

Destitution, dignity and driving change

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Citizens Advice Network

- > 59 CABs across Scotland
- > Providing advice to over 20,000 people per month
- > Unlocked over £145M in client financial gain and contributing £245M in benefits to civic society



Enough?

In a just and compassionate Scotland, everyone should have **enough** to live a decent, dignified, healthy and financially stable life.

We need to see both:

- Improvements to crisis support
- Long term systems change – minimum income guarantee (MIG)



What is cash first?

Cash First: Ending the need for charitable food aid



Food Insecurity Pilot

- > What did we do?
- > What did we learn?
- > How can we put that into action together?



Project Objectives

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



What did we do?

- 6-month pilot, across 11 Citizens Advice Bureaux (rural, island, urban and mixed areas)
- Provided shopping cards and cash grants to those experiencing severe hardship, alongside the offer of holistic advice
- **3,154** clients were supported, with crisis support at the value of **£260,075**
- **77%** of clients engaged with holistic advice, with top advice being in benefits and utilities



What did we do?

- Clients able to access pilot support via participating CAB, outreach locations, or via partner referrals
- Each CAB offered either cards, grants or both
- Clients could choose between pilot support or food bank
- Support was issued at £25 per person in the household
- Each CAB adapted pilot delivery to best suit local needs



Delivery Challenges and Opportunities

Challenges

- Shopping card procurement and availability
- Cash transaction costs and access
- Management, oversight and tracking
- Dealing with demand and impact on advice services

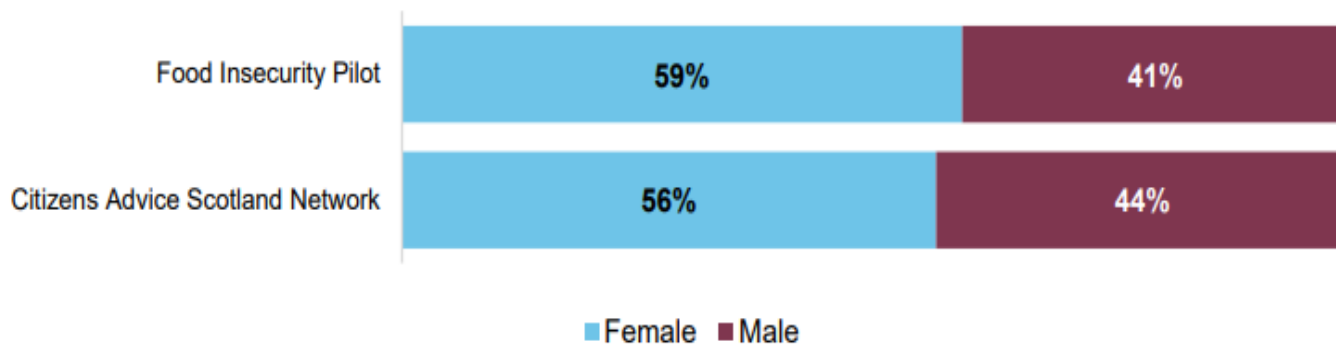
Opportunities

- > Link of crisis and advice works for many
- > Clients show a strong preference for this approach



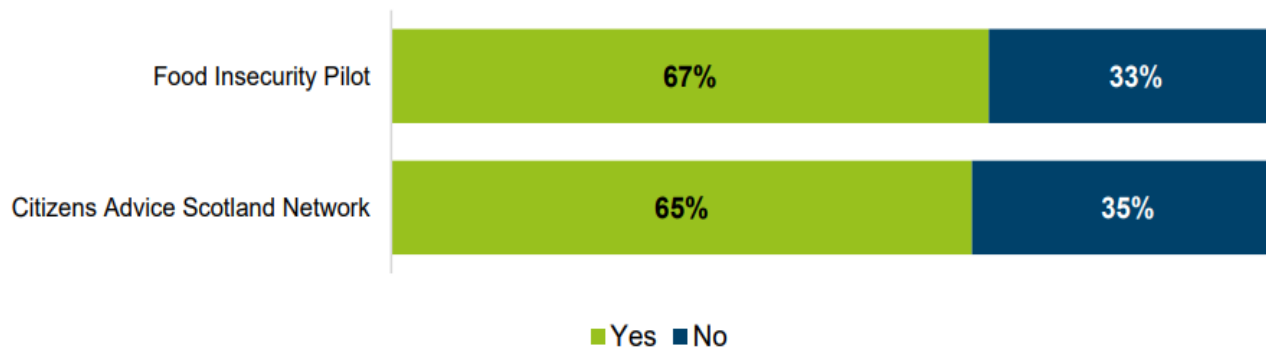
What did we learn: demographics

Figure 12: Sex



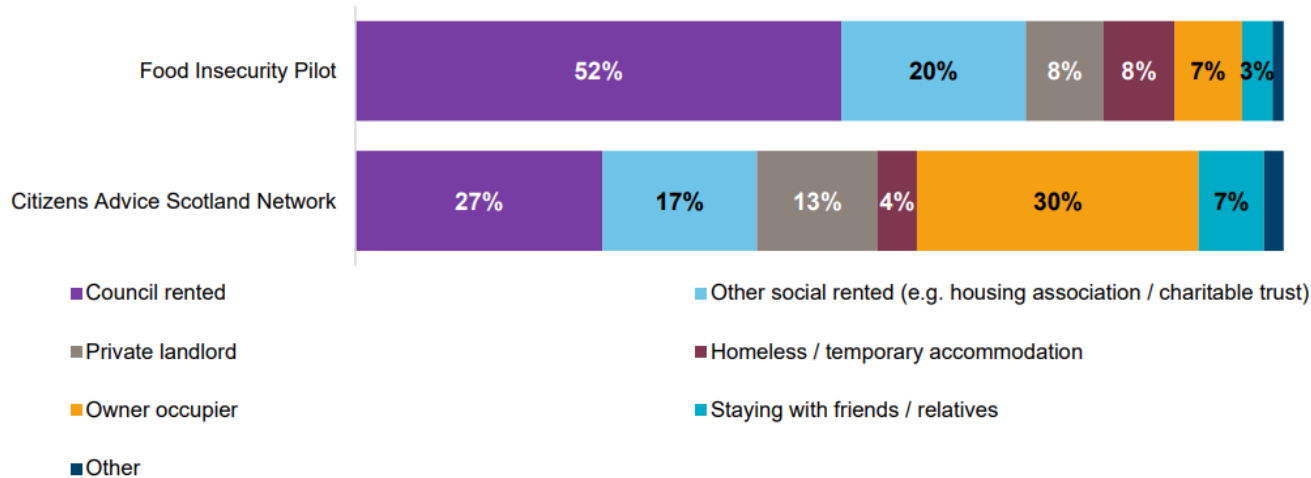
What did we learn: demographics

Figure 15: Clients with a Health Condition or a Disability



What did we learn: demographics

Figure 19: Housing Status



Making a difference

Client Financial Gain (CFG):

- Holistic advice gains total: £1.9M
- Average of £1,259 per client

Client satisfaction:

- 94% very satisfied / satisfied
- 'Above & beyond' 'Dedicated' 'Extremely helpful'



When it's not enough

- Moments of joy
- Crisis vs chronic issues
- Deficit budgets
- Long term solutions needed



Key issues

- Remote / rural communities
- Scottish Welfare Fund
- Households with a disabled person
- Delivering real dignity



Remote and rural communities

- Evidence multiple barriers
- High cost of living and food, challenges with utilities cost and maintenance
- Food insecurity – lack of choice of retailers, limited value for money, physical accessibility barriers, limited to no delivery options
- Crisis support challenges – fewer food banks
- Digital exclusion particularly challenging to surmount



Scottish Welfare Fund

Priority for all clients to be offered the support to apply for Scottish Welfare Fund (SWF) – Crisis Grant

Almost 40% clients did not wish to apply for SWF

Local differences in effectiveness:

- > Administration: lengthy forms, access to evidence
- > Accessibility: Digital by default, long waiting times
- > Financial checks: Having money in the bank for rent



Disability

Substantial proportion of clients supported were disabled and/or cared for a disabled relative

Choice is more limited for clients with health issues and disabilities

- > For example: Physical access to services and shops, digital skills, social and community needs, dietary requirements, capacity to make choices about food, preparation of food

Multiple barriers means offering choice:

- > Cash, card, food bank, physical and digital, delivery and going out
- > Example: Stirling CAB supported shopping group



Real dignity

Real dignity means real choice: being mindful of individual needs and preferences.

Where choices are limited, what does this mean for dignity: remote and rural communities

Trauma & addiction – supporting people to make choices vs respecting peoples dignity and agency to make choices for themselves



Table exercise

15 mins to discuss following Qs:

- Is this what you are seeing? Are you seeing anything different?
- What change needs to happen to better support people here?
- How would we deliver that change?



Next steps..

Food Insecurity Pilot Evaluation – Due to be published

Evaluation launch alongside stakeholder roundtable

Sharing of further knowledge and learnings – including from this workshop

Open space to share knowledge across to help improve existing and future services.

Real change – Minimum Income Guarantee



Minimum Income Guarantee



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