



# Evaluation of Aberlour Urgent Assistance Fund

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# Executive Summary

Since the outbreak of COVID-19 Aberlour has been providing increased financial support to families across Scotland via its Urgent Assistance Fund. To date, more than 2000 families have benefited from the fund. Heriot-Watt University was commissioned to carry out a process and outcome evaluation of the fund to inform Aberlour's learning and future planning.



The process evaluation explores how the fund is working in practice and how its administrative processes are perceived in terms of ease, accessibility, responsiveness and timeliness. The process evaluation is qualitative and comprises interviews with three Aberlour staff and five professionals supporting families to apply for the fund (sponsors).

The process evaluation was resoundingly positive and highlighted the value sponsors placed on Aberlour's cash-first approach and application process that was based on professional trust and did not require multiple forms of evidence.

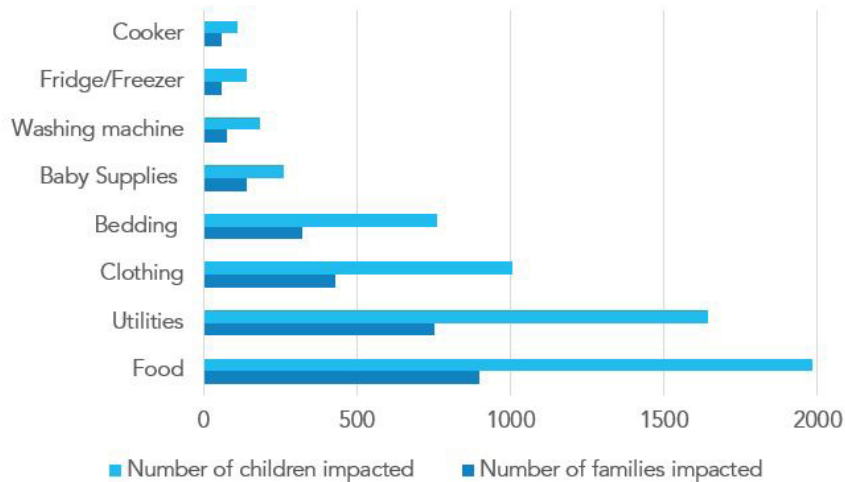
The outcome evaluation is to allow Aberlour to understand better the needs of families across Scotland and how the fund is meeting those needs. The outcome evaluation is both quantitative and qualitative. The quantitative element comprises analysis of the data that families provided to Aberlour as part of the application procedure between mid-March 2020 and 20 July 2020 (n=1511 with 3,264 children). The qualitative element comprises interviews with the five sponsors and eight recipient families to explore their experiences of receiving the fund and the impacts it has had on them.

The outcome evaluation saw sponsors describe a range of debilitating changes to family situations as a result of COVID-19. Many of the families sponsors were working with were not eligible for the Job Retention Scheme (furlough); as a consequence, some families lost employment when lockdown came into being on 20th March 2020. Other families were furloughed, and yet others were told, incorrectly, that they were not entitled to furlough payment and spent several weeks with no income until the situation was rectified. Those that were self-employed did not always meet the eligibility criteria for the self-employed scheme and also found themselves without incomes. Some families applied for Universal Credit for the first time, which has a mandatory five-week wait for money. Other families, particularly those who were self-employed on a low income and in receipt of Working Tax Credits and Child Tax Credits before COVID-19, did not wish to apply for Universal Credit as its minimum income floor would reduce their incomes compared to legacy benefits come April 2021, when the COVID-19 rules relaxation will be revoked. Families' ability to maintain employment during this time was also impaired by caring responsibilities; for children, for vulnerable or disabled family, and/or for older relatives.

The quantitative outcome evaluation shows that there was an increase of more than 1000% in families making applications to the fund compared to the same period a year earlier in 2019. The majority of families were headed by a lone parent (1,071, 71%). This contrasts greatly with the proportion of families in the general population headed by a lone parent, which is approximately 25%. Couple parent families accounted for 373 (25%) of applications and independent young people and kinship care accounted for approximately 2% each.

Aberlour’s geographical reach was extensive with applications from 31 out of Scotland’s 32 local authority areas during the period under study. The local authority area with the highest proportion of applications was Glasgow which accounted for almost half of all applications (46.6%). Aberlour helped 704 families with 1547 children in Glasgow alone. The only local authority area with no applications to the UAF during the period under study was Aberdeenshire, which is also one of the local authority areas with the lowest levels of child poverty in Scotland.

*Reasons for applying to the UAF*



Almost six in ten families (n=900 families with 1986 children) applied to the fund for food. The next most prevalent reasons for applying were: fuel (n=753 with 1645 children); clothing (n=432 with 1007 children); bedding (n=321 with 761 children); and baby supplies (n=143 with 261 children). It is striking that these requests are for items of basic subsistence, indicative of levels of poverty we would consider more absolute than relative.

Families’ needs differed depending on the number of children in the family. Those with larger families request food, clothing and bedding to a greater extent than those with fewer children. Those with fewer children were more likely to request baby supplies and a cooker.

To apply for the Urgent Assistance Fund a family must have a sponsor in, for example, the third or public sector. The largest type of sponsor was local authorities, with 29% of total applications. The next largest type of sponsor was schools, with 11% of total applications. This means that 40% of all applications were supported by someone employed by a local authority. A further 8% of total applications originated in the NHS. This means that almost half of all applications were sponsored by a public sector employee. This is particularly interesting as local authorities have dedicated crisis funds, called the Scottish Welfare Fund, which was doubled in value during the COVID-19 pandemic. The qualitative element of this evaluation indicates that ease of access to the Scottish Welfare Fund is not equal across local authorities.

The qualitative element of the outcome evaluation highlights how vital, necessary and appreciated Aberlour’s financial support to families during this time was. Before receiving money from Aberlour’s Urgent Assistance Fund families report being; unable to feed their children adequately, having children sleeping on floors, having mattresses with springs poking out hurting children, and having clothes that are too small. Families were relieved and grateful for Aberlour’s help. As one parent says:

**“It’s not just about what Aberlour have done for me. It’s actually my whole family rather than just myself, so 100 per cent hats off to them... Without them, we would struggle - emotionally, financially... They’ve done a lot service to me, to me and my family. They’ve been absolutely brilliant.”**

# 1. Introduction

Since the outbreak of COVID-19 Aberlour has been providing increased financial support to families across Scotland via its Urgent Assistance Fund. Aberlour invested £100,000 in the fund and received approximately £350,000 more in external donations, bringing the total fund value (as at July 2020) close to £500,000. To date, more than 2000 families have benefited from the fund. Heriot-Watt University was commissioned to carry out a process and outcome evaluation of the fund to inform Aberlour's learning and future planning.

## 1.1 Aims

The main aims of the research is to evaluate and learn about:

- The needs of families across Scotland.
- How Aberlour is meeting these needs.
- How the fund works for applicants and their sponsors.
- Whether Aberlour can make recommendations using data from families.
- How the fund should be developed and used in the short- and medium-term future.

Additional benefits of the evaluation for Aberlour would be:

- To provide an evidence base and platform for external media engagement.
- To provide an evidence base and platform for influencing policy makers, commissioners and other sector organisations.
- To support its autumn campaign using the new insights from the evaluation.
- To support colleagues to raise new donations and contributions to strengthen the fund and to provide early intervention to prevent families needing emergency help.

## 1.2 Research questions

The specific questions the research will answer are:

1. What circumstances and events have led families to make applications to the fund?
2. What themes relating to needs and circumstances are emerging from families' applications?
3. How was the ease, accessibility, responsiveness and timeliness of applying?
4. What are applicants' experiences of applying for statutory financial assistance, i.e. the Scottish Welfare Fund?
5. What other support, financial and other, do families feel they would benefit from?
6. What can be improved in the administration of the fund?

## 1.3 Methods

To answer the research questions the evaluation was undertaken in two parts: a process evaluation and an outcome evaluation.

The process evaluation explores how the fund is working in practice and how its administrative processes are perceived in terms of the ease, accessibility, responsiveness and timeliness.

This process evaluation is qualitative. Five interviews (by telephone or by zoom/skype) were undertaken with sponsors, who made applications to the fund on behalf of families, to elicit their experiences and recommendations on the practical aspects of applying. Three interviews were undertaken with Aberlour's in-house assessors to elicit their experiences and recommendations in administering the fund.

The outcome evaluation is the main requirement of this research and will allow Aberlour to understand better the needs of families across Scotland and how the fund is meeting those needs.

The outcome evaluation is both quantitative and qualitative. The quantitative element comprises analysis of the data that families provided to Aberlour as part of the application procedure between mid-March 2020 and 20 July 2020 (n=1511). These data were anonymised, encrypted and password protected before being handed over to the researcher. The data were cleaned, recoded and imported into the statistical analysis package Stata 15 for analysis.

The qualitative element of the outcome evaluation comprises interviews with eight families to explore their experiences of receiving the fund and the impacts it has had on them. This provides Aberlour with strong first-hand evidence and a useful complement to the quantitative data. This also provides Aberlour with some lived experience evidence to provide the human story behind the quantitative analysis. This report presents the findings from the process and outcome evaluation.

Please note that all names have been changed in this report.

## 2. Process Evaluation



This qualitative process evaluation comprises: five interviews (by telephone or by zoom/skype) with sponsors, who made applications to the fund on behalf of families, to elicit their experiences and recommendations on the practical aspects of applying; and three interviews with Aberlour's in-house assessors to elicit their experiences and recommendations in administering the fund. The process evaluation answers the following research questions:

1. How was the ease, accessibility, responsiveness and timeliness of applying?
2. What can be improved in the administration of the fund?

### 2.1 Sponsors

Four of the five sponsors had not heard of Aberlour's UAF prior to the COVID-19 pandemic. One of these, a deputy head teacher of 27 years with pastoral responsibilities, had also not heard of Aberlour as a charity.

Once I knew about it, it was quite easy to source, but no, if I hadn't known about it and I have been a secondary school teacher and a pastoral care teacher previous to that for what, 27 years, and I didn't know about it. My background is pastoral care for young people, so I should probably know [about Aberlour].

#### Ease

All the sponsors agreed that the application process was easy and straightforward.

Yes, easy to understand. You understood the criteria. Unfortunately, all my clients fitted that criteria during that time, and still would as well right now a lot of them, so yes, just easy... (Financial inclusion officer)

I just did the form on their behalf and it was really straightforward. It wasn't asking for a great deal of information. I was able to fill in the vast majority of it... The income and expenditure bit was the only bit that actually required me to have a chat with them... very simple and straightforward. (Family support worker)

[It was] very easy. Straight to the website and any time I phoned I got really easy answers very quickly, and a very simple application to complete on behalf of parents and on behalf of the school to be able to submit it. A quick response as well, and just very efficiently done all round, really. (Head teacher)



Often, this ease was in contrast to their experiences of other charitable trusts and funds, which one sponsor describes as 'much more complex':

Sometimes I apply for grants for people and they're waiting two or three months before they get it and they've already moved house or the problem's already happened. I was able to like get it within a couple of days and actually get women's food and electricity and get mobile phones switched on and things like that. (Support worker)

I'm a social worker. I've never experienced something so helpful in my life. (Support worker)

The reason why I am so positive is every time I've asked for the money, they've given me it. I can't stress how happy I am with what's happened. Like I don't experience that from other charities/grant-making trusts. This is the first time I've experienced something that is 100 per cent good and decent. (Support worker)

I actually think that Aberlour did a fantastic job. When I said that the Scottish Welfare Fund were disappointing, Aberlour actually saved the day because I would not have been able to get that kind of money to help those people from any other charity, without a lot of rigmarole as well because a lot of the other charities you need to send them receipts. You need to have specific signers. You have to be approved. It took me about four weeks to be approved from the Relief Fund, and then, when I looked at the actual application process, it's really time-consuming along with they want receipts, they want bank statements, but you're sitting in your house in the middle of COVID, you can't see people, a lot of your clients can't send you documentation like that. They don't have the facilities to attach emails. To me, that was just such an easy response to an emergency where there was no fuss. (Financial Inclusion officer)

## Cash first

There was an appreciation that Aberlour understood that sometimes people just need money and that it is this that can make the difference for families:

Sometimes I do just need money to help people. We don't have access to budgets where we can just give people money. When I first qualified as a social worker, you used to have what was Section 12 money and you could do that. Not hundreds of pounds but little bits of money. Now I work for a voluntary agency, we don't really have money like that. You can't just give people money when they actually really need money. (Support worker)

People who have no money need money. They actually need cash. or money in their bank account to pay mobile phone bills, to pay - just to pay bills, just to go to the shops, just to buy shoes for their children. [With Aberlour's money], I've managed to buy clothes for children, pay actual bills, buy food. (Support worker)

For one sponsor, being able to access cash for families, quickly and easily, was a 'liberation':

As a social worker helping vulnerable people, I don't expect anything to be easy. I expect it always to be a bit of a pain in the bum, that they won't get back to me. I can never say to somebody, 'It's okay, I'll sort it out for you.' I can't do that, but with Aberlour I felt like I was able to do that. It's a liberation, would be the word I would use. (Support worker)

## Flexibility

For those not working with families in a way that would allow them to know intimate financial details or to ask for details of their bank accounts, the flexibility around the UAF was key to its success. One deputy head teacher says:

The other thing I would say is that I didn't initially, and I spoke to Aberlour about this, speak directly to the families about applying for them. I based it on my knowledge of the families and what we knew, and what we knew families were living in, whether they were living in poverty, whether they had maybe five children at the school, maybe if there was social work involvement. Then we would make an application based on those things. (Deputy head teacher)

## Responsiveness

Sponsors had a great deal of confidence in Aberlour due to very positive interactions with the Aberlour team:

I felt very confident with the process, actually. I think that was because of how good the staff were at Aberlour in working with me and my team. I felt very confident with the charity itself and the nature of the charity. It was absolutely jaw dropping the amount of charity that was given to those houses. Also, Aberlour asked you what you thought a rough amount would be that would be able to help them. Now, you weren't always granted that amount, however, they asked what you thought it would take to get the family on their feet or to give them help, give them assistance in moving forward, particularly in a desperate situation as is COVID. (Deputy head teacher)

Very helpful, a lovely charity, lovely to deal with, lovely manners on the phone. They couldn't help us any more, actually. (Deputy head teacher)

## Timeliness

As well as the Aberlour team's positive engagement with sponsors they were also praised for how fast decisions were made, how quickly money appeared in bank accounts and even how quickly Aberlour staff came back to sponsors with queries and response to questions. This was much appreciated:

Very good time as well. In fact, they would phone me back. They never didn't phone me back. They would take time with us to talk to them about particular needs of families. They would help us, assist us in some way around the applications. I would always find they would be very responsive and very helpful. (Deputy head teacher)

When the email came back to me to say that the award had been granted, the money had already been paid into our bank, so that just meant I just had to get the client's bank details, so they got that money really quickly as well. (Financial inclusion officer)

When there's a lot going on, you're looking for something that's really quick. If people have got to go and get evidence and scan and photocopy, it just puts people off, so this, not having to evidence things but just that information being enough was a great help. (Family support worker)

Trust was very important to sponsors. It came up repeatedly how Aberlour trusted their information, often without hard evidence (which would have been almost impossible to obtain in the circumstances):

They took everything on a basis of trust and knowledge that the school had and worked very well in partnership with us. (Deputy head teacher)

## Accessibility

This trust extended to the administration of the monies awarded, a flexibility in delivery that enabled schools in particular to easily distribute money to families who had access problems:

Understand that we work with families that sometimes don't have a mobile phone or have run out of credit, can't pick up their phone, so therefore they're unable to give us those details that we need to give, so there's a barrier straightaway to them being able to be assisted or helped or funding in any way. Some of our families don't keep the same number very often. Sometimes they change. Sometimes they get a better rate. Sometimes they're on pay as you go and again, as I said, sometimes they don't have credit in their phone so, being unable to access information from them presents a problem for them to get help. It's actually those people that we're trying to help that don't have the access to mobile phone or have the funds to talk to us or understand. There's some of our families aren't literate either, can't understand writing.

Therefore, if you're sending things by post they may not always understand. They speak a foreign language, or they can't read and write in their own language, some of our families. Other families may be working, can't pick up the phone at their work, so it makes it difficult and it puts barriers up to actually helping the people it's really needed for.

I made a suggestion to Aberlour about if they would be comfortable with the money going into our school fund, which is a non-profitable fund legally. Then what we did was we made cheques for families based on what Aberlour had told us the amount was and then we asked those families to come and collect the cheque from us to be sure that it got to them. That worked really well.

I suggested that we do it this way, so, over the course of a week or two I'll be able to access a family, maybe get a phone call to them, maybe talk to one of the kids and say, 'I need to speak to your mum or dad. Make sure they contact the school.' Or I would send by post or via email that a cheque is coming to them. I could be a wee bit more creative in how I was able to access a family as opposed to bank details. (Deputy head teacher)

The deputy head teacher felt that this flexibility allowed more families to be helped and feels that this feature should remain post COVID-19. They emphasised that, although schools build up a profile of families' circumstances they are not working directly with the whole family in a home-based capacity and so, if they were required to find out detailed financial information from families, this could be a deterrent to applying for the fund.

## 2.2 Staff Supported

Three staff members who acted as assessors for the fund's applications were interviewed to explore their experiences. Staff were overwhelmingly positive about the fund and about their involvement with it, which only occurred due to COVID-19. The new assessors felt they had received good training and instruction on how to evaluate application forms to the UAF. They also felt able to access support for queries that arose and that more senior/experienced staff were accessible and available to help. The collaborative approach to decision making, whereby an assessor could discuss their thought processes and decision-making, was highly valued and left staff feeling confident and competent in the role of assessor. There was also teams group set up so people could communicate with each other and any updates to the administration of the fund could be posted. This also gave people means of seeking informal advice and guidance.

I feel like [Aberlour colleague] gave me loads of examples and I'm pretty sure she gave me instructions of how to work through them but, maybe, for the first couple of weeks, it was a case of just double checking with her, if there was any that didn't seem as straightforward as other ones. Yes, I think, she gave me loads of information but, also, she was just on hand for any queries, basically. (Staff 1)

I definitely feel more confident now. Maybe at the start I think I was overly - you want to help as many people as you can. You want to give them as much money as you can. Obviously, as more applications started coming in, we had to try... to make sure everybody was using the same reasoning for each application; if that makes sense. (Staff 1)

I felt really supported. Obviously from the assessors who had been assessing them pre-lockdown, there was definitely support there. (Staff 2)

## Satisfaction

The assessors note that oftentimes during applications they work with the sponsors and give them advice. Sometimes this includes suggesting that they put in a request for more money because they recognise there is greater need than is being initially explained.

I think we're quite good at listening to what the sponsors are saying in their application and giving them advice. A lot of times they'll maybe ask just one thing, but after speaking to the sponsor, you'll realise that, actually, maybe this is more of a need or an additional need. (Staff 1)

Staff report that their colleagues Aberlour have been very supportive. That they are able to sit and discuss difficult cases and share the load. This has been incredibly valuable.

I feel good being able to help families. This is why I feel people are in the organisation because they want to help people. This has definitely been such a lifeline for people. I don't know what would happen, would have happened, without it, for a lot of these families and it doesn't really bear thinking about. (Staff 1)

One member of staff says that having the whole team working on this function and have each other to discuss it with increases fairness for families applying to the fund.

I think it's good that everybody's been involved. Everybody is really available to help. Yes, I think we've got a good team. (Staff 1)

## Suggested changes to administering the fund

The first suggested change to the administration of the fund is to move the application to an online platform that would ensure all information is collected before the application can proceed. This would also speed the process up (although all applicants felt that the fund had been really quick to respond).

I think the application form itself is quite bitty. I know that we've been talking about getting the application online. I think just resources and IT and things like that, we've not been able to do that more. I think once that is up and running it will certainly help with applications don't come to you with missing information. That would maybe speed things up. I think just make them give you more information at the start. (Staff 1)

One assessor explained that the forms can be completed to different standards depending on who the applying sponsor is. For example at the start of lockdown, Aberlour received a lot of referrals from teachers who knew the child but didn't know full family circumstances. This meant there was missing information, especially financial details, that the sponsor was not able to access. Not only does a lack of details make it difficult to make a decision on whether to make an award, it also makes it difficult to gauge what level of award is appropriate:

There was a lot of missing information and a lot of maybe families that English wasn't a first language. We did the best that we could but going back to the sponsor they're like, 'I can't get that information. Mum's not able to provide that.' We took their word for it and still gave them an award, which I guess is a good, personal-approach side of things. (Staff 1)

It doesn't always help when you don't have all the information for the family. Sometimes, I feel that they've only given you information on that one child, whereas if it was maybe social work involved, you would get a bigger picture of the full family circumstances. (Staff 1)

I think a lot of the time, it was just because the application was new to sponsors, they hadn't done it before. I guess that they were on a learning curve at the same time as ourselves. (Staff 2)

It was thought that moving the initial application process online would eradicate the missing information:

If there was an automated process, it would probably actually be much easier because it would eradicate the possibility of sponsors submitting applications without the relevant information... I think that you could build in a degree of automation to the process, so if it was a really straightforward application where they were looking for the rule of thumb £50 per child for food and electricity, and stuff like that, that could maybe be something that's automatically approved without having to go to an actual person. (Staff 2)

## Calm before the storm

The assessors are concerned that the full impacts of COVID-19 have yet to be realised for families and that the current period may be the calm before the storm when the furlough scheme comes to an end at the end of October. Assessors are concerned with the financial implications for families and for the sustainability of the fund.

I think more people are going to start getting made redundant. I did notice that some of the applications are from working families where maybe at the start it was people on benefits or low incomes. Whereas, we've got two parents and, without even knowing, the next day they've both lost a job or are on furlough. We maybe saw a difference in the type of people applying. I feel like this is maybe the calm before the storm, before it maybe starts taking an increase. If there was a way to continue funding, to keep this going as a lifeline for families, that would be amazing. You don't want the money to run out or to be worried about money running out. (Staff 1)

At the beginning, we all thought, 'well once lockdown is finished then the applications are going to tail-off'. I think it's become even more apparent that that's probably not going to be the case, that people who are currently furloughed, so do have some sort of income, a lot of them are at risk of redundancy. So I think there's the potential for another wave, maybe, towards the end of the year, October, November time, that we might see a significant increase again. It's whether or not we have the funds to sustain the number of applications that we have been receiving. (Staff 2)

## Repeat applications

Another proposed change is that the rule of only one application per family per year should be relaxed in light of the pandemic. Although the assessors recognise that funds are limited and so this may be a difficult thing to justify.

I was double-checking the form today, is that, I was positive that it was one of the things that you can only access it either once a year or there's some sort of limit on it. I do feel that from how long the pandemic and the lockdown situation and the hardship is going on, but perhaps that's restrictive for some of the families who were, right the beginning, finding their bills going up, because kids were staying at home, etc. I wonder sometime how are they now coping, has their situation improved any at all, or are they still probably thinking, 'Oh, I can't apply to them, because I've already done it,' so I do wonder whether people could make multiple applications particularly at this time, because of this situation. (Staff 3)

Maybe the only thing I'd change... One application a year - if there was something we could do to try and - for families that really need an offer of more than that, I think that would obviously make more of difference to families. (Staff 1)

I think for the families that need it; they obviously don't have a lot of other places that they can go for support. When you read some of the stories on the applications, you maybe feel like this is only going to make a dent in the help needed for this family. This isn't going to last a year. It's going to get them through the next month/couple of months. (Staff 1)



## Final words

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It's been quite an eye-opener to understand what some of the families are facing and the times that they're having. (Staff 3)

You just think to yourself, thinking back over the applications and the situations that these people. these families were finding themselves in, you're thinking, oh my goodness, that kid would literally be starving right now, if we hadn't been able to give them a new fridge-freezer or just give them money to buy food. It is pretty scary. (Staff 2)

The only difficulty has been when we knew the fund was under a real stress and we had to advise standard amounts per child. That was a bit difficult because we almost halved it, because we were at around about £100 a child, and that came down to £50 a child and that was quite difficult... I would say, on the whole, we have a pretty good system. (Staff 3)

## 3. Outcome Evaluation



This outcome evaluation is quantitative and qualitative. The quantitative element comprises an analysis of the data that Aberlour collected on the families using the fund between March and 20 July 2020 (n=1511). The qualitative element comprises interviews with five sponsors to explore their experiences supporting families and eight families to explore their experiences of receiving the fund and the impacts this has had on them. This chapter is divided into three parts:

- the qualitative findings from the sponsors on how COVID-19 impacted on families
- the quantitative findings from the UAF data
- the qualitative findings from the families

### 3.1 Qualitative analysis of sponsors

The sponsors are professionals who work with families and who supported their applications to the UAF. They come from social work, family support work, financial inclusion and teaching backgrounds and work in the public and third sectors.

#### Family situations changing under COVID-19

Sponsors saw a range of changes to family situations as a result of COVID-19. In spite of the Job Retention Scheme (furlough) the majority of families sponsors were working with were not eligible to furlough. This meant that some families lost employment altogether. Other families were furloughed, and some others were told, incorrectly, that they were not entitled to furlough payments and spent several weeks rectifying the mistake. Those that were self-employed did not always meet the eligibility criteria for the self-employed scheme and also found themselves without incomes. Some families had to apply for Universal Credit for the first time, which has a mandatory five-week wait for money. Other families, particularly those who were self-employed on a low income before COVID-19, and who receive Children's Tax Credits, did not wish to apply for Universal Credit as its minimum income floor would reduce their incomes compared to legacy benefits come April 2021, when the COVID-19 rules relaxation will be revoked. Families' ability to maintain employment during this time was also impaired by caring responsibilities; for children, for vulnerable or disabled family, and/or and for older relatives.

Changes where parents lost their job, parents weren't able to get jobs; parents had to take on caring responsibilities for older members of the family as well. (Head teacher)

I had known people had lost employment, for example. I knew families... Obviously I work in the school, so I knew there were maybe four young kids in a family. I knew one of our families only had two bedrooms and four children. I knew there would be a lack of bedding. I knew there would be a lack of bed sheets, basics. These things you don't need a family to tell you, but you know, right? I noticed that a parent who comes to drop his children at a school wore the same t-shirt and jeans a lot. The poverty's not just about young people, it's about the family. (Deputy Head teacher)



There were a high proportion of self-employed people like taxi drivers that had had to stop working obviously because of COVID, restaurant workers, workers in takeaways, so that was the main part of the claims that I made to Aberlour, because they literally didn't have anything else that they could go for. I mean they had the self-employment grant that was due out in June, but that was a three-month wait for these families... (Financial Inclusion officer)

The families that I work with were in emergency. It was stuff like even just getting shopping. Basically, overnight they had lost their income. If they were lucky they had benefits, but one of them just simply had one child and all she was getting was £21 Child Benefit coming in, but she still was expected to pay the same bills as she had been previously. It's really, really stressful, so it was just to get the basics for these families for a couple of weeks until things settled down, or money they were entitled to elsewhere was made available. I think the fact that it was an emergency fund, I thought yes, this is what they're needing, this short-term money coming in to keep them going until things settle down and they know what they're getting elsewhere. (Family support worker)

Sponsors were aware, particularly those who worked in schools, that COVID-19 is producing new need in families where previously there had been none, and that they weren't always able to reach those families.

I think we reached as many families as we could. We did open it up to families, if they would come forward to us, because we realised with COVID-19 some of the situations for families would have changed and finances may be reduced because of COVID-19, so we knew that we weren't aware of all the family situations. So really in that point it was up to them to come to us, as well. Some did and some didn't. (Head teacher)

For others certainly that first wee while was really, really tough for a lot of them, particularly those that had been in work and had been doing quite well and managing fine financially and never had to worry about the benefit system and whatnot. That for them was a whole - a great shock and a great - when you've gone from managing, feeling really quite confident about how you're managing and how it all works and you know you've got everything sorted. You've got your budget, you've got your childminding, it all just runs smoothly, and then that just falls down overnight. It wasn't just the financial impact, but you can imagine the emotional impact that that's had on a lot of people as well. Just like 'Ah, how do I feed my children?! I can't do this!' That was the biggest change. (Family support worker)

For many families their financial situation prior to COVID-19 was already precarious. This made sponsors worry about the impact that the pandemic would have on those already struggling:

You know the young people and you know the families and from that I was thinking when COVID had struck, this is going to be desperate. Even the basics, food is going to be an issue. Electricity is going to be an issue. (Deputy Head teacher)

They don't manage. People go without. They get into lots of debt. Almost all the women I work with are in debt... Catalogues. Credit cards. Unofficial overdrafts. They'll start to overdraw on their bank account and then the banks put bigger charges on them or convert it into a bank loan with quite high interest... So most of the women have got quite a lot of debt, and also are then borrowing off family... most of them are always paying something off... Christmas causes a lot of debt, but so does when the kids go back to school. I know they get school grants, but actually if you go to Clarks and buy a - once you've bought your shoes... they still have to pay for much more things than just what the school grant would give them. The school grant doesn't really cover school uniforms. (Family support worker)

## Local authorities

The local authority response to COVID-19 came under fire from one of the sponsors who was a social worker supporting vulnerable families in the third sector:

[During Coronavirus there have been] lots of really good things, but the official networks haven't been good. That's what I would say. Like the Scottish Welfare Fund's not been good about how they were distributing food. I don't think that was good. It was slow. Community centres were closed. They closed down the schools. They closed down the nurseries. They closed down children's centres for children who were vulnerable. Most of my vulnerable children haven't had really - they might have had a health visitor visit, but that's the only visit they were getting. Some of them were in full-time nursery because of their vulnerability and domestic abuse and social workers haven't come out to see them. (Family support worker)

One woman was assaulted really badly in front of her four children and social workers never came to see her. There was a follow-up incident and again social workers never came, and I contacted them and they said they'd done a risk assessment. I don't know what the risk assessment was but they'd done one that said they didn't need to do anything, where in the past they would have come out. (Family support worker)

The hubs for vulnerable children came under fire for not been accessible to vulnerable children and families. This was seen to be because the hubs were also used by the children of key workers. The Scottish Government's own analysis of their data during the lockdown shows that, of the 97,000 children (10% of the population aged 0-17) in Scotland who have a multi-agency plan, which is a good indicator of heightened risk of vulnerability, only around 450 attended a hub each week, which is approximately 0.5% of all children with multi-agency plans.

We have hubs for vulnerable children, but I don't know how people got to them because none of my families got to go to them. I think the officialdom's not been good, but I do think all the more unofficial charities, the more innovative third sector have been good. (Family support worker)

The local authorities have created such a bureaucratic process. I'm a trade unionist so I support that workers should be kept safe and things like that, but I think they've protected their workforce at the cost to the communities... they're public sector workers. Nurses had to go to work and doctors had to go work and Tesco workers had to go to work and bus drivers had to go to work, but local authority workers just haven't been there when they've been needed. (Family support worker)

## Children's education

Schools in Scotland closed on Friday, 20 March at 5 pm due to COVID-19. This meant that children were now at home, which had an impact on families' utility and food bills, impairing their ability to heat their homes and feed their children.

The cost of food was going up; the amount of food the children were eating was going up. The fact that they would [prior to COVID-19] rely on schools to give a breakfast and things, as well, so it wasn't just about being able to afford - it was being able to afford the three meals across the course of the day for families. (Head teacher)

Across the board we had families facing financial hardship that had obviously maybe lost their job, or were furloughed, and also just families that were in receipt of benefits, but because of the costs of having the children at home, they were facing real financial difficulty just to pay for food for families. They also experienced high electricity costs because the children were all in the houses now. (Financial Inclusion officer)

They really did notice that the costs were more expensive in supermarkets, the prices were up, and we also had Ramadan during COVID too. (Financial Inclusion officer)

For those families who were in receipt of free school meals prior to COVID-19, free school meal replacement services were put in place. However these varied in terms of value and mode of replacement according to each local authority, which meant that some local authorities adopted more stigmatising practice such as requesting families to come into the school to collect free school meal replacement in the middle of a pandemic. This is in spite of the fact that many families reported being scared to leave their homes, having health issues requiring them to shield, or not wanting to be identified as turning up to the school building in search of food. The variability in practice across local authorities was critiqued in this blog and responded to by the Poverty and Inequality Commission. One sponsor felt that this affected families in her school in particular:

We had pointed them to the fact that they could come in and collect a lunch, and some families did, but I think across the school a large majority of our families didn't, and I think possibly that was maybe pride. It might have been inconvenience as well, but it was maybe pride standing in the way there, too, that they didn't want people to know that there was a need. (Head teacher)

Our food allocation was never really taken up at any time during lockdown. I know they were specifically told that they could go out for one hour's exercise a day, and they could come around to site, but some of them were even nervous about leaving the house, so therefore, obviously, we weren't doing drop-offs at people's houses, so, if they didn't come in they didn't get [any food]. (Head teacher)

Engaging with online schooling and parents being able to support children's learning in the home were problems for many families:

[There were negative impacts on the children] because they weren't engaging with online learning; they were distressed at the thought of being home and in lockdown for so long, as well. I think parents were distressed at the fact that they had to support the children through it and some of them didn't know how. They didn't feel equipped to be able to support the children with the online learning as well. So, yes, there was a massive impact of children at home. Again, some families were saying, 'We just don't have resources. We don't have pencils, we don't have pens', everything, just the basic requirement of what you need in order to learn. There was none of that, so we took resources, obviously, from rolling stock here, and then delivered those out to families, as well. (Head teacher)

Digital exclusion was a major issue identified for families in response to school closures. Some children are reported to have had no access to technology for schooling since March:

I've got a list of clients right now that I'm still waiting to find out what the next place is that I can go to for help [with laptops] for them. The big headlines that they said we're giving this and we're giving that actually is not really filtering down as much as needed... I've still got about 20 families that don't have laptops and can't get laptops. (Financial Inclusion officer)

In one local authority that had been distributing iPads to all children in secondary schools prior to COVID-19, not all children in the authority had yet received one:

I don't even know what they're doing with children. I know this has been happening since last year that schools have been giving out iPads to children in schools, but, unfortunately, the schools that I've been working with haven't had them. (Financial Inclusion officer)

Where digital devices and connectivity had been given to families, children were reported to be more involved with online learning:

Some of them were able to get learning devices, and some of them were able to get connectivity to be able to use the learning device they have. So actually we've seen, I'd say, a slightly higher level of online engagement, but we're not there yet, because there's still a lot of children that do not have access to devices or appropriate devices to be able to access online learning. A lot of our families were using phones, and obviously, the phones being quite small for them to be able to see, it wasn't really very practical for them to work with and work on. (Head teacher)

When schools returned new problems for families facing financial difficulties were noted:

Well, what we're seeing just now is the direct impact of the weather. Outside, if it's wet we'll still do PE. Outside if it's wet they will still go out and eat, and they will still go out and play. However, parents aren't properly equipping their children in order to cope with that. So there's no wellies; there's still summer shoes. There's no waterproofs; there's not appropriate clothing, appropriate jackets to keep warm and keep dry. So again, all of that is starting to have a knock-on impact because we've got parents coming to us and saying, 'Well, if it's going to be a PE day I'm not sending her in because it might rain', or, 'We know it's going to rain', or, 'If it's going to be a wet lunch we'll just not send our children in on this day, because it gives to rain more than it rains the other days.' So now we're seeing absence. (Head teacher)

They don't have appropriate clothing. Children are wet. They're supposed to have another set of clothing in the bag. Some do, some don't... you've got the children who go home wet because they've got no change. We've got no spare clothes for them here; we're not allowed to give them out. (Head teacher)

## Scottish Welfare Fund

Analysis of the quantitative UAF data, given in detail in the next part of this chapter, shows that 3 in 10 applications were sponsored by local authority employees directly and a further 1 in 10 were sponsored by schools. This means that 40% of applications were supported by local authority employees. While all sponsors are most welcome and valued, it is notable that local authorities are helping families to apply for the UAF when they have their own, statutory source of help, the Scottish Welfare Fund.

The Scottish Welfare Fund is a national scheme administered by local authorities. It pays out two types of grant, a crisis grant (provided to people who have an immediate financial need as a result of an emergency or a disaster) and a community care grant (for those who need financial support to help them live independently or to ease exceptional pressures on themselves or their family). Local authorities have extensive discretion over how the scheme is delivered in their area.

At the start of the Coronavirus (COVID-19) lockdown, the Scottish Government announced it was adding £45 million to the Scottish Welfare Fund. Local authorities were also given more flexibility over its use to ensure they could fully support people in financial crisis. For example, the rule about only being able to receive 3 crisis grants in one year (other than in exceptional circumstances) was relaxed.

Yet, the total expenditure on the Scottish Welfare Fund was £8.6 million in April, May and June 2020. Although this is higher than the same period in 2019, it is only 15% of the amount available for 2020/21. If spending were proportionate, the Poverty and Inequality Commission argue, we would expect to see 25% of the budget spent. This 15% is national level data. Locally, total SWF expenditure in local authorities in April and May ranged from 4% to 18% of their annual budget (local data was only available for these two months at the time of writing). This suggests that, were a proportionate expenditure to be expected, then there is a significant underspend in local authorities own source of crisis funding. This information was taken from the Poverty and Inequality Commission's recent report into the Scottish Welfare Fund.

One deputy headteacher who had helped families to make multiple applications to the UAF, when asked about the SWF in an interview, had never heard of it and had never seen any information about it in their school. They recommended that local authorities should promote the SWF directly to school staff working with families:

**If they're advertising it, maybe it's best to contact schools and have the information disseminated to the people in the schools like the deputy heads, the headteacher, the pastoral staff who are on the ground floor working with the families? (Deputy headteacher)**

Another example comes from a money advice worker who has made many applications to both the SWF and the UAF. They said that the SWF is, in general, a really good fund but that its criteria on how much they will pay per person per day, and what period they will cover, were too strict during the Coronavirus crisis, especially given that the criteria were meant to be relaxed. They felt that the SWF did not give nearly enough to families to get them over their current period of crisis:

**Aberlour was a godsend because I was making Scottish Welfare Fund Crisis Grant applications for, for example, say a self-employed taxi driver who was in receipt of Tax Credits, Working Tax Credits, maybe even Housing Benefit, but their income had stopped, so they had no wages coming in, but they still had Tax Credits and Child Tax Credit, but they've lost maybe £500 to £1,000 a month in their income.**

I applied initially to the Scottish Welfare Fund hoping that they would look at this situation, but in actual fact, what quickly happened was - and I actually spoke to someone in the Scottish Welfare Fund when I queried one decision - this person, exactly that situation.

They awarded a payment of £22 for that family, and I had said, 'Look, £22 is not going to go anywhere for them. They've lost... whatever it was', and the answer was, 'Well, look, we can only look at when they're next going to get money, so they are next going to get Child Benefit of £46 on Tuesday, so, therefore, we are only going to pay £22'. (Money advice worker)

Another issue that was raised by sponsors in relation to the SWF is very much particular to the period of the Coronavirus crisis. This is to do with self-employed people, who might normally earn around £700-£800 per month and also receive Working Tax Credits and Child Tax Credits. If these self-employed people were to apply for Universal Credit, then the minimum income floor for self-employed people would apply. The minimum income floor assumes that self-employed people work a minimum of 35 hours per week on the minimum wage (£8.72 an hour). If this were so then they would earn approximately £1,300 per month. Thus, Universal Credit assumes they are earning approximately £1,300 per month and not their actual earnings of £700-£800 per month and only pays them above £1,300. This means that they may miss out on Universal Credit altogether, or have a greatly reduced award, and will have lost their legacy entitlements to Working Tax Credits and Child Tax Credits. Although the minimum income floor rule was relaxed during the Coronavirus lockdown, it will come back into effect in April 2021 when current self-employed people who have applied for Universal Credit will be most affected. Thus, some self-employed people were reluctant to make claims for UC during their Coronavirus income loss, on advice of money advisors. However, not applying for UC precluded these people from applying for the SWF. One sponsor says:

I had clients as well that did not want to apply for Universal Credit, and were told, 'Well, if you're not going to apply for Universal Credit you can't use the Scottish Welfare Fund to bridge that gap'. (Money advice worker, Glasgow)

The same sponsor also explained that this ruling disproportionately affects their clients who are from BAME backgrounds as they are more likely to be low-earning and self-employed.

Other issues with the SWF emerged from the sponsors:

I use it like for the old equivalent Community Care Grants when people move house and all that because quite a lot of the women I work with experience domestic abuse. The Community Care Grant, well, it's... helpful, but again you have to wait ages. They don't communicate with you, and then you get a phone call the day before that all the white goods are getting delivered and things like that. It works but it's not - they don't communicate very well. (Support worker)

They don't give out big lots of money... Once they make the decision, it goes through quickly, but if a woman's already got money from them, we can't get it again for another six months or something like that. Also, I always think it's a bit judgemental. Whether they have been judgemental, I don't know, but I always feel it's judge-y, where I didn't ever feel judged by Aberlour. (Support worker)

[The CCG and the Crisis grant of the SWF] are both limited. They're both helpful to a certain degree. They do, I don't know, what they can, I think. The Crisis Grant, they tend to be more favourable if someone has just applied for Universal Credit, then they'll consider, 'All right, okay, so there's not going to be any more money coming in here for the next three weeks', so you tend to get decent awards then. For single people I find it really poor.

I had a homeless person last week who's now in temporary accommodation in a hotel, and he's got no money. He's Muslim as well. He's got no money and they awarded him £89 to do him for two weeks. I just think that's not a lot because number one, he's going to have to go and get Halal food. He's got no cooking facilities. He's going to run out of money in about three days/four days relying on takeaways and stuff like that, so yes, it's limited to what it can do. It's one of these things that you have to manage the Welfare Fund when you're applying for it. You have to know when the right day is to apply for it. If you know that they're going to get Child Benefit tomorrow, then don't make the application today. You have to wait until, so there is a lot of manipulation required when you're doing it, which isn't right because, at the end of the day, you should actually just be able to say, 'Look, this is the situation. We know there is money coming in tomorrow, but the overall picture is over the month this is where they're going to be short', rather than looking at it from a day-to-day point of view. (Financial inclusion officer)

In actual fact, it was a time-waster too because I'll put off making an application to maybe tomorrow or the next day, and then I'll have to go back in and do another application a week later, or two weeks later, and there is only so many you can get as well. Again, what they said was they were relaxing that during COVID, but I did get people, they did come back to me and said, 'No, they've had three', and so I've gone back and said, 'Well, no, I disagree. We're going to ask for a review here', so we challenged them. (Financial inclusion officer)

I don't know how [the councils decide how much money families should receive], because they do have a specific amount per person, so it's something like, I don't know, I would be lying if I told you the figure, but, for example, £8 for one child, but that's per week. Then they have to divide that into per day, so they got the award of £22 for, I think it was one day or two days they got the award for, and that was a family of two adults and three children, and they had lost income both of them. One of them was furloughed and hadn't received any wages for three weeks, and the other one couldn't work because she was on the shielding list, so she was getting SSP, but that was all and Tax Credits. And they didn't get much Tax Credits because normally both of them have got wages coming in so their Tax Credits were quite low. (Financial inclusion officer)

In one area, there was a report of the accessibility to the crisis grant part of the SWF being easier and more responsive during lockdown. This reinforces other reports of the variation in the administration of the SWF depending on the local authority in question:

I have supported people to apply for both for the Community Care Grant and the Crisis Grant. I would say I've had mixed results in general, but during lockdown I would say the Crisis Grant has been far more relaxed. I had one parent that managed to get it three times just because her current circumstances meant she'd no money coming in. I'd one mum apply for Community Care Grant; she wasn't eligible just because of her circumstances, and she then made an application for a budgeting loan for the same items, and she did get that. What I'm hearing from parents is that the Scottish Welfare Fund is a lot more relaxed and they're a lot more understanding that money's not going as far as it maybe had done prior to this. (Family support worker)

I couldn't comment on the Community Care Grant, but certainly what I'm hearing about the Crisis Grant. As well, it's not just they're more likely to be accepted for it; they are being a bit more willing to give them cash, which before - I don't know if that's country-wide, but certainly in [my city] it was like the last thing they will do is pay money into your account.

One of my parents, the very, very beginning of lockdown, before everywhere had closed, was told, 'You'll have to come down to the office and pick up supermarket vouchers,' and some kind of top-up code thing that she had to get, and she was like, 'Oh, my goodness! I can't do that! I can't do that! I don't want to leave the house. Oh, no, no, could you...?!' She just said, 'No, no, I can't possibly.' She said, 'Oh, well you'll have to get someone to do it for you,' and she was like, 'I don't have anybody, I'm really, really isolated, blah, blah, blah,' and eventually they agreed to pay money into her account. I think once our admin here in [town name] closed, then that became more of a common thing. It was just obviously the easiest option for a lot of people was to have the cash to then do online shopping or top up the gas and electric. Prior to lockdown, they were really, really reluctant to do that. They'd much rather give you the vouchers. (Support worker)

## No recourse to public funds

One of the groups that are facing absolute destitution due to the difficulties caused by COVID-19 are those with no recourse to public funds:

[COVID has had] a massive impact on people who can't claim benefits, people with no recourse to public funds, self-employed people, and anybody who needed to change their Universal Credit claim... [we had] another family where the mother has no recourse to public funds and the father is [ill]... he had been a taxi driver but couldn't cope. They had a little bit of extra money but with COVID, that all stopped, and really, they had really no money. We were getting them food parcels from the local mosque and stuff like that, but we got them £100 from Aberlour... She was able to get the wee boy new shoes and clothes and stuff like that, where he wouldn't have had new shoes, and his feet had grown... he's four or five, he's going to school after the summer, but... his shoes did not fit him. He was just wearing wee sandals, so that £100 allowed him to get new shoes and get trousers... she was able to do that because we had £100 for her. (Family support worker)

## Positive impacts of COVID-19

Thus far we have discussed the negative impacts of COVID-19, but there have also been positive impacts. One positive impact has been the increase in funding that has been made available to 3rd sector organisations to support families. The way community organisations and groups came together to support each other and support people in their communities has also been a positive aspect of COVID-19. It would be good to try and keep these aspects post-pandemic and to continue to strengthen community supports:

There have been very helpful things over COVID, I have to point out. Things like the Scottish government have given out grants. We've been able to make sure that women have had mobile phones/smartphones; we've given out Kindles. We've made sure that we've paid for their Wi-Fi, we've paid for extra data on phones, so we've managed to do that. We've given out well-being packs because we've got a small grant now that we're able to improve well-being... The churches and the mosques have been brilliant here. We've avoided going through the official channels because they were doing it through social work and women weren't consenting. I wasn't going to ask women for their consent to give social workers their details just so they could get pasta and baked beans. Yes, I really don't think that was appropriate at all, so we use the more informal networks, and they've been really good. One of the organisations gave the women with kids bikes, so they were able to go out on bikes during - like new bikes as well. We've managed to - some of the women's lives and children's lives have been improved. (Family support worker)



## Aberlour's help

Aberlour's financial assistance helped families in many ways. For some families it plugged a gap between sudden income loss and sorting out finances, be it UC claims, furlough payments, unemployment, or no recourse to public funds. Sponsors spoke of breathing space for families and being able to sleep at night knowing they had Aberlour's help:

I just can't praise [Aberlour] enough because without it I would not have been able to help the families I helped. There is no way. I would have had to have just kept on doing Crisis Grant applications for clients, and then they would have been refused because most of [my clients] are still refusing to apply for Universal Credit because they wanted to see this through because they were hoping that they would be back at work. (Financial Inclusion officer)

We had one woman... she's got a disabled child... she has mental health difficulties. She's been through the worst domestic abuse you could ever imagine... [She's self-employed] then, came COVID, boom, and she had no money at all. Nothing. Not a penny apart from Child Benefit... She wasn't able to ask her ex-partner for money or help with money for the children, so she was in such a difficult situation because she just had, like, literally no money... I think I got her £200/£300 [from Aberlour]. That got her stable and then all the other money started to kick in. (Family support worker)

They were able to get some money from Aberlour. Just pop a chunk on to your gas and electric meters, stock up your fridges and freezers, and that'll give you maybe a breathing space for couple of weeks until you adjust to your new budget. All the families that got that help have now adapted, and it really did just help them in that early stage when things were very unsure for the first months. (Financial Inclusion officer)

[Parents and carers] were able to sleep at night. I think it's a big thing, because they didn't have the weight of these bills. They knew that money was coming for food. They knew that money was coming for clothes. So again, it removed a lot of stress from the families, as well, and I think that that then paid dividends then for the children that it just took that stress away between the parents and the carers, so they knew that they could afford the next meal and where that was coming from, or the next item of clothing. (Family support worker)

Aberlour's money enabled a women in a situation of domestic abuse not to take back a husband who still held the family's Universal Credit claim in his name. She was left with no money and he was trying to pressure her to take him back as he knew their joint UC claim was her only source of income:

He had been claiming Universal Credit and he was self-employed, but there were bail conditions out of the house, so she had no independent income. He was then using that, 'I've got no money. I'm going to have to move back in the house,' and all that. When I got that £300, it just gave her a couple of weeks to sort some things out that she wouldn't have been able to do other than that if she didn't have that money. Just getting that £300 just gave her a bit of a push and so she could make better decisions... (Family support worker)

Sponsors were hoping that the one application per family per year rule be relaxed:

Am I right in saying if the families have already made a grant application and being successful during the lockdown, that they can't make a second application? Is that correct?

## 3.2 Quantitative analysis of UAF data



This section analyses the data collected through the applications to the Urgent Assistance Fund. Due to the way in which some of the data has been collected and recorded onto the database not all of it was able to be analysed statistically. One of the outcomes of this research will be to advise Aberlour on how to collect and record data to enable it to be analysed statistically.

### Summary statistics

The total number of applications in the four months from 19 March to 20 July 2020 was 1,511. This compares to 134 applications in the same period of the previous year, 2019. This is an increase of more than 1000% in families making applications to the fund for hardship. The total amount awarded during the period was £372590.20.

### Profile of families applying for the fund

The majority of families were headed by a lone parent (1,071, 71%). This contrasts greatly with the proportion of families in the general population headed by a lone parent, which is approximately 25%. The children of lone parents are particularly disadvantaged in the UK because, although the majority of children living in poverty have two parents, those living in lone parent families are twice as likely to be in poverty and are three times as likely to experience material deprivation as those in two-parent families. In the Aberlour data, couple parent families accounted for 373 (25%) of applications and independent young people and kinship care accounted for approximately 2% each.

There were 3,264 children supported in total by the fund. The majority of families had just one child (see table 1).

Table 1 - Number of children in families

Number	Count	Percent
One child	576	37.5
Two children	460	30.4
Three children	285	18.9
Four or more children	199	13.2
<b>Total</b>	<b>1,511</b>	<b>100.0</b>

- The average number of children per family type was highest for couple families at just over 2.6 children per family. The total number of children in couple families who benefited from the fund was 972.
- Lone parent families had on average 2 children per family. The total number of children in lone parent families who benefited from the fund was 2,200.
- There were 71 families (approximately 5%) who were seeking asylum. Asylum-seeking families had on average 2.2 children per family. The total number of children in asylum-seeking families who benefited from the fund was 157.

The main situations facing families were: children’s disabilities or illness (186, 12% of families); parents’ disabilities or illness (113, 7.5% of families); domestic or physical abuse (167, 11% of families) and parental mental health issues (254, 17% of families). It should be noted that these percentages were gleaned from the families’ self-report of their circumstances and were not asked as questions by Aberlour. As such, they are likely to be underestimates of the real values.

The number of children affected by these four main circumstances were: children’s disabilities or illness (440 children); parents’ disabilities or illness (235 children); domestic or physical abuse (370 children); and parental mental health issues (520 children).

The average award was £246.59 per family. For couple parent families the average award was £265.51. For lone parent families the average award was £239.63. For asylum-seeking families the average award was £171.27. When we come on to look at the reasons for applying in the next section we see that asylum seekers were more likely to request food and clothing rather than more expensive items such as white goods. This may explain the disparity in average spend.

Based on the number of children in a family, the average award for: one child families was £193.50; two child families was £233.46; three child families was £269.27 and for large families with four or more children £395.68.

## Reasons for applying

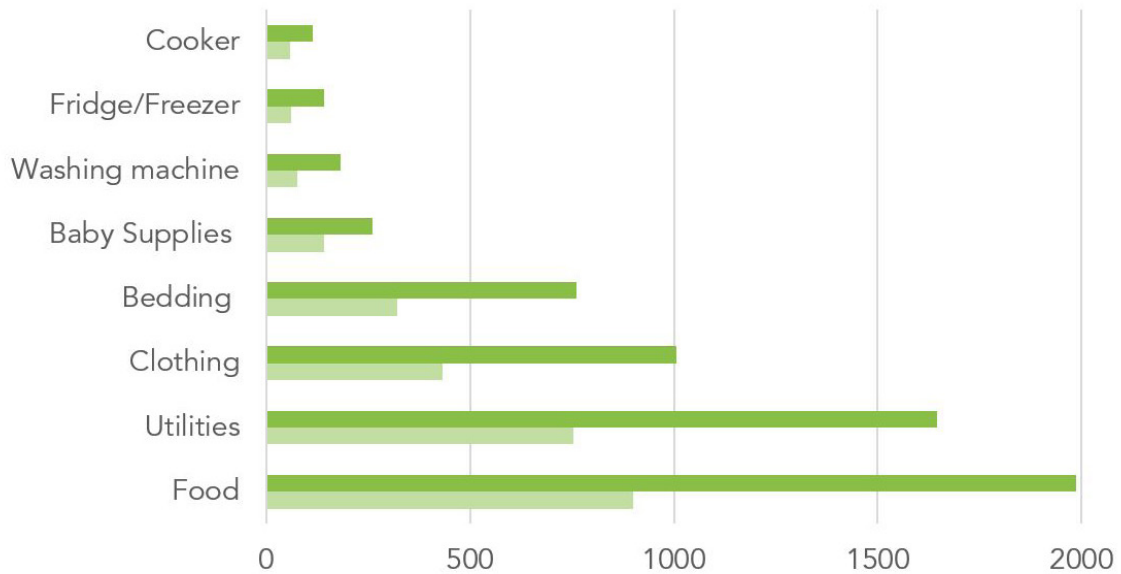
The main reason for families applying for urgent financial assistance was to buy food. 900 families with 1986 children had this as their main reason for applying (see table 2). This means that almost six in ten families who applied for the fund could not afford to feed their children adequately.

Table 2 - Reasons for applying to the UAF

	Number of families	Percent of families	Number of children impacted
Food	900	59.6	1986
Utilities	753	49.8	1645
Clothing	432	28.6	1007
Bedding	321	21.2	761
Baby Supplies	143	9.5	261
Washing Machines	77	5.1	183
Fridge/Freezer	60	4.0	143
Cooker	59	3.9	113

Note: Percentages do not add up to 100 as multiple reasons could be selected.

Figure 1 - Reasons for applying to the UAF



The next greatest reason for applying was for help with utilities. This was predominantly for gas and electricity and affected 753 families with 1645 children. Without this help, almost half of all families who applied could not afford to keep their homes warm for their children. The third greatest reason for applying was to buy clothing, which affected 432 families with 1007 children. Bedding was the next main reason for applying and affected 321 families with 761 children. Bedding included beds themselves as well as mattresses and warm duvets. This is a high number of children without the basic necessities for a decent night's sleep. The applications for the purpose of purchasing white goods show that hundreds of families do not have the means to store or cook food for their children nor to wash their clothing or bedding. The applications for baby supplies included requests for formula milk to feed babies and 23 cots for babies who had none. This is a demonstrable level of disadvantage from the very start of life.

In Scotland and the UK, poverty is known as a 'relative' concept. The relative aspect of poverty involves making comparisons between the most disadvantaged in a society and the average standards of that society at any point in time. For example, relative poverty recognises that people are social animals with social and familial roles and responsibilities. To be prevented from participating in events and activities of the family and society that a person belongs to due to a lack of income is considered a fundamental aspect of relative poverty. What is striking here, is that all of the applications made to the Urgent Assistance Fund were for basic essentials, often necessary for survival, and not for participation in familial, social or cultural activities. This demonstrates that there is a level of need across families in Scotland that is really quite fundamental and absolute.

### Who is more likely to apply for what?

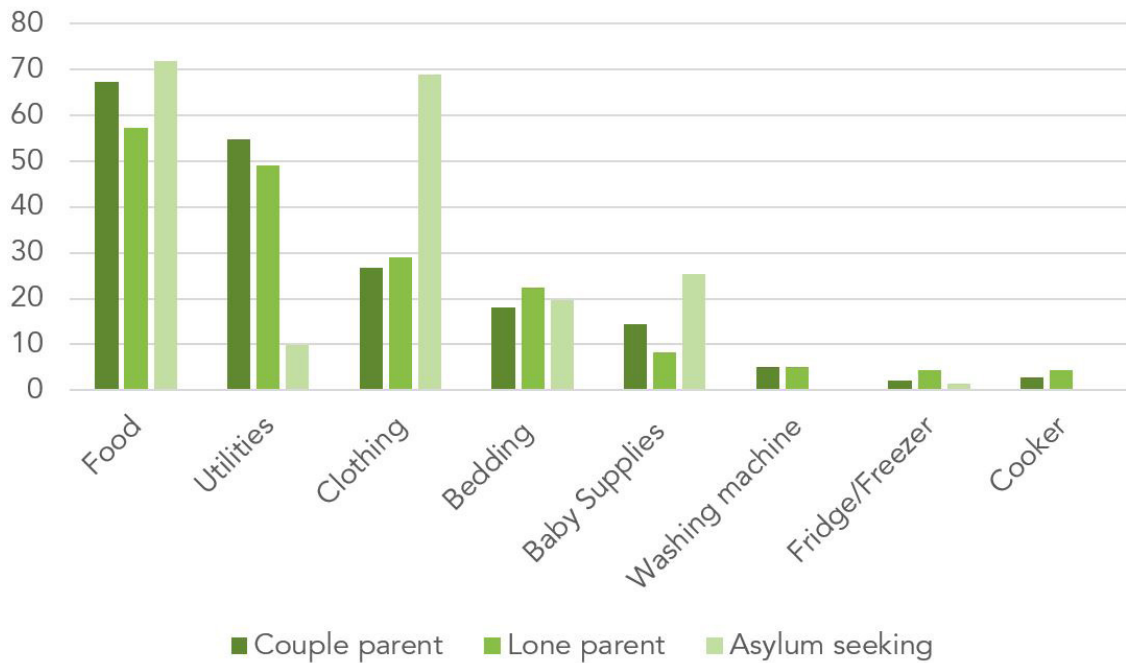
Table 3 shows the type of families making applications and whether their needs are different to each other. The majority of applications were for food and asylum seeking families and couple families requested food more frequently than lone parent families did (although 57.4% of lone parents still needed food). Couple and lone parent families needed help with utilities and white goods far more than asylum seeking families did. In contrast, asylum seeking families needed clothing and baby supplies to a greater extent than couple and lone parent families. All families needed bedding to roughly the same extent.

Table 3 - Type of family by need

	Couple parent	Lone parent	Asylum seeking
Food	67.3	57.4	71.8
Utilities	54.7	49.0	9.9
Clothing	26.8	29.1	69.0
Bedding	18	22.4	19.7
Baby Supplies	14.5	8.2	25.4
Washing machine	5.1	5.0	0
Fridge/Freezer	2.1	4.5	1.4
Cooker	2.7	4.3	0

Note: Percentages do not add up to 100 as multiple reasons could be selected.

Figure 2 - Type of family by need (%)



1

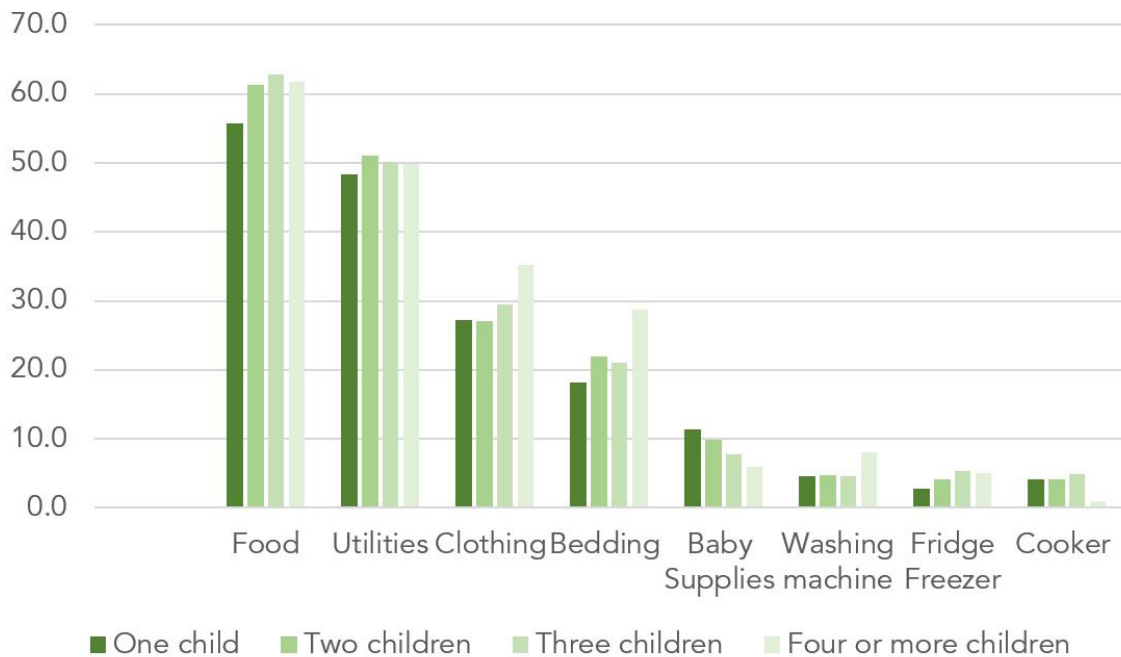
Table 4 explores whether families' needs are different depending on the number of children they have. Those with larger families request food, clothing and bedding to a greater extent than those with fewer children. Those with fewer children are more likely to request baby supplies and a cooker.

Table 4 - Size of family and need (%)

Number of children	Food	Utilities	Clothing	Bedding	Baby Supplies	Washing Machine	Fridge Freezer	Cooker
One child	55.7	48.3	27.2	18.2	11.3	4.6	2.8	4.2
Two children	61.3	51.1	27.0	22.0	9.8	4.8	4.1	4.1
Three children	62.8	50.1	29.5	21.1	7.8	4.6	5.3	4.9
Four or more children	61.8	49.8	35.2	28.7	6.0	8.0	5.0	1.0
<b>Total (n)</b>	<b>900</b>	<b>753</b>	<b>432</b>	<b>321</b>	<b>143</b>	<b>77</b>	<b>60</b>	<b>59</b>

Note: Percentages are % of families requesting item by size of family

Figure 3 - Size of family and need (%)



## Who is helping families apply to the UAF?

To apply for the Urgent Assistance Fund a family must have a sponsor in, for example, the third or public sector. Table 5 shows that the largest type of sponsor of the 1,511 applications was local authorities, with 444 applications (29% of total) being supported by local council employees. The next largest type of sponsor was schools, with 170 applications (11% of total) being supported in this way. This means that 40% of all applications were supported by someone employed by a local authority.



Table 5 - Main sponsors

Sponsor	Number of applicants	% of all applicants
Local councils	444	29
Other	350	24
Schools	170	11
Housing associations	132	9
NHS	125	8
One Parent Families Scotland	80	5
Children 1st	74	5
GEMAP (Money Advice)	72	5
Women's Aid	64	4
<b>Total</b>	<b>1511</b>	<b>100</b>

Housing organisations helped families to make 132 applications (9% of total) and the NHS helped 125 (8% of total). The next four largest sponsors were third sector organisations specialising in helping families, women and children. The remainder was a range of other third sector organisations.

## Geography

The geography of the analysis in this section is at the level of the local authority. This is due to the small numbers applying from towns and villages and to ensure families' anonymity. It does not mean that these applications came from the councils themselves; rather, the applicants reside in these local authority areas.

Aberlour's reach was extensive right across Scotland, with applications from 31 out of Scotland's 32 local authority areas, as shown in table 6.

Table 6 - Where? How many children? How much?

Local Authority	Number of applicants	% of all applicants	Number of children	Amount awarded (£)
Glasgow	704	46.6	1547	177274.70
Edinburgh	167	11.1	352	39701.97
Falkirk	81	5.4	180	18093.97
Fife	56	3.7	122	13479.53
North Ayrshire	51	3.4	116	12698.99
Renfrewshire	48	3.2	111	13262.99
Dundee	47	3.1	85	10099.81
North Lanarkshire	46	3.0	106	11056.99
West Lothian	46	3.0	87	12363.89
Argyll and Bute	45	3.0	90	11467.98
South Ayrshire	38	2.5	103	10485.49
South Lanarkshire	26	1.7	53	6750.00
Stirling	19	1.3	35	3829.00
West Dunbartonshire	16	1.1	23	3110.00
Dumfries and Galloway	14	0.9	27	3333.00
Aberdeen	12	0.8	34	2580.00
East Lothian	12	0.8	29	3468.96
Scottish Borders	12	0.8	25	3165.00
Clackmannanshire	11	0.7	23	2860.00
East Renfrewshire	11	0.7	16	2500.00
Perth and Kinross	10	0.7	27	3219.00
East Ayrshire	7	0.5	13	1475.00
Inverclyde	7	0.5	22	1917.92
Midlothian	6	0.4	8	1100.00
East Dunbartonshire	5	0.3	11	791.98
Moray	5	0.3	6	575.00
Angus	4	0.3	4	650.00
Eilean Siar	2	0.1	4	285.00
Highlands	1	0.1	2	400.00
Orkney	1	0.1	1	200.00
Shetland	1	0.1	2	394.00
<b>Total</b>	<b>1,511</b>	<b>100</b>	<b>3,264</b>	<b>372,590.17</b>



Some things to note from table 6:

- The largest group of applicants lived in Glasgow, with almost half of all applications (47%) covering almost half of all children (47%) and accounting for almost half of all UAF expenditure (48%).
- Edinburgh had the next largest group of applicants, children and expenditure.
- The only local authority area with no applications to the UAF at the time of data analysis was Aberdeenshire, which is also one of the local authority areas with the lowest levels of child poverty.

Table 7 gives a breakdown by local authority area and what was being requested from families from the fund. Where there are small numbers for some local authorities the percentages should not be used.

The local authorities where there was the highest proportions of requests for food were:

- West Lothian – 84.8%
- South Lanarkshire – 80.8%
- Falkirk – 76.5%
- Stirling – 68.4%
- Edinburgh – 66.5%
- Aberdeen – 66.7%
- Glasgow – 66.2%

The local authorities where there was the highest proportions of requests for utilities were:

- West Lothian – 82.6%
- Falkirk – 66.7%
- Aberdeen – 58.3%
- Scottish Borders – 58.3%
- South Lanarkshire – 57.7%

The local authorities where there was the highest proportions of requests for clothing were:

- Argyll & Bute – 51.1%
- North Lanarkshire – 43.5%
- Falkirk – 40.7%
- North Ayrshire – 31.4%

The local authorities where there was the highest proportions of requests for bedding were:

- North Ayrshire – 47.1%
- North Lanarkshire – 41.3%
- South Ayrshire – 31.6%

The local authorities where there was the highest proportions of requests for white goods were:

- Renfrewshire – 22.9%
- Fife – 19.6%
- North Ayrshire – 19.6%

Table 7 - Level of need by area

Local Authority	Food		Utilities		Clothing		Bedding		White Goods	
Aberdeen	8	(66.7)	7	(58.3)	3	(25.0)	1	(8.3)	1	(8.3)
Angus	-	-	-	-	-	-	3	(75.0)	1	(25.0)
Argyll and Bute	26	(57.8)	23	(51.1)	23	(51.1)	7	(15.6)	1	(2.2)
Clackmannanshire	7	(63.6)	4	(36.4)	-	-	3	(27.3)	2	(18.2)
Dumfries and Galloway	6	(42.9)	6	(42.9)	5	(35.7)	2	(14.3)	1	(7.1)
Dundee	23	(48.9)	20	(42.6)	11	(23.4)	10	(21.3)	9	(19.2)
East Ayrshire	3	(42.9)	4	(57.1)	4	(57.1)	-	-	1	(14.3)
East Dunbartonshire	-	-	-	-	1	(20.)	2	(40.0)	-	-
East Lothian	3	(25.0)	4	(33.3)	3	(25.0)	4	(33.3)	2	(16.7)
East Renfrewshire	5	(45.5)	5	(45.5)	4	(36.4)	4	(36.4)	-	-
Edinburgh	111	(66.5)	90	(53.9)	38	(22.8)	33	(19.8)	20	(12.0)
Eilean Siar	1	(50.0)	1	(50.0)	-	-	1	(50.0)	-	-
Falkirk	62	(76.5)	54	(66.7)	33	(40.7)	8	(25.0)	6	(7.4)
Fife	24	(42.9)	20	(35.7)	14	(25.0)	14	(25.0)	11	(19.6)
Glasgow	466	(66.2)	364	(57.1)	210	(29.8)	138	(19.6)	74	(10.5)
Highlands	1	(100)	-	-	-	-	-	-	-	-
Inverclyde	-	-	-	-	1	(14.3)	4	(57.1)	2	(28.6)
Midlothian	4	(66.7)	2	(33.3)	4	(66.7)	2	(33.3)	-	-
Moray	1	(20.0)	1	(20.0)	-	-	-	-	2	(40.0)
North Ayrshire	15	(29.4)	13	(25.5)	16	(31.4)	24	(47.1)	10	(19.6)
North Lanarkshire	10	(21.7)	23	(50.0)	20	(43.3)	19	(41.3)	7	(15.2)
Orkney	1	(100)	-	-	-	-	-	-	-	-
Perth and Kinross	3	(30.0)	2	(20.0)	1	(10.0)	6	(60.0)	2	(20.0)
Renfrewshire	15	(31.3)	16	(33.3)	10	(20.8)	9	(18.8)	11	(22.9)
Scottish Borders	7	(58.3)	7	(58.3)	3	(25.0)	2	(16.7)	2	(16.7)
Shetland	-	-	-	-	1	(100)	1	(100)	-	-
South Ayrshire	20	(52.6)	20	(52.6)	10	(26.3)	12	(31.6)	7	(18.4)
South Lanarkshire	21	(80.0)	15	(57.7)	6	(23.1)	3	(11.5)	3	(11.5)
Stirling	13	(68.4)	10	(52.6)	6	(36.1)	4	(21.1)	1	(5.3)
West Dunbartonshire	5	(31.3)	4	(25.0)	3	(18.8)	2	(12.5)	6	(37.5)
West Lothian	39	(84.8)	38	(82.6)	2	(4.4)	3	(6.5)	3	(6.5)
<b>Total</b>	<b>900</b>	<b>(59.6)</b>	<b>753</b>	<b>(49.8)</b>	<b>432</b>	<b>(28.6)</b>	<b>321</b>	<b>(21.2)</b>	<b>185</b>	<b>(12.2)</b>

NB – Percentages for small numbers should not be used.

## 3.3 Qualitative analysis of families

Please note that the names of all the participants in the research have been changed.

### Annabel

Annabel's cooker broke during the pandemic and she was left with no facilities to cook for her children. She has three children at home and is a single parent. At the time of the pandemic she had just been turned down twice for PIP, although she later won an appeal against this decision. Annabel's son has disabilities and other difficulties which means she is not able to leave him to go out shopping as he is too anxious to go outside, so Annabel has to rely on others to pick up prescriptions and online food shopping. She also has mobility and anxiety issues herself. However, due to the difficulty in getting online food deliveries during the pandemic, Annabel twice had to rely on foodbanks to feed her and her children. She says that she found using a foodbank 'demoralising'. She explained: 'I don't like it, but needs must'. Due to the pandemic, and not being able to pay her bills in the usual way, Annabel is behind in her electricity, TV licence and mobile phone payments. Annabel has never heard of the Scottish Welfare Fund.



Honestly it was an absolute godsend. Absolute godsend, I can't thank Aberlour enough for that, to be honest with you. If your cooker's broken, you can't grill anything, it was just hell, it was absolute hell. I'm so grateful to Aberlour, honestly.

It was a blessing, an absolute blessing. It took a couple of weeks, because obviously they took away the old cooker as well, which I'm grateful for, and they connected the new cooker. Honestly, I was just happy.

Aberlour has dropped off ingredients for [my daughter] to do baking. They also gave her a laptop, which was a godsend as well. I can't thank Aberlour as much as I would like to, it's just been absolutely fantastic, and I've really appreciated the support and the help from them.

I'm grateful for all the help and support that I've received, I'm ever so grateful for that. It's made a huge difference, it's made life a bit more easier. Even the cooker, even the laptop, it's just been absolutely fantastic, I feel quite overwhelmed by it actually, the generosity, and the support received during this COVID.

## Rachel

Rachel's husband was furloughed during the pandemic. Money she received from the UAF helped the family pay for food shopping and keep them afloat until they got back on their feet. Rachel says they waited seven or eight weeks until the furlough payment came through. Rachel also works and says that they do not receive any money in child tax credits although she is probably eligible. She has never had money advice and would be reluctant to apply for CTC as she previously had an overpayment and it took a long time to pay it back. Without help from Aberlour, Rachel says that their bills would have gone unpaid and they would have got into debt. She says: 'It would have been a case of what got paid, got paid, what didn't, didn't. I would just have had to try to catch up in the next few months'. Rachel has never heard of the SWF. She says:



I can't thank Aberlour enough for, not only helping us out financially but with the kids and stuff.

## Niamh

Niamh and her partner have eight children between them and, while all the children do not normally live together, they were all locked down together due to the pandemic. As this is not their normal family composition, Niamh and her partner do not receive benefits for all the children, only for the three residing with them on a permanent basis.

Niamh's partner usually works but was unable to due to lockdown. He was not in a job offering furlough and was temporarily let go:



He just lost income because the company was too small, basically. They applied for a grant but were pretty much told, no, you're too small, but as a self-employed person you're not big enough. Fall into a crack there where they actually weren't entitled to any sort of help at all.

This meant that their income comprised their Universal Credit payments and disability payments for one of the children who is disabled. Niamh had already made a claim for UC prior to the pandemic as she had left a zero hours contract due to the uncertain circumstances with usually non-resident children and her mental health was beginning to suffer. They had to wait five weeks for UC to come through during which time they took an advance payment to tide them over which they are still paying back. She explains that:

I'm still paying back a bit of the advance now, but it's nearly done because I didn't take too much. It was just enough to tide us over and keep some of the bills paid, but we're kind of getting to the bottom of things. Bills are still an absolute nightmare because it's just been a, okay, what's the most important bill to pay, type situation.

The consequence of this change in financial circumstances and the application for UC and advance payment, is that Niamh is now behind on her bills. She says she feels fortunate as:

thankfully, most people are quite nice about it and I've explained what's happened and they're understanding... my car finance company is not so kind, but everybody else has been absolutely, I think, fine, but understanding when I sort of said, 'I won't be paying as much every month.' So when I got my Universal Credit I paid as much as I could to each company and said, 'If there's more you'll get it. If there's not, unfortunately that's what I can pay.' My credit card was fantastic. We actually went through an income and expenditure and I was offering them £20 a month, I think. By the time the guy was done he said, 'I think we're going to set this at £1. If you can pay more, great, but looking at your income you're just about in negative numbers so as long as you can cover £1 then we're not going to be taking action against you or reporting you to credit agencies or anything. If you can pay more, obviously, that's brilliant.' Most places have been really kind about it.

Due to at one time receiving Carers Allowance for her disabled child, Niamh had a further complication with her claim for Universal Credit:

I was claiming Carers Allowance before I was out of work and when I changed over to Universal Credit the Carers Allowance claim is supposed to stop because you get a credit on Universal Credit for it. For some reason the Carers Allowance people didn't close the claim, but they put the claim rate to zero so they've been - I only just found this out about two months ago, that they have very kindly been taking £200-and-something out of my Universal Credit because that's what I should be getting for Carers Allowance. Only Carers Allowance have got me at a zero rate so they're not paying me anything. So I'm £200-odd down every month and I didn't realise until recently because I'd never been on Universal Credit or anything before and I just didn't twig that that was going on. So I've been trying to sort that out for the last few months as well...

The Universal Credit people said I had to phone Carers Allowance to get them to stop the claim and also confirm when - I did speak to them at one point and they admitted it was probably their mistake that it should have been cancelled rather than zeroed and it was going to be passed to a manager. However, that was about two and a half months ago, and now, when I've been trying to phone, I can't actually get through to anyone. It just keeps telling me I have to do it online. So I have actually just, a couple of days ago, sent another online thing into them saying, 'Look, can you please sort this out because I'm losing £200 a month because Universal Credit think you're giving me it and you're not. So either you can give me it if you want to, or can you please tell them you're not giving me it?'

Furthermore, as well as the UC claim causing problems with her Carers Allowance, it has also put her behind with Council Tax, as it was not explained to her that while UC includes Housing Benefit it does not include Council Tax Benefit:

I owe a little bit on Council Tax. It's nothing too major thankfully, but I do owe, I think it's about a couple of hundred pounds. It's not a lot thankfully towards that just because I didn't realise that Universal Credit didn't cover Council Tax benefits, so I'd left it too long - it was my fault - before I realised, so I've got about a month... I've actually paid some of it now because I've been paying it a little bit at a time as well, trying to pay something towards it, but it's probably about £200 I've got left to pay on that so it's not the end of the world. Again, they're quite happy, because I'm keeping up with the current payments, they're quite happy to accept little bits towards the arrears without breathing down my neck too badly.

Niamh explains how it is difficult to find the money to feed and clothe so many children that she wasn't receiving any financial support for. The parents of the usually non-resident children did not offer any money to help. She explains that they only managed to feed everyone by using foodbanks:

We were managing with food because we were getting some food parcels in through [community organisation]. So that's covering extra food for us, but [some of the] poor kids had nothing, and we couldn't get it from their family. They refused to hand it over, so those kids would have been pretty much in other people's underwear and everything. We didn't have the spare actual cash to go and buy anything. Like I say, we did get help with food and things like that, but again, the food banks are great, but I do like to try and put some fresh food in my kids' diets.

Niamh was referred to the foodbank by a teacher at her child's school who noticed that the children, when collecting their free school meal replacement, were taking extra foodstuffs from the community larder they had set up:

It was a teacher, from [my child's] school, she was actually the one that organised it because the kids had been going round to pick up the school lunches and she had been talking to [my child]. Because they had a little larder in the school where you could get things and I think she obviously noted that the girls were taking maybe quite a lot of things. So she got in touch and said, 'Are you struggling?' I said, 'Well, we are.' So she organised [the food bank] and I think that was for about eight weeks. They actually came out with a food parcel every week for us... it's really kept us going, it really has.

With income being more insecure since COVID-19, and with circumstances doubling the size of their family, money is far scarcer than it was when she and her partner were both working. The children do not always understand the changes and Niamh finds it difficult to see them get less than they used to. She says:

We've never had a lot of money. We're not rich by anybody's standards, but it never used to be a problem. If the kids were saying, 'Can I get a bag of crisps? Can we pop over the shop? Can we have £1 for the shop?' That was never a problem, but now it's very much like, 'No. You just can't.' Again, most of them that are younger sort of go, 'Why not? We used to be able to do that. Why can't we go?' So it's been a steep learning curve for everyone, even just, 'why can't we pop over to McDonalds now that it's reopened, mum? We haven't had one in six months. Why can't we have one now?' But there is no money for it.

Just asking for silly school bags. My daughter went, 'Can I have that school bag?' I looked, £70! I said, 'No, you're having a laugh. You'll be buying one from Asda and liking it.' I'm not saying I would ever have spent £70, but she might have got one at £20. This year she'll be getting the one at £10 from Asda, it's that simple. Trying to just explain to them that corners have to be cut. My kids as well, they're looking at the food going, 'What are we eating, mum?'

Frozen food, my kids are going demented with bags of frozen things. Again, we're just not used to eating that way. We weren't rich, but at the same time, we like to have as much fresh food and fresh fruit and vegetables and things as we could. Quite a drastic change in their diets to things like that. Again, hopefully things will change and get better.

With so many children, and two about to start secondary school with a uniform requirement of wearing blazers, plus that fact that they only receive the school clothing grant for the usually resident children, Niamh says that they were fortunate to get uniform help from a local charity.

She explains that with Aberlour's financial support she was able to buy clothes for the children who were not usually resident and food for all the children:

It was buying extras for [the children] because they didn't have an awful lot of clothes. So yes, it was, it really was a wee lifeline... there was a lot of things just wouldn't have happened, it would have been so much more difficult for the children not having these simple items of clothing, even.

Niamh has never heard of the Scottish Welfare Fund.

She says that without Aberlour's support it would be very difficult:

I think, to be quite honest, it would have been an absolute horrific time. I was just so appreciative.

## Caroline

There are two adults and six children in Caroline's household. The most recent addition to the family was a baby born during lockdown. Caroline's husband is in paid employment and the family receives Child Tax Credit, Working Tax Credits and Child Benefit. She only receives CTC and WTC for the first four children as the two youngest were born after the two-child rule came in. She gets child benefit for all six children. Two of Caroline's children have disabilities and she receives DLA and Carer's Allowance for them. Caroline's husband is a key worker who continued to work initially during the COVID lockdown but who then got furloughed. This then meant he was also at home during the day with the family while the schools were closed. Caroline says that lockdown actually made their lives easier as, with disabilities, the children go to different schools, which is difficult logistically and it was easier having her husband at home.



Financially, with her husband being furloughed on 80% salary, money has been tighter than usual. Caroline says the free school meal replacements in the form of food shop vouchers came in really handy:

The school gave us some Farmfoods vouchers, and that was a lot... a really big help. Then recently we had... I think it was a payment from the government into my husband's account for food as well, so that was handy. I think when all this stops, then we're going to feel it!

I think, if we didn't have the help we would have been struggling so much more because they're in the house more but then, when they go to school, we don't get the free school meals. So we struggle a lot then.

I had a really big bill for the girls because they were having school lunches, but I couldn't afford to pay the price. My bill was racking up, so Aberlour helped with that as well, for which I am grateful, so I'm looking forward to that when they go back!

I can get the Clothing Grant, but they say I'm not eligible for the free school meals. I don't understand why, or... I think they say my husband's income... Because he's working. I don't know. I would rather have the food vouchers because obviously, it's all year round then, but you get the Clothing Grant which helps out because they need their school uniforms and stuff, so that's a big help, but that doesn't help for their food for the rest of the year!

The older ones I was struggling for clothing because with the shops closed and you've only got access to Asda. I wasn't taking them into shops for a good while there, but I wouldn't even allow them into shops. They've been in shops now - recently - but it's only recently that I've let them go into the shops...



It was a struggle getting [my son] clothed. You don't want to go on the free sites to get free clothes because of the virus and... So he went about in jammies most of it!

Caroline relies on catalogues to buy clothes and toys for her children. This is especially the case for birthdays and Christmas. Because of the catalogues' method of adding new purchases to existing debt, she does not know exactly how much she owes or how much longer she must pay. She has also borrowed from the Provident for this purpose and is behind on payments to them. She feels she was talked into taking out the Provident loan by the local agent:

It's quite a bit, but they talked me into... I had one loan with them and the guy - he went to my mum as well - and my mum mentioned something about I was struggling. He went, 'Oh, I can give her a second loan', so he spoke to me and I was like, 'Look, I'm not very financially stable at the minute, but whatever.' He went, 'As long as you don't say that on the recording, I'll get you the loan.' It was coming up to Christmas at the time. I was like, 'Oh well, okay.' He went, 'And if you can't pay it after that, just offer them £5-a-week, you'll be fine.' But because it was coming up to Christmas - not that year, the year before - I was, 'Right, fine, okay, if I can get the money for Christmas, I'll get it, give me it,' and then we went really bad, struggling really bad with money. I couldn't pay the £5 as well as all the other stuff so we got way behind, and now they're harassing me about it! So I do need to sort something out with them.

Caroline is scared of the consequences of being in debt to the Provident this way.

I wish I didn't get the second loan with Provident, even though I let him talk me into it but because I needed it for the kids' Christmas, I didn't really care at the time, you know! Now, I'm like, oh my God, I owe them money, it's really bad and I panic because they send out letters and its letters, and I'm like, we need to get this sorted really bad... I'm like, they'll take me court and I can't cope with court, I've got kids!

Caroline and her family are in a private let and she says that she can't get rehoused by the council because there is an expectation that the children should share rooms but she says this isn't possible for the two disabled children. She says:

I'm in a private let. When we moved in, I know the landlord, and he was selling his property, but I was struggling to get a house big enough to fit us in. So I said, 'Can I move in? I don't care about condition. Can I move in until I find somewhere?' I'm not on the housing list because I got told my kids are eligible to share, but my kids can't share... [because of disabilities], so it's a struggle getting a house through the council, so I just don't bother.

Caroline and her husband do not receive any housing benefit for the £525 rent on their privately rented accommodation. She thinks she may be entitled to some but that the application process would require her to take her disabled son with her, which is too stressful for him, so they do not bother to apply. Furthermore, they are keen to avoid a switch to Universal Credit. Caroline says:

We pay our full rent by ourselves. I think we're entitled to some [housing benefit], but every time we went to sign up for it, they kept asking us for more and more information, and they said they wouldn't ask us to come into the building because I was taking [my disabled son] and he was getting stressed out. They said if they needed anything, they would ask us over the phone or to email it in, but then they told us that they needed us to take original copies in, and they can't send them back. So we need to go into the office to take this stuff in. They kept doing that and I got fed up having to stress him out, so I didn't go back.

We pay the full rent ourselves, but now if we need to go on to make a claim for Housing Benefit, you need to swap over to Universal Credit and we're trying to avoid that as long as we can because we can't go the six weeks without having money.

Caroline says it's a struggle living on a low income, especially when you have a large family, and this impacts on her children, especially her son, most. She says:

[My son] struggles more with it because he sees his friends going on holidays and stuff like that. Obviously, we say, 'No, but we'll see what we can do, we can take you on a day trip hopefully,' or something like that. He feels that way because he doesn't quite understand it costs us a lot because there's more of us.

Caroline says that Aberlour have helped her with many things, but financially, they have been especially valuable recently.

My car wasn't working at the time, and I couldn't get to the shops. I was high-risk category with being pregnant and [Aberlour] helped get my car sorted for me as well, so I could get back and forwards to the shops. We were struggling to get shopping delivered because you couldn't get online to get it delivered at the time, and it was manic, and she helped with that. I also got a carpet for my living room, which was amazing.

Yes because we had wood flooring down, but it was all broken. There were bits sliding away. You were getting your feet cut, and it was horrible, and she helped get us a carpet as well, and that was amazing. It's fantastic! The kids are not cutting their feet anymore! They can walk about barefoot! They're lying on the floor thinking, this is amazing!

I think [Aberlour is] an amazing place. I love it. The amount of support [we have] had over the years has just been phenomenal.

Even with having the baby, I got a load of stuff for him come up as well, like clothes and stuff. So that's been amazing. I got loads of bags of stuff for him, so he'll be covered for the next few months. About six, seven months!

## Shona

Shona lives with her husband and three children. They had a change of circumstance during the COVID-19 pandemic. Their children have additional support needs and, with the schools being shut down during the pandemic, they took the decision for her husband to leave work and for the family to apply for Universal Credit. She explains:



My situation changed. My husband was working security. I've also got my children who have got additional support needs. Looking at the logistics of the family during lockdown, it wasn't going to be possible for my husband to continue working with my children being at home full time as well, because I just wouldn't manage. My husband took the decision that he would terminate his employment and we would take the Universal Credit. That was really hard. Trying to juggle, getting one monthly payment and having three children to look after at that period of time as well. I didn't realise it would be like the four to five weeks waiting time before you get paid. If they had told me, 'Do you know, you can ask for a discretionary payment?' that I could get an advance, but I took an advance to pay my rent and stuff, but I just didn't want to be in debt. So I just kind of chipped away with what I had in the bank until such times as I had no money... that's when [my Aberlour worker] stepped in and said 'look you can't continue like that. You need to get some assistance'.

Now, with being used to Universal Credit it's easier, but that initial transition from legacy benefits, you know, your child tax credits and stuff, it was a completely different ball game, so, so confusing. What you're allowed to apply for, what was taken into account. I was scared about the grant [advance payment] as well, because I was scared that Universal Credits would take that off my next payment. I wasn't sure how that would work. We had to explore that as well, 'Yes, I needs help, but I'm scared that I get money in one hand and it gets taken out the other hand'. But she reassured me that that wouldn't happen, so that was fine.

Shona received money advice and support with the application forms from the money adviser at the local authority in making the claim for Universal Credit.

I got money advice through a different source that I've used for years down at the Town House, and she helps me with my benefit forms, so she told me just to keep going with it and it would work itself out, and it has. Initially, it was just that period of not getting paid for so many weeks, and with being in lockdown as well, you're sitting and you're kind of in a bit of a rut as well because everything's changed, and everything changes and you've got no money as well, that's even worse.

Shona explains that it can be expensive feeding her family but fortunately there is a community supermarket where you pay a weekly direct debit and can access a certain number of essential food items each week. She explains:

[It's] like a weekly money supermarket, for people on a low income. Say, for instance, I pay £6 [per week], that gives me 25 essential food items. I prefer doing than going to the food bank because at least you feel as though you're paying something. I think maybe if that wasn't there, I might struggle more than what I actually do just now.

There's not so much stigma attached. We actually go into a shop where it's people in the exact same situation as what we are, just on a low income, and they're really, really friendly. You go in, you pay your fiver and it's just like going to Tesco's really, although it's a smaller shop and you just collect your items, you ring it all up. Put it in carrier bags and away you go, so that makes you feel a wee bit more... better about your situation.

Shona prefers this method of accessing food because she has previously used a food bank:

When the [disability organisation], had to give me vouchers for the food bank before, but I wouldn't use a food bank in my local area. I always go to the next town. I know that sounds silly, but I just feel it's a bit embarrassing. I wouldn't like to get served by my next-door neighbour or my auntie or...

She emphasises that the foodbank she has used has really good people working there:

They're really friendly and they don't judge you, which I think it's really, really important because if they judged you, you wouldn't be able to go back, because it's hard enough to ask for help. To take that step and then to go and collect the food to be frowned upon or looked down on.

She says this is in contrast to people in the community:

People in the community [are judgemental] because, honestly, I was doing my driving lessons and my driving instructor used to always comment, 'Oh there's such-and-such going into the food bank. That's taxpayer's money that's paying for that. Blah, blah, blah.' People are just, nowadays are just really, really judgemental. I would rather help than judge people. I just think it's not very nice, because there's times when... I didn't really need the food parcel that was coming from [community food supermarket] but I knew one of my neighbours was struggling. I distributed it to my neighbour because she wouldn't ask... I knew how she felt because I wouldn't use my local food bank either.

Shona is in debt to Provident for buying things that her children need at Christmas time, birthdays and during school holidays. She also has a previous debt to the social fund that comes out of her carer's allowance. She says that, although she is in debt to Provident, her local agent's very understanding and when her circumstances change she pays them what she can and he is happy with that. She does not like being in debt but she tries not to worry too much about it:

[Being in debt] does worry you, but I try not to let it take over my life, because if it takes over my life then I end up depressed and worried and that's not a good place to be.

Shona says that living on a low income does adversely affect her, but not her children's, well-being:

It does [adversely affect our well-being], yes. Especially when you're sitting with your last in the bank... maybe you've got the Provident man going to chap the door, or he's going to phone you, and you've got to make sure you've got money for that last week.... Towards the end of the week, you're like, 'Oh no, I've not got any money in my bank at all.' I feel okay when I've got maybe £200 in the bank because I know I've got something, when you know you go the bank and you're maybe sometimes withdrawn. That's when you start worrying. It does affect your mood because you've got your kids there, 'There's an ice cream van there!' and you've got to say no, because you've not actually got any money there to buy them their ice cream.

Shona has found lockdown difficult for her and her family:

I think lockdown's been hard because everybody's used to doing their everyday thing. It's really hard to have the five of you all in the house, all at the same time and nowhere to go. Sometimes you just decide you're going to escape and you're going into your car. Just to get a bit of headspace. That's everybody, I think. The lockdown's probably affected everybody's mental health.

Being stuck in the house, I love my family with all my heart, but it's hard as well, because we're all like sardines in a tin and everybody has different needs, but parents also have needs. Getting things together and getting time to do things together as a couple and taking your kids for days out going to the beach, which is normal, or to the local park all that stopped. Life just changed for everybody.

Aberlour are fantastic. They'll phone and do weekly chats or at some point they'll come down, I just need to pick up the phone and there's always somebody there. If it's not that support worker, there's always somebody at the other end of the phone that's happy enough to help, even if it's just to rant and rave to and sound like an absolute lunatic.

Affordable food was difficult to access during lockdown as, normally, Shona drives to the nearest big town as she says the supermarket prices there are far less than the same supermarkets in her local small town:

I do shop in [local town], but I don't do a big shop there. I go out with my area, but again, that adds money. You've not got a cheap shop in [local town], it's all big supermarkets, they've not got like Lidl or a Farmfoods or an Iceland's, so to get to these places, you need to travel. That was another struggle during lockdown because of no public transport and you weren't allowed to leave your area, you had to stay. I'll be honest, there was times that I was just jumping in the car and going to [big town] to do my shop. I couldn't afford the prices in [small town].

Shona has never heard of the Scottish Welfare Fund. She says:

No, because I've not really been on benefits, as such, because my husband's always worked. It's not something I've ever looked into. I'm one of these people who thinks, when help's available then somebody would ask or somebody would tell you, but I've now realised that that's not the case. I had to go and find that out myself, of if you didn't have some support worker then you probably wouldn't know. It's almost like, all these kinds of things are hidden because they don't want you to access them.

Shona was very pleased with financial support from Aberlour and at how quickly it came through.

It was really good, and it was really, really quick as well.

She phoned me, I think it was the Monday at ten o'clock saying they'd been successful, it was in my bank within minutes which I thought would probably just go in as like a bank transfer that'd maybe take three to five days but I couldn't believe that it was actually in that quick. After I put the phone down, it was in my bank.

[The help from Aberlour] meant the world to us because if they never gave us it then we would've struggled. A lot. Even just as far as the extra electric and the extra gas. My son also needed a new mattress. The springs were hanging out. Again, I was like, I've got nothing in the bank account, how am I going to get him a mattress? He can't go to sleep with the springs coming out, so I'd asked if also that would be a possibility to be provided through the fund. That's what was awarded, was for extra shopping, the electric, gas and the mattress, so that was really, really good.

[Without the help from Aberlour] I would have struggled, or I would have got into more debt, borrowed maybe £200 and had to pay £400 back, which is not ideal in the current situation. You have to rob Peter to pay Paul sometimes.

It's not just about what Aberlour have done for me. It's actually my whole family rather than just myself, so 100 per cent hats off to them, that they've still been working through COVID-19, phoning and making sure their families are okay. I think they've done a really, really good job through lockdown and outwith lockdown. Without them, we would struggle - emotionally, financially, and even if it is just to say, 'Look, we're here. Even if you don't want to talk to us.' Sometimes you don't want to pick up the phone but just getting that text message to say, 'We hope you're okay. You know where we are if you need to phone.' If they don't hear from you, they pick up the phone to make sure you're okay. They're just a part of the family now. They've done a lot service to me, to me and my family. They've been absolutely brilliant.

## Susan

Susan is a lone parent of two: a child who started school in August and a baby born during lockdown. She does not live with the children's father but is on good terms with him and he usually helps financially, albeit inconsistently because his employment is agency-based and not constant. However, his job abruptly stopped due to COVID-19 and, because he was working for an agency, he wasn't entitled to furlough. This meant that he lost all income and was no longer able to help Susan financially. As he was staying with Susan for the baby being born he got locked down with them, which was beneficial to her in terms of helping to look after the children, but not so much as she had to feed him during this time and he couldn't contribute financially. Since lockdown has lifted and employment has once more become available he has been able to contribute financially again.



Susan receives Child Benefit, Child Tax Credits, Income Support, and Best Start Food vouchers. She finds it very difficult to manage on her current income. She says she has been fortunate to receive help with things for the new baby from family, her friend and from Aberlour. She says if she didn't receive these gifts of hand-me-downs she doesn't know what her daughter would be wearing.

Like many parents and, especially lone mothers, Susan prioritises her children's needs before her own and is more lacking in essentials for herself 'I've got two tops to my name and two pairs of leggings, five pairs of pants and four bras... Of course, you put yourself second.'

Susan says that she has her essential needs met but then says she lives in emergency credit mode with her gas and electricity. She deliberately chose her energy supplier because they gave a more generous level of emergency credit on both gas and electricity. She explains that her electricity usage has increased over lockdown and that whatever she puts in her meter just takes her back to zero and she is immediately in emergency credit mode again. She also mentions that, when she is about to run out of emergency credit and can't afford to top her meter up, she applies for a £20 'Power Up' from her energy supplier, which she repays at no additional cost from subsequent payments.

Susan says she has no debts to repay, but when asked, says she is repaying a budgeting loan at a rate of fifty-odd pounds per week. She didn't equate owing money to the government with debt, which is not uncommon in the interviews. She explains that she applies for a new loan each time she pays off an old loan, usually around Christmastime:

**I got that one year and it helped me out at like Christmastime. It comes obviously automatically off my benefit, and then you see come October time I'll apply for it again, whatever, say like I've maybe paid £500 or something off, I'll apply for it again. Then that's my Christmas again. Do you know what I mean? That's how I do it. It's a cycle.**

Susan also has Council Tax arrears that get taken off her benefits automatically. She says: 'I think it could be arrears as well, aye. I'm not actually too sure.'

Susan explains that living on a low income affects her and her older daughter who is five years old. She says they cannot do things other families are able to do, such as go to the zoo or go to soft play, because it all costs money. She is aware that other children do get to do these things and she is worried that her daughter will start to wonder why she does not. It also affects her personally:

Oh, it depresses me, really depresses me, it gets me down. Constantly, that's what I'm constantly thinking about the financial-wise. So the clothing grants. I applied for that on the 3rd June. I've still never heard anything. I phoned them last week, but they were late in starting them or something like that, or whatever, so I'm still waiting to hear from them. So, at this present second, [my daughter] has nothing for going back to school because I'm hanging about waiting on this grant, and because we're only a couple of weeks away from going back to school I'm starting to panic because I'm like oh... and that's impacting on me mentally. Do you know what I mean? That's like constantly what to think about, how am I going to do this? How am I going to do that? Do you know what I mean, constantly? Like my brain is constantly in overload thinking how am I going to get this? How am I going to do that?

It's worse obviously at night time. See when the kids are asleep? Because then you've got nothing else, do you know what I mean, there's nothing else to occupy you, so that's when you start to think about all these things. For example, I know it's only, what, July now, but obviously I'm thinking what are we going to do about Christmas?

Susan's help from Aberlour happened because of a chance conversation she was having with one of Aberlour's support workers:

I was just telling [Aberlour worker] in a general chat that [my daughter's] bed had broken and then she says to me about the hardship fund. They've just been brilliant, absolutely brilliant, and the food parcel as well. The first one I didn't even know anything about until one of the ladies phoned me, and was like, 'I'm going to be your personal shopper for today', and I was like, 'Uh?'. She was like, 'Yes, we were on a group call and we were just talking about if anybody needs any, do you know what I mean, if they think anybody needs any help at all, and [your worker] had said that you could maybe be doing with a wee bit of help', and I was like, 'All right, perfect', so they were just amazing.

I love Aberlour. I tell everybody everywhere I go! I've spoken to some parents and they've got kids who are maybe suspected of having, like, maybe autism and ADHD, and stuff, and the kind of thing that normally happens is they go to their health visitor and then they get referred, everybody I know gets a referral put in for Aberlour, and I'm like, 'Aberlour are brilliant, they're absolutely amazing'. Do you know what I mean? If anybody mentions them I'm like, 'They're brilliant. They're amazing'. That's what I say to [my support worker], I'm like, 'If you need promoting just take me anywhere, I'll go about with a megaphone. I love you'.

Susan says that without Aberlour's help her daughter would still be sleeping on a mattress on the floor.

Susan has previously suffered from depression and anxiety, although she had been feeling well up until lockdown, when her depression returned:

I could feel my mood changing, and we were in lockdown as well, so I phoned the doctors right away, got put on my medication again and then had to phone them again because I was kind of struggling again. I think it was all the financial pressure and stuff as well, everything came and it's just building up feeling like your life is kind of falling apart, because you're not seeing the people that you normally see, you're kind of stuck in a house.



Susan says that her mental health has improved since lockdown restrictions lifted and she was allowed to form a bubble with her friend who also has children. So both she and her children have friends again.

Susan recently lost both her mum and her gran (not due to COVID-19), and says she has lost, not only her closest family, but also the two people who provided her with emotional and financial support.

I used to get a lot of help from my mum and my gran, and then obviously, so you see even just with losing my mum and my gran, obviously there's the mental impact obviously, but even like the financial because like if I was out with my mum and stuff and say we were both getting messages in Asda and I put my stuff on the belt, she'd be like, 'I'll just pay for that'. Also, would buy the kids clothes. Well, obviously I didn't have the wee one, but she would buy my other one like clothes. Do you know what I mean? So would my gran, and so the pressure was off kind of financially then, but then obviously losing the both of them, then it kind of hit hard.

Susan has been able to borrow money from her dad when things have been tight during lockdown. She doesn't like to do this as he is in ill-health and on a low income himself. It also makes it more difficult for her to budget when she owes money to people. She explains:

If I needed like a loan of money or anything like that my dad's given me it. I'm trying not to get into that routine because then, when my money comes and I've got to owe it back out, then I've got to end up borrowing off him like two days later again.

So, it's like robbing Peter to pay Paul and just going round in a vicious circle kind of thing. That's why I decided that I was applying for the local food bank because I thought no, I need to get myself on my feet again without having to borrow money kind of thing.

Susan has heard of the Scottish Welfare Fund and thinks that she received this when she moved into her house a couple of years ago. She received goods from the community care grant but didn't think she met the criteria for a crisis grant. She felt that the wait for essential goods, such as a cooker, took a very long time via the SWF. She thinks it was as long as 6-8 weeks.

Susan finds her food costs have increased:

I'd say it's got worse under coronavirus because my wee girl would be out 9:00 till 3:00, right, so she would be getting two snacks and lunch when she was out. But, obviously, we're in lockdown, so obviously I'm giving her breakfast, lunch, dinner, but she's starving. So, food costs went up in that respect.

## Juliet

Juliet lives with her partner and three children. She works in supermarket and so was a key worker during the COVID-19 lockdown. At the start of the pandemic her husband lost his job and so she became the only worker in the family. She says they were struggling and it was her son's guidance teacher at school who noticed and said she could support them to get food vouchers. She hadn't thought should be entitled to anything but was assured she could apply and is very glad that she did.



As her partner lost his job at the start of the pandemic it was just her income coming in and they had to wait on his application for Universal Credit, which took five weeks:

My partner lost his job through it, so it was just my income at the start that was coming until he was able to get Universal Credit. Aye, it helped us out tremendously. We were... Sometimes we were sitting nearly without food because I wasn't getting paid 'til the following week and my partner wasn't getting paid 'til a couple of weeks later... [it] was brilliant because it helped us out... It helped us out quite a lot, to be honest.

Juliet received food vouchers from Aberlour over a period of two months during the COVID-19 lockdown which enabled her to get food for her children, herself and her husband. She says:

It was a godsend to be quite honest.

The way it happened, it was like a couple of days before we all got put into full lockdown and everybody got furloughed. He lost his job a couple of days before everybody else got furloughed. It was just the way it worked out because he works for a [service industry] company, so they weren't getting any more work or anything, so he ended up... If they'd kept him on for a couple of days longer, he would have got furloughed, but he didn't. He'd lost his job, so we had to go for Universal Credit.

Juliet says that although they had the five-week wait for Universal Credit they chose to go for the advance payment and that this was very useful to them. They would have struggled to far greater extent had they not gone for the advance payment.

Juliet says that the problem with Universal Credit for her family is the limited amount they are allowed to earn in Juliet's job each month before money gets taken off her partner's Universal Credit award. What is particularly difficult is that the timing of her fortnightly income can sometimes fall three times within a Universal Credit month, which can result in the family receiving less Universal Credit that month. A legal case was won for a similar issue where four lone parents were paid on a monthly basis, which sometimes meant they were paid twice during the Universal Credit month due to, for example, bank holidays. The judge ruled that the Secretary of State for Work and Pensions (SSWP) acted irrationally and unlawfully. This is happening almost every month to Juliet and can cause financial problems:

Well, I'd say we're not struggling, but it is quite difficult because the cost of everything's went up but you're not earning enough money to pay for it all. There's not much you can do. You just need to try and get on with it, to be honest, isn't it? You can't do anything about it, but it's not that either. The more hours you work, the more money that gets taken off, so if I take on extra hours now, the money comes off of [my partner's] Universal Credit. I'm only allowed to earn £282 a month, so as soon as I earn £282, everything after that, it gets taken off of [my partner's] money. Sometimes the way it works, I get paid fortnightly, so sometimes by the time [my partner] gets his money, because it falls on a certain day every month, so I could have three payments in that month. It could be £600-and-odd pounds, so it's 63p off of every pound that I earn they take off of [my partner's] money. Sometimes they're taking nearly £500 off of his money because I've had to do extra hours to keep us going, but then it's just been taken off us. It's a vicious circle.

You're scared to do any extra hours to try and get more money because you're going to end up skint at the end of the month anyway.

My weans have always got food in the freezer. There's always nappies for my youngest. She's on normal milk now, so I don't need to worry about buying tins of milk or anything like that. Sometimes, aye, you can have to go without certain things like sweeties. They can't get as much sweeties as they want, or you can't go out, or you can't go a wee day trip anywhere because you can't really afford to pay for bus fares or train fares. So it's a day in the house kind of thing. Just the wee normal things.

Juliet was grateful that she was able to receive financial support from Aberlour during this time but was also embarrassed at needing to:

I'm not a person to go and ask. I won't, but when [Aberlour worker] was phoning up and... You feel embarrassed about it because you're like that. Got to ask somebody that... Obviously, you know her, but it's not like your family or anything and, I don't know, sometimes it felt awkward. When you were like that, oh God, actually I need help for this and that. It made you feel a wee bit as if, you can't even provide. You need to ask for help just to get food for your own weans when it should be something that should be there. You shouldn't have to ask for that. It was a godsend, and even my partner said that as well. It helped us through a few hard times, and it was good to know that it was there to help you out.

The difference that receiving money from Aberlour meant to Juliet was that:

I didn't have to worry that my weans were going to run out of food because the voucher was there... It was, like maybe the day before I get paid, I'm 'Oh God, I've got no money for milk. Oh, that's all right, I can go and use my wee voucher and I can get milk and whatever else it is in, to get them their dinners until I get paid'. Which was brilliant. It was really good. It was. It was a lifesaver sometimes.

Juliet found lockdown difficult because of the three children being in the house using more resources:

I think because you were spending more money because you were in the house. The weans weren't going out so they were eating more in the house. Then you were going through toilet roll and nappies. I think it was just more the fact that everybody was all stuck in, I think. They couldn't get outside. They couldn't get out and play. So you were going through all sorts of things, all sorts of food, more food than what you expected because when they were at nursery and they were at school, they were getting lunch in nursery. Sometimes breakfast... Whenever mornings that she was in at nursery, she would get a breakfast and her lunch. So you weren't having to have all that in the house, I think. That's what it was more to do with and now that they're back at school, they're getting their lunch in school or their breakfast. I think that was more what it was that made it more difficult I think, to be quite honest.

Juliet's debts include a bank loan that she and her partner took out when he was working. This is repaid at £50 per month and she still feels able to make these payments.

## Elaine

Elaine is a lone parent with two sons, aged eight and three, who moved during lockdown due to a domestic abuse situation. She was starting afresh as she had taken nothing from her former home. Aberlour helped her to get beds, mattresses and duvets for her sons.



It was really appreciated, honestly. It was the best thing.

It was really good. The boys love [their new bed].

It was really fast too.

Elaine also was supported to put in an application for the Scottish Welfare Fund as she has a new tenancy. This was successful and provided much of what she needed.

Elaine feels that she is 'struggling a wee bit, but getting there.' She has been using food banks throughout this time. She had problems making an application for free school meals for her children. She is not sure what the difficulty was but it got sorted. However, she waited 'quite a while' with no free school meal replacements for her children. She says this was very difficult.

Like many parents living on a low income, Elaine prioritises her children. She says 'basically, that's what I always do, make sure they've got [what they need first]'.

# 4. Conclusions

## Summary of findings

The process evaluation was resoundingly positive and highlighted the value sponsors placed on Aberlour's cash-first approach and application process that was based on professional trust and did not require multiple forms of evidence. This was in contrast to sponsors' experiences of other charitable trusts and funds, which were described as 'much more complex'. Sponsors also valued the flexibility of Aberlour's fund as they did not always know details of families' financial situations and had restricted access to families due to the lockdown. Staff who were interviewed were concerned that a second wave of need would emerge when the Job Retention Scheme (furlough) ends in October 2020. They fear that the full impacts of COVID-19 have yet to be realised for families and that the current period may be the calm before the storm.

The outcome evaluation saw sponsors describe a range of debilitating changes to family situations as a result of COVID-19. Many of families sponsors were working with were not eligible to be furloughed; as a consequence, some families lost employment when lockdown came into being on 20th March 2020. Other families were furloughed, and yet others were told, incorrectly, that they were not entitled to furlough and spent several weeks with no income until the situation was rectified. Those that were self-employed did not always meet the eligibility criteria for the self-employed scheme and also found themselves without incomes. Some families applied for Universal Credit for the first time, which has a mandatory five-week wait for money. Other families, particularly those who were self-employed on a low income and in receipt of Working Tax Credits and Child Tax Credits before COVID-19, did not wish to apply for Universal Credit as its minimum income floor would reduce their incomes compared to legacy benefits come April 2021, when the COVID-19 rules relaxation will be revoked. Families' ability to maintain employment during this time was also impaired by caring responsibilities; for children, for vulnerable or disabled family, and/or for older relatives.

The quantitative outcome evaluation shows that there was an increase of more than 1000% in families making applications to the fund compared to the same period a year earlier in 2019. The majority of families were headed by a lone parent (71%) and couple parent families accounted for 25% of applications. Most families had one child and the average number of children across all families was 2.2. Lone parents were more likely to have fewer children.

Aberlour's geographical reach was extensive with applications from 31 out of Scotland's 32 local authority areas. The local authority area with the highest proportion of applications was Glasgow which accounted for almost half of all applications (46.6%). The only local authority area with no applications to the UAF was Aberdeenshire, which is also one of the local authority areas with the lowest levels of child poverty. Almost six in ten families (n=900 families with 1986 children) applied to the fund for food. The next most prevalent reasons for applying were: fuel (n=753 with 1645 children); clothing (n=432 with 1007 children); bedding (n=321 with 761 children); and baby supplies (n=143 with 261 children).

To apply for the Urgent Assistance Fund a family must have a sponsor in, for example, the third or public sector. The largest type of sponsor was local authorities, with 29% of total applications. The next largest type of sponsor was schools, with 11% of total applications. This means that 40% of all applications were supported by someone employed by a local authority. A further 8% of total applications originated in the NHS. This means that almost half of all applications were sponsored by a public sector employee.

The qualitative element of the outcome evaluation also highlights how vital, necessary and appreciated Aberlour's financial support to families during this time was. Before receiving money from Aberlour's Urgent Assistance Fund families report being; unable to feed their children adequately, having children sleeping on floors, having mattresses with springs poking out hurting children, and having clothes that are too small. Families were relieved and grateful for Aberlour's help.

## Final conclusions

Aberlour responded quickly, efficiently and compassionately when Scotland went into lockdown on 20th March 2020. Families received a service that was responsive and non-stigmatising, with a cash-first approach, and an application process that was high in professional trust and did not require multiple forms of evidence. These factors were seen as unique and valuable by sponsors and Aberlour should ensure to maintain these.

As Aberlour's funds diminished so too did the value of awards to families. This was inevitable but unfortunate. There is some concern among staff that we have not yet crested the wave of adverse financial impacts from COVID-19 and that Aberlour's Urgent Assistance Funds are running low. The end of the Job Retention Scheme, the intermittent lockdowns closing down various sectors, and the current rise in COVID-19 infections are likely to result in high numbers of families with greatly reduced incomes and/or unemployment. It is likely that many families will face even greater levels of financial hardship over the coming winter. If Aberlour were able to strengthen the fund it would be able to help more families in need in the coming months.

All of the applications made to the Urgent Assistance Fund were for basic essentials, with almost six in ten families not able to afford to feed their children adequately, five in ten not able to afford to heat their homes, three in ten not able to clothe themselves or their children appropriately, and more than two in ten not having the necessities for a proper night's sleep. This is a demonstrable level of disadvantage, from the very start of life, revealed by the requests for baby food and cots. This highlights the severe levels of poverty facing some families across Scotland. It is important we don't lose sight of how severe poverty and material deprivation is for some families. These data will be useful to Aberlour in its campaigning and influencing role, e.g. in relation to Scottish Government action such as the Scottish Child Payment.

The findings show that around half of all applications were sponsored by local authority employees. This is in spite of the fact that local authorities administer a far larger crisis fund called the Scottish Welfare Fund. This, and the evidence from the qualitative data, indicate that the Scottish Welfare Fund is not sufficiently well known about and is not always reaching those who need it most. Aberlour could work with the Scottish Government, local authorities and COSLA to encourage a widespread promotion of the fund in advance of the financial difficulties expected this winter. There is also evidence that local authorities have different approaches to administering the Scottish Welfare Fund as they have extensive discretion. Aberlour could consider encouraging a more standardised approach by local authorities so that families do not receive a differential service provision depending on where they live.

The findings from interviewing families shows that the money they received from Aberlour's Urgent Assistance Fund brought great relief and there was a debt of gratitude expressed. People reported feeling overwhelmed by the support that they received. It was described as a 'blessing', a 'godsend', 'amazing', 'phenomenal', 'fantastic', and 'absolutely brilliant'.

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