

The Emergency Use Only research project revealed that, across the UK, food bank use was most often attributable to a sudden, identifiable loss of income. The causes of such shocks in people’s lives are many and varied, and the social security system is a vital safety net for all of us at such moments. Yet, as the report showed, aspects of the social security system are not always operating as intended.

For too many people the immediate income crisis that had caused them to use the food bank was linked to the operation of the benefits and tax credits system with common problems including sanctions, reductions in disability benefits and long waits to access benefits. The research pointed to a pressing need for practical, measured changes in policy and practice to prevent a life-shock becoming a crisis and to prevent a crisis leading to food bank use.

The UK wide ‘Emergency Use Only’ research found that:

- Most food bank users were facing an immediate, acute financial crisis – either a complete loss of income or a very significant reduction in their income had left them at crisis point, with little or no money to put food on the table.

- Acute financial crisis could be prompted by a sudden loss of earnings, or a change in family circumstances such as bereavement or homelessness. However, for between half and two-thirds of the people for whom additional data was collected, the immediate income crisis was linked to the operation of the benefits system (with problems including waiting for benefit payments, sanctions, or reduction in disability benefits) and tax credit payments.

- The emergency support available to people at a time of crisis was not sufficient to prevent them having to turn to a food bank. Many participants were not aware of the various emergency payments available in different circumstances, and even fewer were receiving them. Only half (or less) of the users we spoke to across the UK knew they could seek support from the localised provision which, from 2013, replaced the Social Fund (the Scottish Welfare Fund or Local Welfare Assistance Schemes in England). Furthermore, very few of those potentially eligible had been awarded short-term benefit advances or hardship payments.

- The acute crisis that led the people we interviewed across the UK to have to turn to food banks was set against a backdrop of complex, difficult lives. It was common for food bank users to have experienced ill health, bereavement, relationship breakdown, substantial caring responsibilities or job loss. Many lived on constantly low incomes. People with mental health problems appeared to be particularly at risk.
For participants in our in-depth interviews, both across the UK and in Scotland, food bank use was primarily in response to an immediate and severe financial crisis: something had happened which had left them without enough income to buy sufficient food for themselves and their families. Most families viewed food bank use as a short-term or emergency measure.

An ‘acute’ income crisis – a specific, identifiable event which had left the household without any income at all or with their income dramatically reduced – was the dominant reason people gave for using food banks. Food bank use solely as a result of ongoing, chronic low income, without being attributed to a particular identifiable event, was less common.

Some participants described what they would have done without the food bank: relying on family, borrowing or making do. Others reported that they would have been completely bereft without it, or might have resorted to stealing to feed themselves and their families.

Most people interviewed across the UK had turned to food banks as a last resort, when other coping strategies had failed or were overstretched. Deciding to accept help from a food bank was described by participants as being ‘unnatural’, ‘embarrassing’ and ‘shameful’. Considerable personal strength and dignity was also shown by participants, with many displaying great resilience in spite of their circumstances.

“[My family thought] people need food banks because they are not budgeting, they are on drugs or they are on alcohol or they are not using their money properly or they are being blasé and they are abusing it, rather than because they need it as a tool to move forward. So that’s their reaction, ‘Argh, a Food Bank. Oh how dreadful. How could you be so lowly, how could you get down to that stage that you need the food bank?’”

Barbara, central Scotland

**ACUTE INCOME CRISIS**

**Why ... food banks?**

**Acute income crisis:**
- Complete loss of main income
- Dramatic reduction in income

**Chronic income crisis:**
- Ongoing severe inadequacy of income
Although an immediate, severe financial crisis was often the ‘last straw’ that had brought people to the food bank it was rarely, if ever, the entire story.

Participants’ life stories, from Scotland and the rest of the UK, often revealed a number of income shocks in their past which had contributed to their current situation, including:

- Loss of earnings from employment - through redundancy, loss of work through ill health, caring responsibilities or delayed wages.
- Change in family circumstances - adults forming or leaving relationships, new babies, or older children moving into or out of the family can trigger a challenging period of change. The frequency of bereavement among food bank users was a striking feature of this research.
- Homelessness accounted for 3.4% of referrals of referrals to Trussell Trust foodbanks in Scotland in 2014/15.

"[My partner dying], it had a snowball effect. From being a [home] owner...[having a good job], in a great relationship, him dying, snowballing effect, losing everything... losing my home...It’s just like there is one thing after another, it’s like a domino effect.”

Barbara, central Scotland
When Aleksander and Elena first came to Scotland they worked together in a bakery, doing 12 hours shifts each day. However the agency they had used to find the employment suddenly stopped phoning them without warning or explanation, so they were both left without any work.

“We were working for an agency and they didn’t call us for two weeks. So I had to find another job. I don’t know why they just didn’t call. We waited... but we needed to work and they not call for us. The agency didn’t tell us why”

Elena was seven months pregnant at this stage so did not look for another job but Aleksander found work in a factory after a few weeks. At the time of their food bank referral, Aleksander was only working between 20-25 hours a week. He would like to work more but said there were limited hours available. He earns the minimum wage and his income from work fluctuated between £200 and £150 per week.

Both Aleksander and Elena would like to have better jobs, but feel held back by the limited transport links in the local area and by attitudes to people who don’t have English as their first language (despite being fluent in English).

Aleksander and Elena were referred to the food bank by their Family Nurse because their income simply wasn’t sufficient to provide for themselves and their new baby.

Though they were claiming child benefit, a lack of information and advice (see page 15 below) meant that the couple were not claiming all the benefits and tax credits they were entitled to.

The couple said they do not socialise and any money they have is spent on getting to work and buying nappies and food. They have also been trying to put money aside to furnish their flat. Currently they don’t have flooring or a table.

By their own estimations, after other essentials are paid for they have as little as £20-30 a week to put towards toys, clothes, furniture, prams and all the costs attached to having a new baby and setting up a home.

Uncertainty over exactly how much Aleksander would earn each week (which depends on how many hours he was assigned) was making budgeting even harder.
EMPLOYMENT: Unpredictable working hours, low pay and employee behaviour

CASE STUDY: Christie

Christie is married and lives with her husband:

“...The kids have all grown up and moved away, I lost my job so I am on a low income.”

Christie has arthritis in her hips, shoulder and knees. Until January 2014, she had been employed as a care assistant, which she enjoyed and which provided take-home pay of around £800 per month. However, as her health deteriorated, work became more difficult for Christie.

“I was still working, I had been taking [painkillers] for relief and I went up and I just leaned over the dog to shut the curtains and down I went like a ton of bricks, so I was off sick with that and I had to get X-rays and that but there was nothing broken. They [her work] sent me for a medical and they deemed me unfit for the job.”

As a result, she was transferred to a desk-based role. After covering the job for some time, Christie had expected to be given a permanent post and was surprised when, after being interviewed, she did not get it. She was told that she was “not confident enough”, though she feels her health condition was relevant to the decision. She described the whole thing as being a “horrible experience”.

“I was used to going out working and bringing in £800 a month, everything was kind of tickety-boo and then go you from that to having to I wouldn’t call it begging like but having to ask for money from the government to keep you, it’s quite a stoop.”

Christie would like to return to employment, but worries that her arthritis might make this difficult. She already takes quite a lot of painkillers and doesn’t want to have to take any more as she worries about the impact this will have on her health. She described her main barrier as a lack of suitable jobs.

At the time she accessed the food bank Christie was receiving the ‘assessment phase rate’ of ESA, having been waiting two months for an appointment about her claim for contributory ESA. She had also applied for Personal Independence Payment and was waiting to hear about that too.

“I am still waiting on that [an Employment and Support Allowance (ESA) assessment]. I am still waiting on the appointment coming through for that. I am not quite sure, I have been on it from February [2 months previously] so I don’t know how long, but I filled out the form and I have sent it back so I am not quite sure how long it takes.”
THE BENEFITS SYSTEM

Many food bank users across the UK had found it difficult to find their way around the benefit system, which was seen as complicated, remote and, at times, intimidating, especially for those trying to resolve problems that had occurred with a claim. A lack of clear communication about what help was available or how to access it was particularly a problem for people who had always worked and never claimed benefits before.

CASE STUDY: Robbie and Donna

Robbie and Donna, who have three young children, were referred to the food bank when changes to their benefit claim had meant that their jobseeker’s allowance (JSA) and Child Tax Credit payments were stopped temporarily. They had been told that it would be up to 6 weeks before their money was reinstated, leaving them with only £95 Child Benefit per fortnight.

Robbie described how the lack of information from the Jobcentre increased feelings of uncertainty and powerlessness:

“These [how long it will be for benefits to be paid] are the kind of things we do not get told though. It was just a case of ‘this is what you need to do’. All right - but what happens after that?”

Robbie then went on to explain how there had been a further delay to them submitting their benefit application because “we did not know how to fill it in”.

Both parents had moved in and out of employment over the last few years. They were both currently looking for work, but explained how this was made more difficult by Donna’s poor mental health, which had been exacerbated by the couple’s money worries.

“I had post-natal depression with [my first baby]... And then I just sink back into it but just now is the worst I have ever been. Everything that is getting flung at us is making it even worse. It is making me think things I should not be thinking.”
THE BENEFITS SYSTEM

CASE STUDY: Barbara

Barbara had enjoyed her professional career until she suffered a breakdown after the death of her long term partner. She was referred to the food bank after having her ESA stopped for failing to attend a Work Capability Assessment. Although Barbara described the situation as being “entirely her own fault” it was clear from the interview that her failure to attend appointments had been exacerbated by her severe depression.

“I missed a medical and as a result of that they took me off the system. The system closed down, so then it is really like an appeal system to see if I had due cause for missing the appointment. But all the paperwork for it took months to fix out, they’ve looked at it said ‘yes, you did have due cause not to attend the medical’. I will get another medical and they have reinstated where I am.”

At the time of her food bank visit Barbara had been without income for 3 months. She had been advised that the only way for her to access social security payments would be to claim jobseeker’s allowance:

“What they did say was...you could go and apply for Jobseekers Allowance, I says I can’t legally do that because I will be fraudulent...I am not going there to sign on to say that I am fit for work when I am not fit for work. And that’s why I had no money. They said their hands were tied, they couldn’t do anything. I was off their system, but I couldn’t go onto another system so I was kind of in the middle.”

Other than a £45 crisis grant she had had no income for a three month period. During the period of her ‘mandatory reconsideration’ she reports not being eligible for a short term benefits advance or any other support. She had mounting debts including rent arrears and missed payment to energy and phone companies.

Although, by the time of her interview, Barbara knew the ESA would be reinstated, she did not yet know when that would be.
Aside from immediate income crisis, participants also described the ongoing impact of living on a low income. Long-term low income was sometimes a product of wages being low or unreliable (see Aleksander and Elena – p7). For others like Christie, it was also attributed to low benefit levels:

"I do when I have got enough money I try and buy dry goods, pastas, sauces, cheaper things...I live sort of on a week to week basis just on my ESA but obviously money has been tight it’s difficult, it’s very, very difficult.”

(Christie)

Some families were not receiving benefit they might have been entitled to, either because, like Aleksander and Elena, they had failed to claim or because they had had claims refused.

For others, their income from benefits had been reduced through deductions for repayments:

"The most I have not eaten for is two weeks. Just nibbling bits of chicken but apart from that it does not bother me to eat.”

(Aileen)
COSTS AND DIFFICULTIES WITH TRANSPORT

Robbie and Aleksander described how difficult it can be to maintain employment when transport links are unreliable and expensive.

Robbie described having been sacked from his catering job in a country hotel because of having to run for the last night bus home rather than working late to complete tasks:

“A couple of times I had to run in front of the bus, to get on the (last) bus. And then the next day they (my employer) would say ‘You did not finish your job last night.’ and I said ‘I had to run for the bus. Then they said ‘Right, you have got a week’s notice. That is it.”

Robbie and his partner had also been unable to get to the advice centre to access help relating to the problems they were having with their benefit claim (see page 14 below).

Barbara also found that the cost of transport created a barrier for her when she wanted to access a crisis grant under the Scottish Welfare Fund. She was awarded £45 over the phone but was told that the only way to access it would be to come to the office to pick it up. They said they could not transfer the money to her bank account:

“I got a Crisis Loan the other week there when they says go down into [a town 8 miles away]... I had to search about looking for money to get the bus fare down. I said, “Can you not put it into the bank account?” That’s how bad it was.”

The experience of some participants suggest that the manner in which public services are designed do not always consider the extent to which transport costs act as a barrier – and the longer term impact that might have, both in terms of individual wellbeing and public finances.

CASE STUDY:
Maddie and Neil

Maddie and Neil are recovering from substance misuse. They were referred to the food bank because their joint income of £103 a week was not sufficient to cover their living expenses, which included both needing to pay for travel to the addiction centre six days a week.

“It’s costing £80 a week I worked it out. Sometimes it would be cheaper just doing drugs...the public transport - it’s just ridiculous.”

The couple both receive treatment relating to their recovery from substance misuse at the centre. They believe they may soon be eligible for a bus pass if their recovery continues as planned.
Aileen and Barbara had received help from the Scottish Welfare Fund and had found the assistance extremely helpful.

However, the research also highlighted problems with the system which participants felt needed addressing. These included

- **Lack of awareness of the Scottish Welfare Fund:** Three of the households we spoke to had not heard of the Scottish Welfare Fund. This included Elena and Aleksander, a low income family with a new baby living in an unfurnished house and a family with three children whose income had been reduced to £40 per week.

- **Difficulty accessing the Scottish Welfare Fund awards:** At the time of the interviews, those in need of a crisis grant or community care grant had to pick up the award from the council offices in person. For Barbara this involved a £5 return bus fare which she could not afford.

- **Incorrect information about the Scottish Welfare Fund:** Barbara reports that she was also told that she was only entitled to one crisis grant in any 12 month period, which should not be the case according to Scottish Government Guidance.

- **Delays processing applications for the Scottish Welfare Fund:** Aileen told us she received a decision 15 days after her application for a community care grant, but that it took another two weeks to get the goods delivered to her house, causing a delay in her moving into her new tenancy.

"Usually well they give you a [community care grant] decision within fifteen days and then it can take two weeks after that. So you are talking about a month.”

Aileen

**Background:**

**Scottish Welfare Fund**

From April 2013, elements of the discretionary Social Fund were replaced with localised schemes – known as the Scottish Welfare Fund and, in England and Wales, Local Welfare Assistance Schemes.

The Scottish Welfare Fund is a national scheme delivered by Local Authorities. It is intended to provide support (either a financial payment or in-kind award) to people and households experiencing difficulty. Awards can be made by way of:

- **Crisis Grants:** Intended to provide a safety net when someone experiences a disaster or emergency situation, such as a fire or flood and there is an immediate threat to health and safety.

- **Community Care Grants:** Intended to enable independent living or continued independent living and prevent the need to go into care. A Community Care Grant may also be able to help a family facing exceptional pressure.
Most participants interviewed in Scotland described how using credit and debt formed part of their immediate coping strategy, but also how repayments of long-term debts had a significant impact on their household’s disposable income.

**Pay Day Loans**
Robbie and Donna described how they were stuck in a ‘cycle of debt’. They admitted taking out weekly payday loans of more than £100 to cover basic living expenses and other debt repayments (totalling over £50 per week).

The couple also had old debts which they were not paying at the moment, including £1200 on a credit card and £700 on an old phone bill. They reported that they had recently tried to consolidate their loans but had been advised that this would result in their monthly payment being increased by £50 per month, which was unaffordable. They expressed an interest in going bankrupt but report being told this was not an option for them.

Robbie and Donna explained they had not accessed help with debt or benefits because:

> “it was too expensive for the two of us to go... it would be £7.60 or £10.50 depending on the [bus] driver if we had to pay for the kids or not. So that is too much money, money that we could have used for something else rather than going to the advice shop.”

Robbie and Donna explained they had not accessed help with debt or benefits because:

> “I never get loans to go and buy ourselves something – it is always something for the children or gas.”

> “We never actually managed to go out and buy stuff like clothes for ourselves. It is just...”

> “...it is always the children that I take a loan out for. I have never bought myself something. There is no point in putting myself into debt for myself.”

> “It was a pay day loan from years ago. It’s a mugs game but again I could have just put my head in the sand but I thought right they need to be paid...it’s the way it had to be...it’s horrible and it should be illegal now. They shouldn’t be allowed.”

**Debts to energy companies**
A common theme amongst the families we spoke to was their use of prepayment gas meters. Three of the families were using meters and in the case of another participant the energy company was planning to install a meter because the individual had not paid her bills (due to having zero income). While prepayment meters can help with budgeting they are often the most expensive way to pay for energy.

Another participant told us that the energy company was recouping outstanding debts through the meter. The family were never sure how much would be recouped.

> “Just now we are paying back so much debt to the gas. So if I take out a loan and I would say put fifteen pounds in the gas. Sometimes it would be good enough and they would just take a couple of pounds off but the last time we did it they took the full ten pounds of us because we owed them it.”

> Donna
ACCESS TO INFORMATION AND ADVICE

Several of the families we spoke to in Scotland would have benefited from access to high quality advice about their benefits entitlement. For some participants, timely, high quality advice might have prevented the individual from having to use the food bank.

A welfare rights worker, for instance, might have been able to advise Barbara that claiming JSA would not have been fraudulent. They might also have helped her to access another Crisis Grant after she was given the impression that she should only be entitled to one award in a 12 month period.

Aleksander and Elena, reported that they were not claiming any benefits apart from Child Benefit (they had found out a few weeks before the interview that they might also be eligible for Child Tax Credit and had asked for a form to apply for it, but had not yet received this). However, the information they gave suggests that they might be eligible for Working Tax Credit and Maternity Allowance, both of which the couple were not aware of. They had not heard of the Scottish Welfare Fund, Sure Start Maternity Grant or Healthy Start vouchers despite having used the local advice service.

They described the lack of information on benefits, childcare and other support services as a barrier to them becoming more financially stable.
Participants did report positive experiences of many local services. For example, Aleksander and Elena had been referred to the food bank by their family nurse, who they said was very helpful. They also had positive experiences of local housing services, having recently been allocated a two-bedroom house by the local authority, a process which they described as quite easy and fast, taking only two months.

However there were also some examples in which service providers could have demonstrated a greater awareness of the realities of living in poverty.

School and nursery costs:
Robbie and Donna said they had struggled to afford the £0.50 per day the nursery required to cover the cost of snacks.

“If you get free school meals why do you need to pay for nursery?”

The couple said they had also received letters from the primary school their son attended because he had not brought the money needed to take part in a ‘dress down’ day.

Access to health services:
The experience of some participants suggest that wider health and social services had not considered the financial implications of using their services. Maddie and Neil, for example, directly attributed their food bank use to having to spend a considerable proportion of their income of £103 per week on travel to the addiction centre. They believed they may soon be eligible for a bus pass, if their recovery continues as planned, but in the short term they reported that the initial financial outlay on transport had been crippling.

The prevalence of depression, anxiety and other mental health problems among food bank users was another key finding of the UK-wide report. This was replicated in the Scottish food bank with participants’ stories illustrating how financial crisis could exacerbate mental health problems and prevent recovery.

Others talked about how they were struggling with mental health problems and did not feel they were getting adequate support or that they could talk to health professionals about their concerns.

“My biggest fear is that I might want to go to the doctor and tell him how I feel. But my fear is they are going to say take the children away from me because they think I’m losing it. So you do not tell them as much because you are scared of losing the children. And I have said that to him before. I do not want to tell you how I feel because I am scared you are going to phone social services.”
WHAT ACTION AT UK LEVEL MIGHT REDUCE DEMAND FOR FOOD BANKS?

For the individuals and families who contributed to this report, hunger and hard choices between heating, eating, paying bills and servicing debts are real. Crucially, the immediate income crisis which precipitated food bank use was often outside of an individual’s control — rather it resulted from a failure of income which they did not instigate, or the effects of which they were unable to reverse. Participants told stories of complex lives with interlocking challenges. We heard about the ongoing daily grind of living without sufficient income to make ends meet each month, of struggling to find and be able to keep a job, of trying to cope with mental and physical ill health or bereavement.

Offering sustained change for those we came into contact with during the course of this research requires long-term thinking and bold choices. But the promise of a social security safety net that is there to protect people at times of crisis is something that can be, and must be, preserved and protected. Food banks, whilst providing a vital and welcoming lifeline to so many, should not come to replace rights based entitlement to social security benefits.

The experiences of the food bank users in this study, alongside the wider Emergency Use Only findings, reveal important truths about the impact of problems with our benefit system on some of the most vulnerable people in our society. The very real challenges faced by these people are too often being compounded — rather than alleviated — by their experience of the benefits system, and by choices regarding the support offered to people who are out of work or who cannot work.

UK findings, including the interviews conducted in Scotland, have highlighted a number of specific problems which may contribute to food bank use, along with some relatively simple changes which could, potentially, dramatically reduce the numbers of people referred to food banks for these reasons.

The Emergency Use Only UK Report highlighted the need to:

1. **Improve access to short-term benefit advances from the DWP:** There is a need to increase awareness, simplify the claims process and improve data collection to identify individual support needs.

2. **Reform sanctions policy and practice:** There is a need to increase access to hardship payments, clarify communications about sanctions, and take steps to mitigate the impact on individuals and families whilst a sanction is being reconsidered.

3. **Improve the Employment Support Allowance regime:** There is a need to ensure claimants are not left without income whilst challenging a decision made because of missing medical certificates or missed appointments.

4. **Sustain and improve access to emergency financial support through Local Welfare Assistance Schemes and the Scottish Welfare Fund.**

5. **Ensure Jobcentres provide an efficient and supportive service for all clients.**

6. **Improve Jobcentre plus advisers’ awareness of, and ability to respond to, mental health problems.**

7. **Improve access to appropriate advice and support.**
While the key drivers of food bank use lie at UK level, there is a role for the Scottish Government and Local Authorities to play in maximising family incomes, minimising the cost of living and ensuring that local services meet the needs of families struggling to make ends meet. This combination of robust research evidence and real life stories highlights several areas where more could be done to assist families at risk of financial hardship and so help to prevent food bank use:

1. Improve access to information and advice

Firstly, many of the families we spoke to in Scotland and across the UK would have benefited from accessing advice and information on welfare rights, income maximisation or debt management. For some participants it is likely that access to appropriate advice would have prevented them from needing to access a food bank. Given that the barriers to advice experienced by Scottish participants in this research (including the cost of transport and a lack of awareness of existing services), local planning partners might want to consider whether colocation of advice services with universal public services, such as health centres, schools and nurseries might be beneficial by sparing families the need to make additional journeys. Pilot programmes from across Scotland (such as the Healthier, Wealthier Children scheme) have also shown that enabling primary health care workers to refer families for benefits and money advice had been extremely effective in terms of maximising household income.
2 Improve access to transport

We spoke to families who were struggling with the cost, availability and/or reliability of public transport. It may therefore be beneficial for the Scottish Government and local authorities to explore in more depth the impact that transport costs have on low income families, particularly those who are looking for work and/or accessing benefits. This could help to identify areas where further investment or service redesign could help overcome barriers to work and/or public services.

3 Reduce costs

Evidence, from Scotland and across the UK, shows that many food bank users experience chronic, ongoing shortage of income. This suggests that it would be helpful for local authorities to consider how other costs could be reduced in order to ease financial pressure on low income households. For example, a food bank user we spoke to in Scotland raised concerns about the cost of school trips and snacks.

4 Remove barriers to the Scottish Welfare Fund

Food bank users across the UK identified barriers to accessing Local Welfare Assistance Schemes. In Scotland, some participants appeared to encounter barriers to the Scottish Welfare Fund. Concerns highlighted through the Scottish research included a lack of awareness of the scheme amongst participants and a concern that decision makers may not always be giving proper regard to national guidance. These concerns have been raised by other organisations across Scotland in relation to the interim Scottish Welfare Fund. This suggests a need for the Scottish Government, Scottish Parliament and local authorities to monitor the implementation of the Welfare Funds (Scotland) Act to ensure that low income families are aware of the scheme and that any barriers which might prevent them from accessing it are removed.

5 Consider how future powers could be used to improve access to benefits

With further powers over elements of social security set to be devolved, it is also vital that in considering how to use those powers, the Scottish Government and Local Authorities maximise the support available and minimise delays in the claiming and payment of benefits.

6 Tackle low pay and unpredictable hours

Low wages and unpredictable working hours were identified by some as contributing to their need to access a food bank. The Scottish Government and Local Authorities should consider how they could do more to use their influence to improve employment practices and tackle problems such as low pay, unpredictable working hours and lack of support for ill and/or disabled workers. In particular, consideration should be given to how the impact of public procurement and initiatives such as the Scottish Business Pledge can be maximised.
IN THEIR OWN WORDS: MESSAGES FOR PEOPLE IN POWER

Not everyone is a ‘benefit cheat’:
“‘There are...people who are genuinely looking [for work] and they are the ones that are getting like sanctioned or penalised for stuff that they are not doing.”
(Donna)

“At the end of the day I have been out and I have worked and it’s not any fault of my own that I don’t have a job so people can say what they want at the end of the day I mean I tried to get my job and as I say they didn’t like it then it’s not that I am not willing to work whatever anybody says”
(Christie)

Stigma of claiming benefits and using a food bank:
“People are judging me they will be looking at us and saying: ‘They are down at the Food Bank. They have got no money. The two of them are not working. The two of them are on Income Support and or the Job Seeker’s. They are not doing anything for their money. Whereas they do not know that I do not like being on the dole..... And when people say when you see it on Facebook like these people who are on the dole are bums. I am one of those bums and I do not want to be. Not so much of a label on the person because a lot of people do not want to do it.”
(Donna)

Use the social security system to prevent poverty:
“I think...overall, the money should be raised a bit. You cannot live off fifty odd pounds a week. I have been doing since I was 18 [2 years]...[the level of JSA payment] does not help me, it does not help anyone...”
(Aileen)

Think twice about monthly payments:
“I think money should be paid weekly rather than fortnightly. Weekly you can budget better. I think that [monthly payment] is absolutely ridiculous.”
(Aileen)

In-work poverty is a problem too:
“What about the people who are actually working, you know the Mums and Dads who are out working, a lot of the time the childcare, to pay for childcare is extortionate and they are paying for the childcare and the time they come back and they pay all the different bills they don’t have enough, they just don’t have enough and they say well ‘we should all budget’, but you can’t budget if you don’t have the money.”
(Barbara)
This report draws on a wider research project which was jointly conducted by Child Poverty Action Group, the Church of England, Oxfam and the Trussell Trust to examine the underlying causes of people using food banks, how food bank use fits with their wider coping strategies, and what might be done to reduce the needs that lead to food bank use.

Emergency Use Only used a combination of methodological approaches to seek to understand food bank use. This included interviews with 40 food bank users at seven Trussell Trust food banks (including the six interviews included in this report in Scotland) whose experiences help shed light on the factors that are driving food bank use in the UK. These interviews were supported by additional data collected from more than 900 recipients at three Trussell Trust food banks and an analysis of the cases of 178 clients accessing an advice service at Tower Hamlets Foodbank.

The full UK report can be found at www.cpag.org.uk/content/new-report-why-do-people-use-foodbanks

CPAG in Scotland works to get a better life for low-income families in Scotland through campaigning and lobbying, and ensure they get the correct information through our welfare rights work, information, training and advice line for advisers.
www.cpag.org.uk/scotland

NHS Health Scotland is a national Health Board working with public, private and third sectors to reduce health inequalities and improve health.
www.healthscotland.com/

Trussell Trust is a Christian Charity that runs a network of over 400 UK foodbanks which provide emergency food and support to people in crisis
www.trusselltrust.org

Oxfam Scotland works to improve the lives of the world’s poorest people, at home and abroad.
www.oxfam.org.uk/scotland/blog
(Endnotes)

