

How public debt and arrears are experienced by low-income families

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Thanks go to the services who support these families and who introduced them to the research.



The more people like yourselves shine a light on these matters the better – that's why I'm so happy to do it. I don't shy away from my past debt and the troubles that I've had, because the more people that try and help you with it or understand it, there's less chance of somebody else having to live it. If my experiences can come to you and you can do the research and make a change, then that's great. Well done for what you're doing.

David



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1. Introduction



1. Introduction

Low-income families who receive money from the public purse in the form of social security payments (benefits) frequently have to pay significant proportions of this income back to the public purse in the form of debts, which usually occur due to arrears for essential goods and services. Such debts and arrears are commonly taken off at source, meaning those who have been assessed as having a minimum income requirement from the government in reality receive less than that minimum. Debts and arrears to public bodies can accrue due to Universal Credit (UC) advances, Department for Work and Pension (DWP) loans, rent and council tax arrears, sanctions, housing cost top-ups (e.g. for private rentals), and arrears to the local authority for other debts (e.g. for children's school meals). Gas and electricity companies are also permitted to deduct money from people's welfare entitlements, even though they are not public bodies. As these arrears are treated like public debt in the manner of their repayment, they are included in this research.

Public debt and arrears are not reserved to those in receipt of social security payments. People who are working also fall into arrears to public bodies, particularly for rent and council tax, and they often consequently become subject to bank and wage arrestments. This situation was on the rise before the pandemic, since the post-2010 austerity measures were introduced where debt for utility and private rent rose from **14% in 2010-11 to 23% in 2018-19**,¹ and is now being greatly aggravated by the current food and energy costs and the cost of living crisis. This is especially the case for low-income families.

Other research in this area we have carried out shows that levels of problem public debt, particularly in terms of basic housing, utility costs and council tax, are increasing.² Our research discovered that when a debt for a UC advance, for example, is being repaid from an already subsistence level income, this can serve 'to bring people who are already struggling with debt below destitution levels in terms of income to buy food and other essentials'.³ Our research also reveals that the impact of making at-source debt repayments for a DWP loan, for example, can force low-income families to take out commercial debts to compensate for the financial loss/pressure accrued over time. Public debt pulls families deeper into poverty and holds them there.

Living on a low income and having debt, especially public debt, with its uncompromising collection practices,⁴ is strongly linked to mental health problems, due to people's fears of losing their homes and incomes altogether.⁵ Aberlour are concerned with the impact public debt has on children and families in Scotland;



in particular, on their ability to live a dignified life, to eat and to heat their homes, to clothe themselves and their children, for children to engage fully in education, to have strong relationships and connections, and on their mental and physical health. This concern led Aberlour to commission this research.

The main problem with the proliferation of debt owed to government authorities is that their debt recovery practices are not governed in the same way as consumer debt and have been widely criticised for being harsh and punitive.⁶

Current government approaches to debt make people's situation worse rather than offer a route out of debt.⁷ In 2018 the Treasury Committee judged government debt collection to be 'uncompromising' compared to private sector practice and stated that debts are pursued 'over-zealously'.⁸ Further, public sector practice in debt recovery has been criticised as being unfair and inefficient, with the suggestion that such action results in higher long-term costs to the taxpayer.⁹

¹ Treanor, M. 2022. [Public debt literature review](#). Glasgow: Aberlour (p4)

² Fitzpatrick, S., Bramley, G., Blenkinsopp, J., Wood, J., Sosenko, F., Littlewood, M., Johnsen, S., Watts, B., Treanor, M. & McIntyre, J. 2020. [Destitution in the UK 2020](#). York: Joseph Rowntree Foundation. (p11)

³ Bramley, G., Treanor, M., Sosenko, F. and Littlewood, M. (2021) [State of Hunger: Building the evidence on poverty, destitution, and food insecurity in the UK](#) (Year two main report) London: Trussell Trust (pg 92).

⁴ Treanor, M. 2022. [Public debt literature review](#). Glasgow: Aberlour

⁵ Treanor, M. 2020. *Child poverty: aspiring to survive*. Bristol Policy Press.

⁶ Evans, J. (2020). *Debts to public bodies: are Government debt collection practices outdated?* London, House of Commons Library.

⁷ Centre for Social Justice (2020). *Collecting Dust: A path forward for government debt collection*. London, Centre for Social Justice.

⁸ House of Commons Treasury Committee (2018). *Household finances: income, saving and debt*. London, House of Commons

⁹ Evans, J. (2020). *Debts to public bodies: are Government debt collection practices outdated?* London, House of Commons Library.



1.1 This project

The aim of this research was to carry out an in depth and definitive study on the public debt experienced by families in Scotland. It sought to establish the extent of public debt experienced by families, particularly low-income families, and also to explore how such debt is experienced by low-income families in Scotland. It set out to answer the following questions:

- 1 **What is the scale and extent of public debt owed by low-income families in Scotland?**
- 2 **What are the risk factors for being in debt generally and what are the trends over time in Scotland compared to other parts of UK?**
- 3 **What impacts does public debt have on children and families?**

The first two questions were answered in the first phase of the research and have been reported on separately. ^{10 11 12 13} The first

phase of the research led to much action on school meal debt in particular with 12 local authorities writing off school meal debt, Aberlour receiving donations to help pay off families' debt, CoSLA creating guidance to support local authorities with school meal debt and the issue being raised and followed up in the Scottish Parliament. ¹⁴ Further, the Robertson Trust and IPPR Scotland, with us as collaborators, expanded the research into public debt in Scotland, including conducting a poll to measure its extent. ¹⁵

In this final phase of the research we complement and expand our understanding of public debt on low income families in Scotland by conducting qualitative research with experts by experience to explore how such debt makes them feel, what it stops them doing and how it affects their children and family. We recruited eight participants and interviewed them to explore their experiences of owing money to public bodies. Participants received a £30 voucher from Aberlour as a thank you for participating in the research. All names have been changed and minor details have been changed to ensure anonymity. A full ethical statement can be found in **Appendix A**.

¹⁰ Treanor, M. 2022. [Public debt literature review](#). Glasgow: Aberlour

¹¹ Treanor, M. 2022. [Results of Freedom of Information request on school meal debt processes](#). Glasgow: Aberlour

¹² Treanor, M. 2022. [Universal Credit deductions for households with children by Scottish local authority](#). Glasgow: Aberlour

¹³ Treanor, M. 2022. Report on the FOIs for school meal debt. Glasgow: Aberlour

¹⁴ [Good-Practice-Principles-for-School-Meal-Debt-Management.pdf](#)

¹⁵ Hawkey, D., Smith C., and Whyte, P. with Professor Morag Treanor as Project Advisor. 2022. [Debt & Arrears in Scotland: Putting Money Owed to Public Bodies at the Forefront of the Cost-of-Living Crisis](#). Glasgow: The Robertson Trust

1.2 Participants

D David

David is employed full-time in the transport industry. He is married with four children, two at primary school and two at secondary school. David has always worked full-time and has an unbroken work record. He has been with his current employer for more than 10 years. For the past few years, David's wife has been studying towards a degree to increase the family's opportunities to earn more money. She has now graduated and obtained a full-time job starting in May 2023. David hopes that this means the family's debt and arrears problems can be resolved, but he isn't hopeful, because of the ways in which these debt/arrears are being recouped.

David's debt and arrears go back around 10 years and are ongoing. He believes it started due to the family having to rent in the private sector for more than a decade. He says the family could not access council housing because they were not a priority. He thinks that the rules have since changed and they have recently moved into a council property, although it is too small for the family.

During the family's time renting in the private sector, the rent was so high that David fell into arrears with council tax and gas/electricity payments. These debt/arrears were quickly referred to sheriff's officers and he has had wage arrestments many times over the years. This culminated in bankruptcy. However, David is still being chased for the gas/electricity arrears from this period as his wife was also named on the account but only David was made bankrupt. So, the family is still being chased for the debts that he thought were covered by the bankruptcy. He still has sheriff's officers come to his door, serving the family with papers, and he still has wage arrestments for this historic debt. Last month the sheriff's officers arrested £500 off his salary. These wage arrestments have led him to incur more arrears and he now has current debt for rent, council tax and for gas/electricity. David says if it were not for his parents' financial support over the years the family would have struggled even more. However, the current cost of crisis living is having a negative effect on his parents' ability to support the family any more.

J James

James is a single father to a 15 year-old-son. Until two months ago, they were living together in privately rented accommodation. At that point, the landlord decided he wanted to sell the property and James and his son were evicted. James then approached the local council to be rehoused as he and his son were now homeless. James is disabled and suffers from severe mental health problems. His physical disability makes it difficult for him to climb stairs. Recently, the council offered him and his son a one-bedroom flat on a high floor of a tower block. He refused this offer as, not only was it too small, it would also be too difficult with his disabilities. At the present time, James has left his son at his own mother's house (i.e. his son's grandmother's) while he sofa surfs among friends.

James has debts for council tax arrears and he owes money for a Social Fund loan. When he had his house he was getting money taken off his benefits directly for council tax arrears and he imminently expects money to start coming off for Social Fund repayments.

C Caroline

Caroline is a lone parent with four children aged six and under. Caroline is in receipt of Income Support, Tax Credits and Child Benefit. She is subject to the two-child limit so only receives tax credits for the first two children. ¹⁶ She receives the Scottish Child Payment for the three children aged under six years old and is awaiting confirmation of an award for the 6-year-old. At the time of the interview, Caroline's SCP was at the £10 per week level for the three children in receipt of it but was due to increase to £25 per week per child.

Caroline lives in a two-bedroom council flat and says it is poorly insulated, draughty, with gaps round windows and doors. She struggles to keep any heat in the house for the children. Caroline's rent is covered by housing benefit which is paid directly to the council.

She is paying this year's Council Tax on an ad hoc basis and has arrears for the current year. She has deductions taken from her income support for previous years' arrears at £6 per fortnight. She also has deductions taken off her income support for a budgeting loan and is waiting on deductions for another budgeting loan to begin. She should receive £136 per fortnight but it can be £110 or £85 per fortnight. She does not know how much she will receive each fortnight because it seems to change frequently. She says she has the paperwork in the house, but she does not know off the top of her head. She does know that another £26 a fortnight will be taken off when the second budgeting loan deductions start.

Caroline also has debts to online 'buy now, pay by instalments' lenders for essential items such as a cooker and for baby milk. She pays between £33 and £60+ per week in repayments.



Jackie

J

Jackie is the mother of two grown-up sons, who no longer live with her, and a nursery-aged child with whom she lives with her partner.

Prior to living with her current partner, Jackie had two previous long-term relationships in which she experienced domestic abuse, including financial abuse. The family live in a privately rented flat and have their name down for a council house.

Jackie and her partner are in receipt of universal credit, PIP, carers allowance for Jackie's partner to be her carer, child benefit and the Scottish child payment.

Jackie is currently repaying half of three budgeting loans to the DWP that her ex-partner took out in both their names. Jackie says it was possible several years ago for one partner to take out budgeting loans in joint names under a joint claim with only one signature, but this is no longer the case with the DWP. What it means for Jackie is that she is repaying loans that she was neither aware of nor benefited financially from.

Jackie also has council tax arrears from her previous relationship but is having to pay back the full amount on the joint account. This debt does not get split between the two people in a separated couple. Jackie also has sheriff's officers coming to the door for the council tax arrears debt.

Because of debt repayments, Jackie has been buying the things she needs for her toddler using the online facility to buy now and pay over several payments. This means she has ongoing repayments to multiple of these debts.

Karen

K

Karen is the mother of a boy and a girl at primary school. She is divorced from her ex-husband and lives alone in a council flat with the children. She attends college and is in receipt of universal credit, child benefit and the Scottish child payment. She also receives Child maintenance from her ex-husband and is the only woman in the study to do so. She has public debt that she repays at £88 per month for four years.

Laura

L

Laura is the mother of two primary aged girls who, at the start of lockdown, came out of an abusive relationship and was made redundant at the same time. She thinks her employer used the pandemic as an excuse to make her redundant because of her relationship difficulties.

Laura was repaying an advance payment on her universal credit claim, which had an impact on the rest of her finances. Prior to claiming universal credit, Laura was receiving housing benefit while she was working. As it didn't cover all of her rent, Laura got into rent arrears, which she is still paying back. She is also paying back budgeting loans from more than 10 years ago. These reactivated with the recent claim for universal credit after she had been working for 10 years. At this point, she was also told that she had been overpaid child tax credits and so she is repaying those too.



Laura was in care growing up and currently doesn't have family support. She is very isolated and says that growing up in care means she hasn't been taught about household, relationship and family matters. She was coping alone for a long time until recently accessing a service, which she says has been a lifesaver.

Laura receives universal credit, with limited capability for work-and-work related activity due to her mental health, child benefit and the Scottish child payment.

Laura left her ex-husband because of domestic abuse.

Shona

S

Shona lives alone with her 14-year-old daughter. She has been a lone parent since her daughter was three months old. She hasn't been able to work for a few years because of mental health issues. She was recently refused PIP and is presently going through an appeal process for it. Shona is estranged from her family and doesn't have a support system. She is very isolated.

Shona receives universal credit, with limited capability for work-and work-related activity due to her mental health, child benefit and the Scottish child payment currently.

Elaine

E

Elaine is a lone parent to a nursery-aged boy. She has been on her own with her son since he was three months old. She has two jobs, one is on a term time basis and the other is relief work where she picks up ad hoc shifts. Elaine receives universal credit, including housing element and the childcare element, and lives in a council flat. She receives child benefit and the Scottish child payment too. Elaine's childcare costs are £550 per month. Her rent is £460 per month. Even though she is on universal credit because of her low income, she does not receive any council tax reduction other than the standard 25% for being the sole adult in a property.

Because she is expected to pay full council tax of £160 per month, Elaine says she cannot afford to pay this much each month and so has a lot of council tax arrears. She also has a relatively small amount of arrears on her gas and electricity.

Elaine left her ex-husband because of domestic abuse.

2. Results

This chapter presents the results from the interviews under the following thematic headings:

- Coping on current income
- Repayments for debts and arrears
- Gas and Electricity
- Council tax
- Joint debt and bankruptcy (sequestration)
- Sheriff's officers
- Pay in three debt
- Gender and lone parenthood
- Domestic abuse
- Health
- Food
- Housing
- Help from family
- Understanding people's lives
- Impact on relationships
- Impact on children



2.1 Coping on current income



“I’m struggling to be honest. Yeah, it’s really tough.”

Elaine

“We’re seriously struggling just now.”

David

The families in the study are struggling to cope financially due to a combination of low income and deductions for (mainly public) debt and arrears. This is exacerbated by the cost of living crisis, in particular soaring utility and food bills. The parents report seeing an increase in their struggle of late, which is having ever more detrimental impacts on them and their children.

“We struggle. We've had to borrow off family. We're constantly watching the gas and electric meters. Normally, I would be able to have even £50 to £100 left over from my benefits every month where I could get money saved. Literally, yesterday until I got my PIP, I was sitting with zero in my account. That's how bad it gets. It's just basically because of the rising costs of food, gas and electric and the debt I've had to pay back because of my ex-partner.”

Jackie

The impact of this struggle is demonstrated in the lone parents in the study who, in a bid to provide adequately for their children, seriously neglect their own needs. One of the essentials that the lone parents lack in particular are clothes, especially clothes that are appropriate for the weather.

“As for myself, I've got three jumpers and one coat, that's all I have.”

Caroline

“Every day [I'm putting my own needs last]. Every time.”

Elaine

“I've got some clothes. I've got a crappy council bed as a bed to sleep in, it's better than nothing. There's people with nothing. I should be grateful.”

Caroline

“I always leave myself without. I don't go out, I don't spend and I don't smoke or anything, I don't drink. So it's literally all my money goes on my wee ones.”

Laura

“The thing that I would say I struggle most with is buying things like clothing and footwear and stuff like that because I've never really got the income left over to spend on these kind of things.”

Shona

“I'm always making sure my daughter's got what she needs. I sometimes stop and think, like, what about me? When was the last time I bought anything for myself that I need?”

Shona

Another essential that the lone parents in the study lack is toiletries. Some report that they have the most basic of toiletries such as soap and shampoo, while others report that even these have to be rationed.

“[My son] will have things that he needs. I have the bare minimum. I'll have a deodorant, a shampoo, a conditioner, but again I'll try and not wash my hair as often as I really should or would like to, because it's too expensive. It's horrible to think like this. It's horrible to feel that I'm actually struggling in this way.”

Elaine

“[I have toiletries] but not clothes. Toiletries, yes, but not clothes. There have been times when we've ran out of shampoo and stuff like that and I'm like oh so skint I can't even get anything and I'll need to wait a few days.”

Laura



“ I just make do with what we get from the food banks and stuff. I don't really think about buying a lot of toiletries when I'm out. Maybe not any toiletries at all. I just make do with what we are able to get from the food banks, and that's it. Clothes for myself, I can't remember the last time I bought myself any clothes.”
Shona

Even during those times when the basics are able to be met, the lone mothers in the study lament that everything is so basic, that they have no small treats, and that they hide this out of embarrassment, especially from colleagues. Elaine explains:

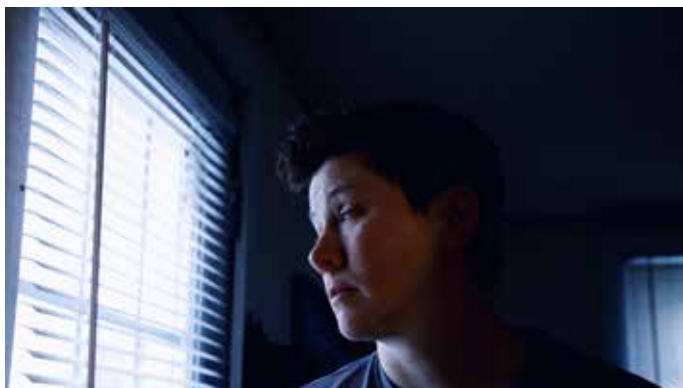
“ [There's no nice special toiletries for me]. There's nothing People will be like, after work, 'Oh, go home and put your feet up. Have a wee glass of wine and a face mask', and I just smile and say, 'Oh, yes, can't wait to do that. Oh, yes, I'll be doing that tonight.' My colleagues don't need to know what's going on. I work in a school with teachers who are on a nice salary in comparison to me, and they can do that, and that's good. They deserve that, but I think sometimes I would like to do these nice wee things for me too”

Parents also tell us that their children are lacking these basic essentials despite their best efforts.

“ I was starting to struggle. I was starting to tell the wee man that he had to cut down on his showers time and that.”
James

Children's clothes are difficult to manage, especially for those with larger families. As well as growing out of clothes, parents report not having weather appropriate clothes for their children.

“ The baby, I need to buy clothes for her, I've just not got the money just now. The price of baby clothes has gone up in price as well. You don't get as much for your money now, as what you used to. It's just the baby that I need to buy clothes for because we've not long got given clothes for the girls, from a friend that we know. After Christmas, we got given more clothes from the lady from the food larder. She's got a daughter who is around the same age as my kids, so she's going to give us clothes from her. My two-year-old, I need to buy more clothes for her.”
Caroline



“ The clothes I've got for my two-year-old aren't warm clothes either. I mean like thin material, so not warm. I need to buy warmer clothes because they've not got enough.”
Caroline

“ I'm dreading things like taking [my son] to go and get his feet measured. I know I need to do that soon, and I'm putting it off. He's growing every day.”
Elaine

The levels of deprivation outlined above are severe and overlap with some of the indicators of destitution, which in our studies of destitution for the Joseph Rowntree Foundation is strictly defined as not being able to afford the bare essentials that we all need to eat, stay warm and dry, and keep clean.¹⁷ We are seeing these very strictly defined, most basic lack of essentials, among families in this study.

Jackie, who has a partner and one toddler, describes what she is able to do to manage food, clothes and toys for her daughter, while acknowledging that there is little left over for the adults in the house.

“ I normally [go supermarket shopping] in the evening [because of my anxiety]. I do that late at night. The good thing about it is what they do at Aldi, they do 75 per cent off the food that's going off. That really helps us out. I can't really shop in places like Asda. I have tried doing it before and it's crazy prices. There's no way we can afford to shop in supermarkets like Asda, or Tesco, or Morrisons. They're just too expensive. Even buying the essentials range, it's too expensive.”

“ Then, the money I get for [my daughter], I do use that for nappies, clothes for her, things for her. I use things like Vinted or Facebook Marketplace. So most of her toys - they're like brand new - but they're second hand. It's the same with Christmas this year. I really struggled, so I got a lot of things like brand new. They were like brand new but off Vinted, and going to charity shops and stuff, and then just bringing it home and cleaning it all up and then giving it her for Christmas. It's the same with clothes and stuff.”

When James was still living in his flat, before he was recently

¹⁷ Fitzpatrick, S., Bramley, G., Blenkinsopp, J., Wood, J., Sosenko, F., Littlewood, M., Johnsen, S., Watts, B., Treanor, M. & McIntyre, J. 2020. Destitution in the UK 2020. York: Joseph Rowntree Foundation. (p59)

evicted, he was struggling and finding costs extremely difficult. While he is looking forward to living with his son again, and having a stable home, he is very worried about the cost and about how they will manage financially.

“ I'm looking forward to getting my own house, but not to the cost. The cost is just... It was really hard.“

James

“ It was a struggle then. Trying to juggle things, and it's just having money at the time to pay your direct debits, it's hard to juggle finances - especially when you've got a 15-year-old that wants everything. It's just impossible. You can't.“

James

Mental health makes managing on low incomes and repaying debts more difficult.

“ I did used to find it very hard getting all my bills and banking and payments and stuff sorted out because of my mental health problems. It was very difficult to manage, but I managed finally to get it set up so that all my payments come out on the same day when I get paid. So they're all taken care of and then

whatever I've got left at the end of that is what I've got left.“

Shona

“ It was hard. It was getting harder and harder. With my mental health because there's that many things to try and remember to do or pay. You have to have so much in for the internet, you've got your direct debits going out for that, and it's got to be in then. If you didn't get paid that week, you've got to keep... It was a lot. If you've got mental health problems, it's a lot harder.“

James

Caroline says she worries about their financial situation:

“ [I worry] all the time. It's like where am I going to get £6 from to go to the food larder, you know? I've had to borrow £6 off my brother. You're constantly worrying about what's next, what bill is next. Then waiting on that letter coming through for paying back the social fund. You're always thinking, oh is it this week? Is it next week? Until I manage to clear everything off, which won't be for a while yet, it's always going to be the same. Until the benefits reach the cost of living, there's always going to be a worry.“

Caroline



2.2 Repayments for debts and arrears



“It does definitely make [my mental health] worse because I always feel as if you’re over anxious about, ‘what if it’s not paid off?’ and having to give that money out all the time and then you’re left without. So it’s just like a cycle.”

Laura

Participants' repayments and deductions for debts and arrears take a significant chunk out of their already low income. There are multiple negative effects and consequences that arise from making these repayments. Firstly, there are the expected effects on income and expenditure.

“ Well, at the minute, I'm paying back for a Budgeting Loan that I took out last year at the end of last year just to help with some things that we needed, like bedding and a few household items that we really needed. So I'm paying back, I think, it's 60-something pounds each month towards that until that's paid off. I chose to pay it over 12 months, which was the longest that you could choose. So I think that's maybe going to be paid off by October or something like that. 60-something pounds a month for me is quite a substantial shop from Aldi or something. I could get a lot for that amount of money to last the month.”

Shona

Secondly, having deductions and having to make these repayments can mean that participants have to use other types of credit (i.e. take on compensatory consumer debt), in order to purchase essentials.

Thirdly, participants do not have any say, or control, on how much they make in repayments, when these repayments will be taken off, -not even which day of the month is most convenient to make the repayments. Participants often receive a letter, which often arrives when repayments or deductions have already started, and this can also have a negative effect on their ability to pay other bills, including making repayments for compensatory consumer debt.

“ There has been some months they took a lot more off me. They took a lot more off me without telling me. I'm like what the hell? You cannot just take it.”

Laura

“ I do have other debts but I'm not actually paying them. I have debts. I had a thing with [a catalogue] five years ago, and I'm due them money, but I've not



been paying them, so that's went to debt collectors sort of thing. I've never had the spare money to phone up and say, 'Look, yes, I can pay X, Y, Z amount.' There's times I don't know what I've got coming in because obviously I'm still waiting on the deductions coming with the budgeting loan... I'm trying to think what else I had. I had a [store card] as well, at one point, and I've got that as well. Again, that's out to debt collectors too.”

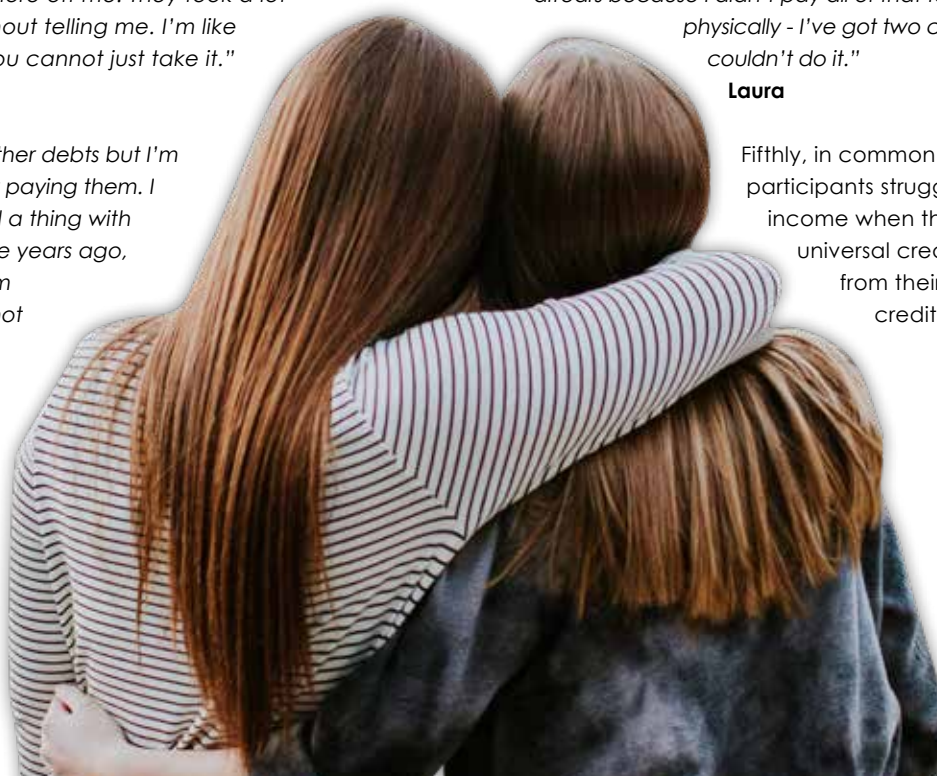
Caroline

Fourthly, deductions and repayments for public debt, and the lack of negotiation or control in the debt collection practices, has a negative effect on people's mental health and well-being.

“ So I was paying all this stuff out and I literally was struggling. It was making my mental health worse. Obviously, I had a lot to deal with already and it was horrible. So that was like - I ended up getting in debt with my housing benefit as well. So then I got in rent arrears because I didn't pay all of that to my rent, because I physically - I've got two children, so I physically couldn't do it.”

Laura

Fifthly, in common with previous research,¹⁸ participants struggled to get on top of their income when they had to pay back a universal credit advance payment from their ongoing universal credit claim.



“ I'm still in arrears that I'm paying off, but I'm starting to get it really down now, which makes me feel a lot better because, to be honest, it's quite overwhelming when you've got so many debts. There was a period in my life, just two years ago, when I had come out of a really bad, abusive relationship and I got made redundant, and it was the start of lockdown as well. So I had been on to Universal Credit and I got an advance payment off them. Like it's bad enough when you leave a relationship, you're left with nothing. So leaving that relationship, losing my job, kind of made me feel a bit like depressed because I had no money and stuff like that. So I got an advanced payment and they took that off me and I wasn't finding my feet, it was very hard to adjust to.”

Laura

Finally, one lone parent in the study became subject to unexpected deductions from her universal credit for historic child tax credit overpayments, even though she had been assiduous in informing HMRC of changes to her circumstances.

“ Quite a few years ago, before I got moved on to Universal Credit, I was working and I was getting tax credits. My hours were varying, so that meant that my pay was varying each week. So I just had to inform Tax Credits every week of

what my hours were that I had worked and what my pay was so they could adjust the amount that they paid me. They were kept up to date the whole time. I told them as soon as I knew what I was getting. Then once I got moved on to Universal Credit, they sent me a letter basically saying, 'We've overpaid you by £800 and...' I can't remember what it was. It was almost £900. So they were going to have to start taking that off my Universal Credit. So, I phoned them, and I was like, 'How on earth is it possible that you have overpaid me nearly £900 when I kept you informed every step of the way what my hours were and what my pay was? I'm really struggling to understand how that is even possible that you could overpay me such a drastic amount when they were told each week, and they adjusted what they paid me accordingly.' I tried and tried to get them to see that there's something not right about that, but they just wouldn't accept it. I ended up having to just pay it back off my Universal Credit. They put an arrestment on my Universal Credit, and basically, I just had to accept it. That's paid off now. It's done now, but I just thought it was... I could understand that if I hadn't been keeping them informed of what my pay was and my hours were, but I was, and they still somehow managed to come up with that amount. I just thought it was crazy.”

Shona



2.3 Gas and electricity



“There’s people out there that are right now, sitting freezing because they don’t have any money in their gas meter.”

Jackie



In the UK since 2022, the price of gas and electricity has skyrocketed. Even though the price of wholesale gas has been decreasing, and is now more in line with November 2021 prices, the price of domestic gas and electricity has not reduced.¹⁹ This has affected many people who were previously managing their utility bills. For people who were not previously managing, such as the participants in this study, skyrocketing gas and electricity prices have been nothing short of calamitous.

“It’s so expensive now. I’ve got a pre-payment meter where you put the card and the key in. I put £50 on that on the 28th February, when I was paid. The £50 ran out within a week. I’m like, there’s no way I’ve used £50 in gas. So I had to put another £49 on it. So I just feel as if it like - and that scared me, because I was literally, like I’m not going to be able to pay more onto my gas this month. So that £50, it’s to last me for a month and I’m fearful because that took it off me within a week and I’m like that’s not going to last me a month.”

Laura

“I’m quite a proud person, so I didn’t tell family the mess I was in. So with the cost-of-living and the rise in gas and electric prices, it basically got to the point where I couldn’t manage. I could not manage these payments.”

Jackie

One of the effects of this for participants is fear of submitting updated meter readings to their energy company.

“My gas bill as well; I’m actually dreading that. I’m going to have to – I need to give a meter – I was supposed to give a meter reading ten days ago and I still haven’t done it, because I’m just terrified of what it’s going to say. You’ve got to then pay that then, and it’s like I don’t have the money to pay it.”

Caroline

The impact of not submitting updated meter readings to their energy company is that participants are likely to be in far greater levels of debt to utility companies than is currently known. This is likely to be a problem replicated across Scotland and the UK.

“The gas as well, gas arrears, like I said, I’m terrified to put in my new meter reading, because I know fine well I’m going to be in arrears, but I just don’t know how much by. I’ve then got to find that money to go pay for it. How am I going to do it? I’ve not got the money to afford it.”

Caroline

Participants have been grateful for the energy support received from the UK government and grants from other bodies.

“I’m about £25 electric a week. For gas, I was in arrears last week, and then I got a grant. Luckily, I managed to get a grant from Home Heating Advice. They awarded me £107 for my gas. So I put that on, and then I’ve also topped up myself £15. But I’m in arrears of like £13 just now.”

Caroline



¹⁹ <https://www.ofgem.gov.uk/energy-data-and-research/data-portal/wholesale-market-indicators> (accessed 24th May 2023)



day, I'm at the shop buying gas. The electric is not too bad."
Jackie

A problem with prepayment meters occurs when people use the emergency credit function. This means that in order to get back out of emergency credit and just reach zero again, participants have to put in quite a bit of money.

“The thing is the amount of times that we've been on the emergency credit on the gas and electric meters, they take debt for that. For example, they've put the emergency credit up on the gas and electric, so rather than the emergency credit on the gas being £10, it's up to £20. So until I've got my PIP payment, it was in the emergency credit. So it used about £12, £13 of gas. Obviously, in order to get that off the emergency credit, the minimum you've got to put on is £20. They took off; I think it was something like £1.21 in debt. They took that for me using the emergency credit.”

Jackie

For those participants who have prepayment meters, if they reach the end of the emergency credit function their gas and electricity gets cut off. However, even though they have no service, the debt for the daily standing charge for the prepayment meter continues to accrue. This means that people have to pay significant amounts of money to get themselves back out of debt and to re-establish their gas and electricity connection.²⁰

“I'm in arrears [on gas and electricity]. So I don't understand how this is fair, right, so I've got a pre-payment card where you take it to the shop. So I'm in debt with my gas, £60, I think she says.”

“You know, the government assistance has been going on to the electricity monthly, so that's been a great help. I'm sure once that assistance stops, I'll have to start paying more towards my electric, but it's been quite minimal just now because of the £67 each month. So it's been a massive help.”

Shona

Participants with prepayment meters report being without gas and electricity due to the struggle to feed hungry meters.

“Basically we struggle because, at the moment, in November, December last year, and January, it was extremely cold. So we were going through £230 alone with the gas. We have pre-payment meters in this property because I've got bad credit. So the gas and electric companies will not let us get a dry meter put in. We can't even pay direct debit. So we have these pre-payment meters in, and there's standing charges on them. At the end of the month, you're paying nearly £25 alone for these pre-payment meters, just for the charges. That's not debt... I just feel like nearly every second



²⁰ A communication with a leading energy company explained that standing charges do continue to accrue when the supply has been cut off: “There will be a screen on the meter that says what you owe. This will be for standing charge and emergency credit that need paid back before the meter will start running again.”



I'm like, how the hell can I get in debt when I'm not using anything? [supply has been disconnected]. They give you a charge every time that runs out. I'm like, how is that fair? If I take emergency,

“ *I'm paying that back, but I have to also pay this on top of that [for standing charges while the supply was disconnected].”*

Laura

“ *I think you pay your standing charge and then that's if you've run out, then you need to pay them more money. I'm like, that's not fair.”*

Laura

One participant had his prepayment meter removed and feels that this has protected him from having his gas and electricity cut off.

“ *They put a prepayment meter in and if it was still in right now, I would be without electric. [The energy company] told me I had to pay £600 a month or they were putting in a prepayment meter. Then we got the prepayment and there was actually nights that we went without electric, but then it broke and they put a normal meter back in, a dry meter, because*

that's all they had.”

David

Because of the cost of gas and electricity, participants report keeping the heating off as much as possible, particularly when children are in nursery or school.

“ *When [my daughter's] not in nursery, we don't put the heating on. It's a really old property. It's quite rundown on the outside to the point that there's been brickwork falling away. So even though, if the house is nice inside, it's draughty, it's airy, it's not insulated. So I was going through £230 of gas a month.”*

Jackie

“ *Well, the gas... I mean, I'm pretty sure everyone would say the same thing just now, but the gas is just absolutely crazy. You know, whenever you put the heating on, how fast it gets eaten up, it's just... So I've really been making an effort to only put it on if I really, really have to because it's just been... I mean, I was shocked the first time I put the heating on in the winter there, and then I seen how much it had used. I was like, oh my goodness, I can't be doing this?”*

Shona

2.4 Council tax



“I think when they did that, because, obviously, I get a salary every month, there’s, obviously, money coming in my account, so there’ll be times through the month where there is enough. When they took that off me, I mean, I owe that money, but that was just awful. [It felt] awful. I was so worried. I’ve never been in a great financial position since having [my son] and leaving his dad, so it was just a huge worry how I was going to cope, what I was going to do.”

Elaine

Local authorities in Scotland have 20 years to enforce their debts, not five like other creditors have. This means the statute of limitation for council tax in Scotland is also 20 years, unlike in England and Wales, where the equivalent statute of limitation period for council tax is 6 years.

Unlike other debts, council tax has a fast track through to enforcement. While timeframes differ by local authority, typically, if a person misses a single instalment of their council tax, they will receive at most two official reminders, after which they lose the right to pay their council tax by instalments and a final notice is issued charging them for the full year.

If the council tax is not paid in full a summary warrant is then issued which adds a 10% surcharge to the outstanding amount and the debt is handed over to sheriff's officers to enforce. Unlike consumer debt there is no legal process to defend against the summary warrant.

The speed of action taken by local authorities makes it possible for council tax to proceed from missed payment to summary warrant for enforcement in little over a month. The thresholds for taking action for non-payment of council tax are generally low and in some cases the enforcement costs are the same or greater than the debt owed. There is also seldom consideration of the person's financial circumstances and their ability to pay, before moving to enforcement.²¹

Enforcement in Scotland takes the form of sheriff's officers. Later in the report there is a section dedicated to sheriff's officers.

“ I just make an agreement with the debt company because they go through... The council go through [sheriff's officers] now. So rather than it just go to the council where you can make arrangements to pay, it goes through a debt agency, so there's fees on top of that as well. They put, I think, it's a five per cent or a ten per cent charge on top of the money that you're already due. So as well as having your own debt to pay, you've got to pay for the privilege of having them deal with it.”

Jackie

All the participants have had arrears on their council tax account at one point or another. The participants stress that they are not unwilling to pay they are just unable to pay.

“ I've not paid my council tax in years, basically, because I can't afford to. I've not paid it for probably since [my son's] been born. Some of it has been taken from my salary. They've not taken anything off my salary for two-and-a-half years, so I know that's going to hit me at some point. I work for the council. They can easily find me. So I know it's going to happen, but when they do take it, as awful as this sounds, - this is the bone truth here - they can only take a certain percentage, which is less than what my monthly payment would be, so let them do that.”

Elaine

One participant describes looking at her bank account and discovering that money had been taken off for council tax arrears.

“ I think when they did that, because, obviously, I get a salary every month, there's, obviously, money coming in my account, so there'll be times through the month where there is enough. When they took that off me, I mean, I owe that money, but that was just awful. [It felt] awful. I was so worried. I've never been in a great financial position since having [my son] and leaving his dad, so it was just a huge worry how I was going to cope, what I was going to do.”

Elaine

One participant who has had to pay full council tax arrears on a joint claim, as a couple is jointly and severally liable, explains that this has had a negative effect on her ability to pay her current council tax.

“ Yes, I do [have council tax arrears]. They're in two lots of arrears. The debt with my ex-partner is nearly paid off. I've had to pay that all myself. So that was initially something like £400-and-something. So that's about paid off because I've made extra payments to that because I don't want a debt where it's been with him. Then I've got a couple of hundred-pound debt that I wasn't able... Well, it ran into debt because I wasn't able to pay the Council Tax.”

Jackie

The issue of being jointly and severally liable for debt, which in particular affects public sector debt such as council tax arrears, is an issue we turn to in a separate section as it came through quite dominantly in the research.

²¹ The first four paragraphs of this section on council tax are taken from Holmyard, M. and L. Hutton (2020). In Practice: Exploring Council Debt Collection, Citizen's Advice Scotland.

2.5 Joint debt and bankruptcy (sequestration)



“Because her name was on the lease as well, they can chase her for it, so she’s going to end up with a wage arrestment now that she’s working, once they find out she’s working.”

David

In Scotland, as in the rest of the UK, when a joint debt is taken on, or in this case, when there are arrears in joint names, each person in the couple is jointly and severally liable. ²² What this means is that each person is liable for the entirety of the debt if one half of the couple is no longer able to pay or refuses to pay.

It is also the case if one half of the couple files for bankruptcy. This can lead to debt being written off for one half of a couple, but that same debt can be pursued, in full, for the other half of the couple. That is what has happened with David and his wife with their council tax arrears.

“What's going to happen now is I went bankrupt, so I got rid of a lot of the Council Tax that we were owing, but because I lived with my wife at the time, although they can't chase me for it, they're still chasing her for it... For the exact same debt which was included in my bankruptcy, so they're not allowed to come for me, so they're going for her.”

Now that David's wife has finished university and has found employment, David is concerned that she will now also be subject to wage arrestments. David explains:

“Because her name was on the lease as well, they can chase her for it, so she's going to end up with a wage arrestment now that she's working, once they find out she's working.”

To clarify, David has a wage arrestment for current council tax and the historic council tax is now outstanding on his wife's account, since his bankruptcy.

“My wife actually said to them [sheriff's officers], 'My husband's getting his wage arrested just now', and they said, 'We don't care. We'll take yours, as well.'”

David has had much engagement with sheriff's officers over the years and is unimpressed by his interactions with them. He is most unimpressed because he says they have never done an income and expenditure with him, or discussed with him what he can afford to repay each month on his arrears. Instead, they decide what he should be able to afford based on his income, without considering that he has four children, high costs and multiple arrears.

“I've had it out with [the sheriff's officers] but they don't listen, but you can't really blame the people that are phoning you. Although I have to say the people that are phoning me are very arrogant, too. It's a case of you're trying to explain to them how much you're struggling and they'll, what was it one of them said to me? I said, 'Can you not do an income and expenditure on it?' and he says, 'Well, your expenditure, your Council Tax should come first, so if you've got anything like a gym membership, you could cancel that to pay us', and things like that. You're thinking to yourself, how can I possibly... [afford a gym membership]. It's not how my life works, anyway. It's just, you phone them up to make them an offer and they'll say no, instantly.”

James

While most joint debt is jointly and severally liable in this way, the joint debt that can be taken out from the DWP, in the form of



²² <https://www.carringtondean.com/help-with-debt/joint-debt/> (accessed 28 February 2023)

universal credit advances or budgeting loans, gets split equally between a couple if they separate, and each half of the couple is only liable for half the debt. It is good that this is the case, but there is recognition here by the government that each individual in a couple cannot be held responsible for the entirety of a joint debt. This suggests that other public debt, for example council tax debt, should also be treated in this way, that is, split between couples. This would mean that if a couple separated, or one half of the couple was made bankrupt like David, then the remaining half of the couple would only be responsible for their own half of the debt.

“ Well, they'd started chasing my ex-partner up first because I was told that. It took a good six months for them to come to me. Rather than come to me right away, because had I known about them coming to me right away, I would have made arrangements with the council to pay it right away. Literally, your hands are tied. If you've got a joint claim with someone, then you are liable for paying half that debt. I ended up being left to pay the debt in full, and I says, 'Well, can you not chase up my ex-partner, and take half the money off his benefits?' They said, 'No, we've got a hold of you, so you can just pay it.' I was gobsmacked. It was the first time in my life I think I've been left speechless. He's got off, hook, line, and sinker. He's got no debt to pay, basically... I'm on the Electoral Roll, too. He won't be on the Electoral Roll. It's things like that because that's how, if you're in debt, someone can pinpoint you if you're on the Electoral Roll.”

Jackie – joint council tax debt

Jackie suggests that because she is on the electoral roll she is easily located for the repaying of joint debt. While this did not come up in the research, we can extrapolate the possibility that public debt could lead to people coming off the electoral roll, which would impede their citizenship and voting.

Jackie is also repaying half of the joint debt for a budgeting loan which are ex-partner took out without her knowledge. According to Jackie, it is no longer the case that one half of a couple can take out debt from the DWP with just one person's signature. But this change came too late for her.

“ I feel really resentful [that I'm paying off debt that my ex took out on a joint claim] because, through everything that



he's put myself and my little girl through, it's detrimental more to my little girl because she's the one that suffers more through all this. As an adult, you get on with it. If I didn't have my daughter, I would just cuddle up under a duvet, put three jumpers, whatever I had to do. I'm a grown woman, and it's one thing an adult facing poverty, but why should a little girl face that because her father doesn't want to take responsibility? It takes two people to make a child, not just one person, but it seems okay for a man to walk away.”

Jackie - joint budgeting loan debt

“ So even at the moment, I'm still going through it with debt. I'm having to pay, as well as new council tax, the new year is about to start in April. As well as paying that, the minimum payment I'm having to make for the council tax arrears, because my ex-partner won't help out and there's some debt that belongs to him there.”

Jackie

The consequence of Jackie having to repay the entirety of joint council tax arrears and half of a previously unknown joint budgeting loan, is that she has had to buy goods and essentials on a pay in three' basis. We return to this in a future section.



2.6 Sheriff's officers



“I would say you could actually correlate your data between male suicide and the way these people make you feel.”

David



Since James and his son have been made homeless he is no longer being pursued by sheriff's officers. He says this is one bonus because it can no longer unsettle his son.

“He's more settled now because he's in a better place. He's not got that worry and concern. Sheriff officers just turning up.”

James

David has had much engagement the sheriff's officers over the years, for council tax arrears, rent arrears, and gas and electricity arrears. He was made bankrupt five years ago and recently discovered that his wife is now being chased for the joint debt that he thought was written off through his bankruptcy. He has a lot of experience with sheriff's officers.

“I have never paid Council Tax because every time we get a break, they start arresting my wages, and if you phone [the sheriff's officer] and say, 'This is what I can afford', they say, 'We don't care. You either pay us this or we're arresting your wages', because they have the authority to do so. They actually have the authority just to go to your company and say, 'We want money.' You don't get invited to court. You don't get anything. They just get a court order and do it.”

David

“they just serve you [the papers]. They don't want any information. [the sheriff's officers] don't care how many kids you've got or what your income is. They take your income and that's it. It doesn't matter how many people live in your house or anything. It's just, 'What's your income? You can afford this', and that's it.”

David

David says he has asked the sheriff's officers if he could set up two different payments, one to pay off the historic debt and one to cover his current energy use. This was in the hope of preventing

them arresting his wages to the tune of £500 or £600 per month each time. But he was refused and, as David has previously been bankrupt, he did not see that he had any other avenues of support he could pursue. He says this constant wage arrestment directly leads to further debt and arrears.

“See, what I asked them to do is if they could set up two different payments, so I could pay off what I'll owe separately than what I'm due them, so I wasn't having to give them £600 a month, which is what they asked for so they could put something towards the debt and something towards... So I could pay off the debt what I was owe while I was paying for electric at the same time. Which was while I was putting my wife through university, it was unfeasible to give them £600 plus pay rent plus get my wages arrested, plus everything else.”

David

Of his bankruptcy, David says:

“I had about £21,000-worth of debt when I went bankrupt [five years ago], but that was mainly, you can probably count it as I had about £8,000-worth of debt, but by the time all the charges and sheriff's officers and all had been added on to it, it made it that high.”

David explains that sheriff's officers arrest his wages directly from his employer, for which he pays £1.50 per month administration fee to his employer for them to comply with the wage arrestment. David says that if he earns over time, or receives a pay increase, it is immediately negated with the increase in the wage arrestment that the sheriff's officers will request. He says:

“They get it direct from the employer, so it means there's a base percentage that they're allowed to take, well, there's a minimum, sorry, that they take, but once you earn over a certain amount, they get a per cent of every penny earned. So, if



I was to work my basic wage, they'd only be able to take £300, but because [my employer] just... Because we just got our pay rise, backdated, they took £500. So, everybody else went, 'Whoo, we've got a bonus.' I went, 'Oh, great, it's all being stolen.'

As regards his council tax arrears, David explains:

"I probably pay about £2,000 to them on a wage arrestment [for council tax arrears], because you can't pay a £1,400 Council Tax, but they can add £600 on to it to arrest your wages by the time it's went through the sheriffs!"

"[The sheriff's officers] don't do an income and expenditure. They take your wage and tell you how much you've to pay them. They told me that I had to pay £460 [for council tax arrears], because you have to pay it off by the next tax year. They don't allow you to pay it beyond, so if they come to you in September, which is usually when they appear, just so they can arrest your wages by Christmas, which is nice of them, but they come to you in September and you have to pay the full debt by April. They will work out how much you have to pay that way, and it says it's nothing to do with, 'Oh, you've got four kids. Right, what we'll do is, if you pay us £100, it's going to take you this long but we'll accept £100.' It's a case of, 'No, you work, so you either pay this or we'll arrest your wages.' They openly say it to you on the phone."

David is currently in arrears with his gas and electricity as he says he is not able to afford to pay at the moment. He knows that this is going to be problematic very soon and that the sheriff's officers are likely to be involved for energy arrears too. He is looking at desperate measures to try and reset the situation. He requested that their gas and electricity be put into his wife's name under a fresh account, but that has been refused. He says he and his wife are considering splitting up so that his wife can continue living with the children and not be at risk of the electricity being cut off, which is what he says will happen if they put in a prepayment meter, which they want to do. He explains:

"Well, right now, they're not taking anything off me [for gas and electricity], which is going to come to a head, and what I'm going to have to do is cancel my electric, and this has actually come to that stage... I'll be honest, when it comes to how much I've got owed to the electric, me and my wife have thought about me moving out and so she can put it in her name, because I've asked them to do that, close my account, put it in my wife's name, and they've said no. They're not willing to do it, so they can put a prepayment meter in and take me for every

penny I have. [Prepayment meters are] more expensive, plus they said they would take £1 a day. £1 for the debt, every single day they'd take £1. They said the minute they knew my wife was working, they'd expect more."

"You speak to these people on the phone and they make you feel subhuman, like you've done something majorly wrong. I would say especially [sheriff's officers]. I don't envy anybody who has to deal with [sheriff's officers]."

David complains about the inflexibility of the entire debt management system, from the sheriff's officers to the organisations with whom he has arrears. He said his offers of monthly repayments have been rejected and that there is no negotiating with the sheriff's officers. They decide what monthly amounts should be taken. He says that:

"Surely, there should be a, like if you can prove that you've offered them £200 a month and they've rejected it, then surely, the sheriff officer should say, 'Wait a minute. Why are you rejecting a payment plan?' but you don't ever get called to court or arbitrator or anything like that to do with the sheriff's officer. They just agree with the company that's charging you. [The sheriff's officers just] take their slice of the pie and add a heap of interest on it, and then it comes to you."

Elaine has had both bank arrestments and wage arrestments from sheriff's officers for historic council tax arrears. Now she has heard from them again and is expecting further bank and/or wage arrestments.

"I've just had the letter from the [sheriff's officers] through my door about two weeks ago... I think it's a standard letter, because it, basically, says to get in touch or they'll take money off your wages. Along those lines. I just don't seem to know what to do, to go to anywhere for advice, if there is anyone that can help. I don't know. I'm just almost burying my head in the sand about it."

Elaine

Elaine finds these things difficult to manage with everything else going on in her life:

"I just think dealing with things are just very difficult. Like a lot of parents, you've got a lot on your plate to deal with, and I often just don't have time to deal with certain things. I don't have a lot of spare time, because I'm at work. So, yes, I'm not the greatest with these things. I just don't always seem to know how to do it, or want to do it."

Elaine



2.7 Pay in three debt



For the kid's Christmas presents, I've had to use Laybuy and Clearpay. So you're trying to keep up with the payments as well as other bills. Then, as I say, like obviously my Argos Care and things like that as well. It's trying to keep up with those payments.

Caroline



Two of the lone parents in the study say they have had to turn to a 'pay in three' method of obtaining essentials for their children. 'Pay in three' is a system where your purchases are split into three payments. The first is made up front and then there are two subsequent payments usually on a monthly basis. The most famous of these are Klarna and PayPal, but there are others. When the three payments are made on time then this system is interest free. However, problems can arise when people do not have enough money in their bank accounts to make the repayments, whereupon interest or late fees might be added.^{23 24 25 26} It should be noted that these are novel forms of credit and are not regulated by the Financial Conduct Authority.²⁷ The UK Government is analysing the results of the consultation on regulating these types of credit.²⁸ This is the case of families being forced into compensatory consumer debt because of their public debt.

Caroline, who has four children age 6 and under, uses 'pay in six' for her essentials. She uses it so that she can buy her baby milk on credit through the online retailer Amazon.

“ There's times I borrow off my brother for food and things like that, or if I need to, like essential things, say for like the baby milk, I'll buy it off Amazon, you get six for £60 off Amazon and what I'll do is I'll use my – I have a Laybuy account. Laybuy is in six payments, so you pay six payments of £10. So it means I'm getting £60 of milk at once, but I'm only having to pay £10 there and



then. I just pay £10 for six weeks.”

Caroline

Caroline says that she does not always have money in her account to cover the payments.

“ Nine times out of ten [I've got money in my account to cover these payments]. Luckily, if I've not got enough two days prior, I can maybe change the date to when I get paid. So you've got a bit of leeway – you can only do that a couple of times. They will only allow you a certain number of times you can do that. Or I'll ask my brother if I can borrow off him.”

Caroline

²³ With Very Pay, the interest rate is then 42.9% <https://www.very.co.uk/take3.page>.

²⁴ Klarna charges no fees, but does charge late fees and may send to debt collection for recovery <https://www.klarna.com/uk/customer-service/what-happens-if-i-cant-pay-on-time/>

²⁵ Paypal says it charges no interest or late fees <https://www.paypal.com/uk/webapps/mpp/paypal-payin3/faq>

²⁶ Laybuy charges late fees <https://help.laybuy.com/hc/en-us/articles/12546089025433-What-happens-if-I-miss-a-payment-UK-Only->

²⁷ PayPal pay three is not regulated by the FCA, Klarna pay in three is not regulated by the FCA, and Laybuy is not regulated by the FCA.

²⁸ <https://www.gov.uk/government/consultations/regulation-of-buy-now-pay-later-consultation-on-draft-legislation>

Jackie has started using 'pay in three' and is concerned at the levels of debt she has accrued.

“*Something broke in the house, and then... I used to pay through PayPal because it's one of the safest methods online to pay through PayPal because you're protected. I paid, and then one day, I got this offer, and it was Pay in 3. Now, I'm doing that - if I need it - we're doing it because of need over the want, but that took for us to get into really bad debt to be able to realise that.*”

Jackie

Jackie also cannot afford the repayments. She has to transfer money out of her current account when she receives her PIP to avoid it being taken for 'pay in three' repayments.

“*I have to keep transferring my money into a savings account I had because I'm scared of PayPal coming in and try taking the money. They just come in. They just come in because it's debit card that I'd given the details over. They just can come in randomly at any time and take the money. I'm in - at the moment - nearly, I think it's over £300 worth of debt with them. I can't afford to pay that back, so I've not been paying it.*”

Jackie

Caroline suffers with mental health issues, does not like going into shops in town and so does her shopping online. This has led her to buy everything she needs for the children, clothes and presents, using these 'buy now, pay later' methods.

“*If I need the kids clothing, anything like that, what I do is I order it online. I have a Clearpay account. I don't like going to town, I find it too claustrophobic. I don't like being in shops, I hate going shopping. What I do, I have a Clearpay account and that gets split into four payments. So what happens is you pay four fortnightly payments, so split into like eight weeks and you pay like every two weeks. Obviously like my Child Benefit and the Scottish Child Payment, that gets paid at different times. So I can budget off that how much clothes I can buy for the kids.*”

Caroline

“*For the kid's Christmas presents, I've had to use Laybuy and Clearpay. So you're trying to keep up with the payments as well as other bills. Then, as I say, like obviously my Argos Care and things like that as well. It's trying to keep up with those payments.*”

Caroline



2.8 Gender and lone parenthood



“I’m in poverty because - not all because of him - but some of it because of him.”

Jackie

Of the eight participants in the study, six were women and five of the six were lone parents. The sixth, although living with a partner at present, has two children to a first marriage that fell apart due to domestic abuse. As with many studies of poverty, this one was strikingly gendered. One of the issues that affect women in particular is that their ex-partners, who are often living in poverty themselves, leave the family home and do not make any child maintenance payments. Sometimes they continue to see their child/children and sometimes they do not.

“With men, and a father, a woman would never walk away from her child, but a man could. Just like that, through all that court process, he told social work last week that he didn't want to see [our daughter] anymore. Didn't want to see her, so he's now walked away from child number five.”

Jackie

“Fathers out there seem to think they could walk away and leave the mother to pick all the pieces up and start another life... Then, on top of that, I can't get my money back. I can't fight it in a criminal court, even though it was coercion, even though it was fear. I can't fight to get my money back from him. He's taken that. He's stolen that. I can't get that back. With regard to the debt, it's been my place to pick that up again.”

Jackie

“My ex-partner has only recently started paying maintenance, and all he pays is £25 a month. That's all he pays... all he deems fit is £25 a month. To be honest with you, where my pride is, I won't beg him for any more money because I've done that before, and I've asked him to help out, and he doesn't help out. Even with things like shoes, I've asked him. He won't help out. There's nothing I can do about that.”

Jackie

“But it's also the fact of having no money to go and do stuff as well. So my youngest, her dad doesn't pay me any child support or anything, and my oldest girl's dad's [is also absent]. So I struggle financially.”

Laura

Another issue has already been covered in section 2.5 - it is often women who are left to repay joint debt in full when they separate with a partner. Jackie's ex-partner took out budgeting loans on their joint universal claim a number of years ago and she is now repaying this debt. She does not have to pay this debt in its entirety, but rather she is eligible to repay half the debt, which still causes her grief because she did not know the debt was being taken out on the claim. Apparently, DWP processes have changed and now both people in a couple have to sign for a budgeting loan on a joint claim, but that was not the case when these loans were taken out.

“So when we broke up - because I didn't find out about it till after he had taken the claim out and the money had already went into the bank account - and then when I got a lesser payment of UC, I disputed it. I went online to find out. I'd seen this £1,000. I thought they've made a mistake. He hadn't told me anything at the time. I phoned them up, and they said, 'Your partner took out a loan,' and I went off my head because I didn't know about it. I didn't authorise it. Then to top it off, he took two smaller loans out, which he thought he would get away with. Even though the first one - the big, massive one - that I'd told the Department of Work and Pensions I hadn't given him permission for, they still gave him permission. [This debt] will not come off my UC claim until 2024. [I've] been trying to get the debt wiped, but DWP are not having it. Even with the cost of living, they're not having it. It works out at something like £90-plus a month. It is a great big amount of money. That could be going into my gas meter. It could be buying things that [my daughter] needs.”

Jackie

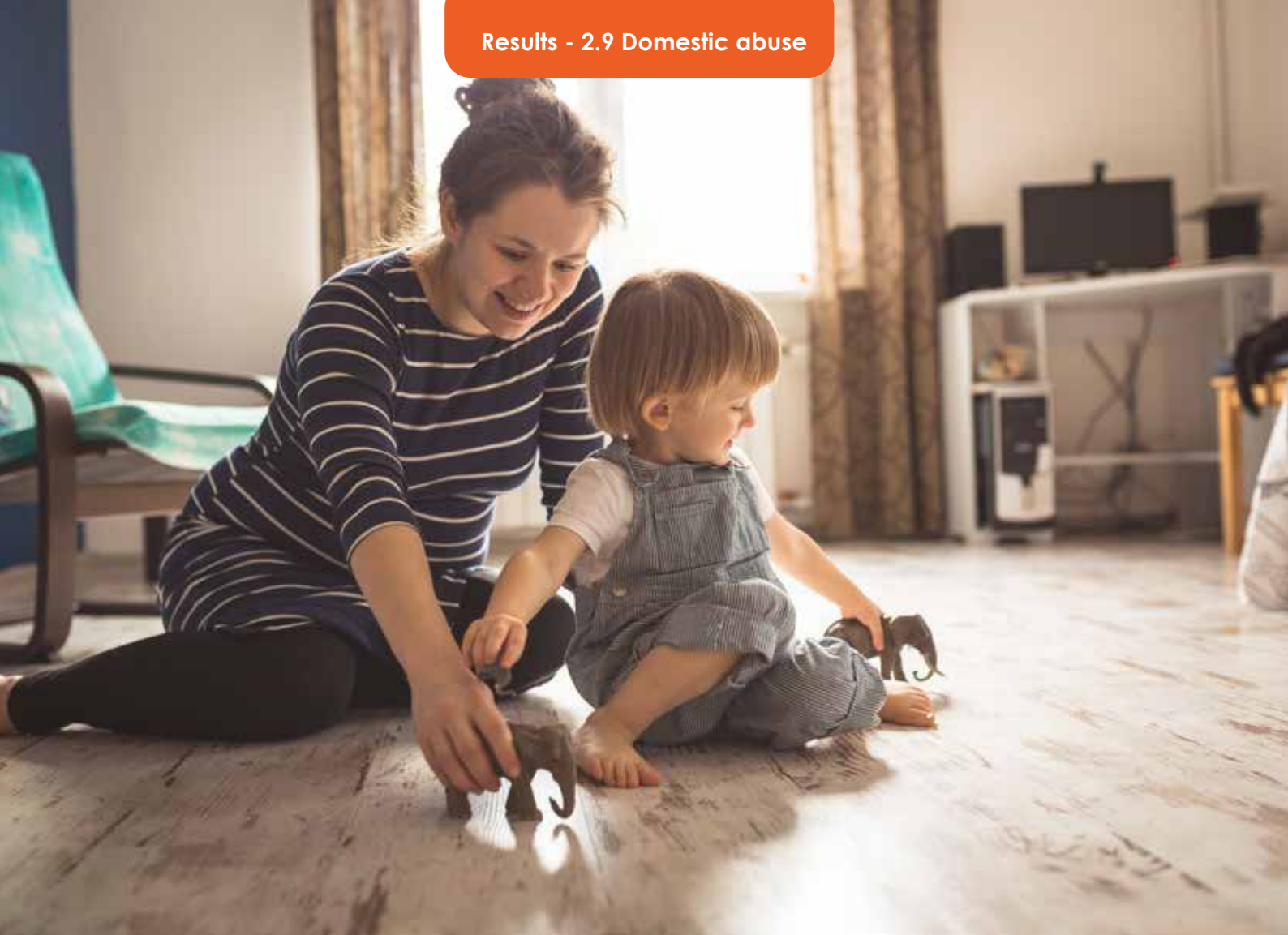


2.9 Domestic abuse



“I had a massive breakdown at that point because the domestic abuse got worse, and it was more the emotional abuse. It was more the gas lighting and money going missing. Now, nearly four years on, it’s not the physical abuse that I remember, it’s the gas lighting because now I don’t trust anyone. I do not trust.”

Jackie



Several of the female lone parents in the study mentioned that they had split up with their previous partners because of domestic abuse. A couple mentioned it in passing and did not wish to elaborate. Two participants, however, did want to go into detail. These women felt that domestic abuse not only exacerbated their debt and low income but had also caused and aggravated mental health and physical health problems, which have made it difficult for them to sustain employment. Thus, there is a two-pronged effect on women's finances from domestic abuse. The first is the direct financial abuse that is common to domestic abuse, and the second is a derivative effect caused by the impact of domestic abuse on women's health and well-being.

Jackie was married for over 20 years and describes the financial abuse she suffered at the hands of her first husband.

“ The final straw was that he was really gaslighting me, where he was stealing money all the time because... I had a bit of a tough time of it because my mum passed away of cancer. My mum left me money. She left me nearly £4,000. I thought, right, I can't touch that money. That needs to be like a nest egg because I've got two grown-up sons too.”

Jackie

“ Then the money that I'd had from my mum, we had a joint bank account, and then I would leave. I'd always leave. It was stupid. I had a tin in the house, and I'd always leave like £1,000 in the tin just in case we needed anything. So he would just steal it, steal money. No matter how many times I hid that tin, he

would always find it. Then one day, it was all gone, and then he gaslit us saying that he hadn't touched it. I'd maybe lost the money. Then more money went missing, like another £300.”

Jackie

“ It just got to the point of like financial abuse where I was getting left with no money, the rent wasn't getting paid.”

Jackie

Jackie describes when the physical abuse started with her ex-husband.

“ For ten years, my relationship with my ex-husband, it was great. We didn't get married right away. It was when we got



married that's when the domestic abuse really started. He was running his own business. Things were getting stressful for him, and then he was heavy drinking. Then every time he was heavy drinking, he would just go crazy, smashing windows, smashing doors. That's how it first started, and then it went from that to smashing me. Then I hid it from my family. I hid it really badly from the family to the point of I was falling downstairs when my nose got broke. I was walking into doors. I was falling over in the street, to the point that people were like, 'Are you sure you're okay, and nobody's hurting you?' I was like, 'No, no, no,' and then people were like, 'Oh, maybe you should go to the hospital because you're being extremely clumsy. There's something going on if you're being extremely clumsy.'"

Jackie

After leaving her husband, Jackie got into a relationship with her second partner who also turned out to be abusive. She now has a two-year non-harassment order on her second partner and he has been in trouble with the police more than once for contacting her. Jackie describes the financial abuse she suffered at the hands of her second partner.

“ I'm still on Personal Independence Payment, along with Universal Credit. Before lockdown and before COVID, basically I'd been awarded PIP and I was awarded it backdated. So I was awarded two-and-a-half thousand pounds. While we were in the relationship, he basically extorted money all the time. Where the two-and-a-half thousand pound I had, it just dwindled

away, where I had nothing.”

Jackie

Laura's partner was abusive and Laura felt this contributed to the reason she lost her job at the start of the pandemic. She feels that the emotional upset she expressed in the workplace led to her dismissal.

“ Because of the pandemic. I was going through an abusive relationship, so I think that kind of - I was going to work crying all the time. It was just after I had my wee girl, I was going into work and my head was a bit of a mess. I was just going in crying all the time, then when the pandemic hit, [my boss] let me go. I feel as if [the domestic abuse] was kind of a reason for it as well.”

Laura

Laura's partner became more abusive over time, including physically abusive, and he eventually got sent to prison on another offence. This gave Laura the space and time to recover and she is feeling good now.

“ So him going to prison kind of gave me the time just to heal, get on with it with my kids... I don't know how I'm still here to be honest. It was just the worst period. In hindsight, looking back, I'm kind of glad I went through it all because it's made me realise, and with the help of [charity], I'm so strong now.”

Laura



2.10 Health



**“My son’s had
bronchitis twice so
far this year. He’s
only five months old.
He was hospitalised
once with it.”**

Caroline

Caroline is the mother of four children aged 6 and under. Her youngest is a little boy just five months old.

When asked whether her level of income after deductions, and the living conditions the family faces consequently, were affecting their health, Caroline said:

“My son's had bronchitis twice so far this year. He's only five months old. He was hospitalised once with it. The other time we just had to keep doing what we're doing, like the dehumidifier, use nasal saline spray, things like that. Those things cost money as well, because some of the stuff you don't get in Direct Care or anything like that, you've got to pay like £3 or £4 for it. To think he's had it twice and he's only five months old.”

Caroline

It is not just the children's health suffers due to Caroline's reduced income, her own does too. Caroline has specific dietary requirements that she is not able to meet because of her income and deductions:

“I suffer anxiety and I have coeliac disease. So I should be on a gluten free diet, but I don't because I can't afford it. I mean a loaf of bread, you're like £2 or £3 for a loaf of bread, for gluten free. I don't stick to the diet; I just eat normal things... [So I] need to go to the toilet more, or I'm more tired than normal. I think my hair is starting – my hair has been falling out the last couple of months. I mean it's half the thickness of what is used to be, that's because I've not been following my gluten free diet. When I wash my hair, I mean literally you can see a big clump of hair in it.”

Caroline

As well as poorer physical health, participants expressed that their mental health could be poor and often made worse by their circumstances.

“Because of my mental health I just suffer so bad anxiety and I hate being in debt. I don't like it. I ended up, at Christmastime, I got a loan - sorry, it wasn't Christmastime, it was in September, out of the Credit Union, so they were taking away my Child Benefit and I just don't like it. I don't like it. I've paid that off as well, and I just cannot do that again.”

Laura

“So I've got OCD as well, so I'm kind of like scared to go out. I don't know, I'm just kind of scared to go out. I feel a lot safer in the house.”

Laura



“I've already got quite bad mental health and that on top of it was just like - and then the mum's guilt you get around me, because you're like I cannot afford things, my kids are missing out. Just that adds on to your already down mental health. It's just horrible.”

Laura

“It's me and my 14-year-old daughter. It's just the two of us. I can't work at the moment because of long-standing mental health issues. I haven't been able to work for quite a while. I'm actually just going through an appeal process for PIP at the moment to try and get that.”

Shona

“I would say yes [my debt contributes to my poorer mental health]. It's definitely something that's always on my mind and does probably contribute a wee bit to that. . I worry about it. I would much rather be working and able to earn a decent amount of money. I just feel like I can't at the moment. At the same time, not being able to do that and being in this position financially does make me feel a bit worse.”

Shona

“It's huge. Like I get burnt out, like emotionally, physically. Yes, I've got no choice but to do all these things. Recently I had just three weeks off work, just because I was absolutely - my fit note said low mood. I fully would disagree with that. I wouldn't say it was because of a low mood; I'd probably say it's because I was burnt out. I couldn't think straight, I couldn't function, because I just, literally, hit a wall through everything. I probably could have got signed off longer, but if I get signed off I can't get that top-up from my second job. So I've gone back to work earlier than I probably should, because I need to.”

Elaine

2.11 Food



**“I don’t feed myself.
I have only put
enough on for the
wee ones and there’s
not enough for me,
so I don’t eat.”**

Laura



Living on a low income has long been associated with issues pertaining to accessibility, affordability and adequacy of food. These food-related issues have increased in magnitude and severity over the past decade, as demonstrated in the huge rise in people needing to use a food bank. However, these food-related issues are set to become the biggest problem in the cost of living crisis in 2023.

A new report by the Resolution Foundation details that the cost of living crisis is often thought of as a cost of energy crisis, but that this is no longer the case. They show that food prices have increased by up to 25 per cent over the past year and a half, a situation that is now affecting a greater proportion of the UK population than previously, in fact, the majority of households (56 per cent or 16 million).

The report also explains that while energy prices have risen faster, food makes up a far larger share of the typical household's consumption (13% versus 5% in 2019-20). Now, with food prices continuing to rise as energy bills begin to fall back, the average increase in food costs since 2019-20 (£1,000) will be larger than that for energy bills (around £900) by summer 2023. The Resolution Foundation warn that 'the food price shock is about to overtake the energy price shock as the biggest

threat to family finances'. Now, with the food affordability outlook so grim for 56% of UK families, the effect of this on low-income families in this study, whose incomes are further reduced by deductions for public debt, is utterly dire.

Recent food price increases

The families in this study are painfully aware that food prices are increasing on an almost daily basis at present.

“ I used to be able to just kind of eat whatever and not think about it, but these days, I do find myself thinking, do I actually need to buy that? Like, do I actually need to have something to eat just now, or could I just wait until dinnertime? I do definitely think about it a lot more now.”

Shona

“ It's hard as well - eating - because the prices of everything's just that expensive now. You've got to be careful.”

James

“ it's just too much. Even like your meats and stuff, they've gone up in price. It's not the fact it's gone up like five pence, ten pence, it's gone up 20 to 50 pence. Some things have even gone up £1. It's ridiculous. The cost of living isn't what your benefits add up to either. I don't see how the government can say you can live on X, Y, Z amount, because they don't do it themselves. Look at the money they get. How could [the Prime Minister] justify the money that we have to live on? They don't have the struggles that we have.”

Caroline



“Every day, every single day, you go into the supermarket, and something's went up in price. I'm scared to go next week and think, what am I going to do?”

Jackie

“I have to say no to [my son] sometimes, for food that he might want or would like, because of the price. Compared to one year, two years ago, the price has absolutely shot up. So I am struggling to buy what we would maybe choose to have.”

Elaine

Parental sacrifice

Other parents in the study reduce their own food intake to ensure their children have what they need:

“Sometimes I do not eat so that my daughter has what she needs.”

Shona

“I eat the kids' leftovers. I mean I always make sure that I've got enough for the kids... I just eat the kids' leftovers or I'll have like a slice of bread and jam and butter. As long as the kids are fed, I don't care. I'll try and drink loads of tea, because I find tea fills you up a bit.”

Caroline

“We are both eating every day, to be clear. We are both eating. He's probably eating more than I am, which is what mums would do anyway, but we're maybe not eating what we would choose to eat. I think that's pretty standard across the

board at the minute, isn't it?”

Elaine

“There's people, and even children, that are going hungry right now. My little girl's not hungry. My girl went to nursery this morning with breakfast in her tummy. How many children out there are going to school or nursery this morning hungry?”

Jackie

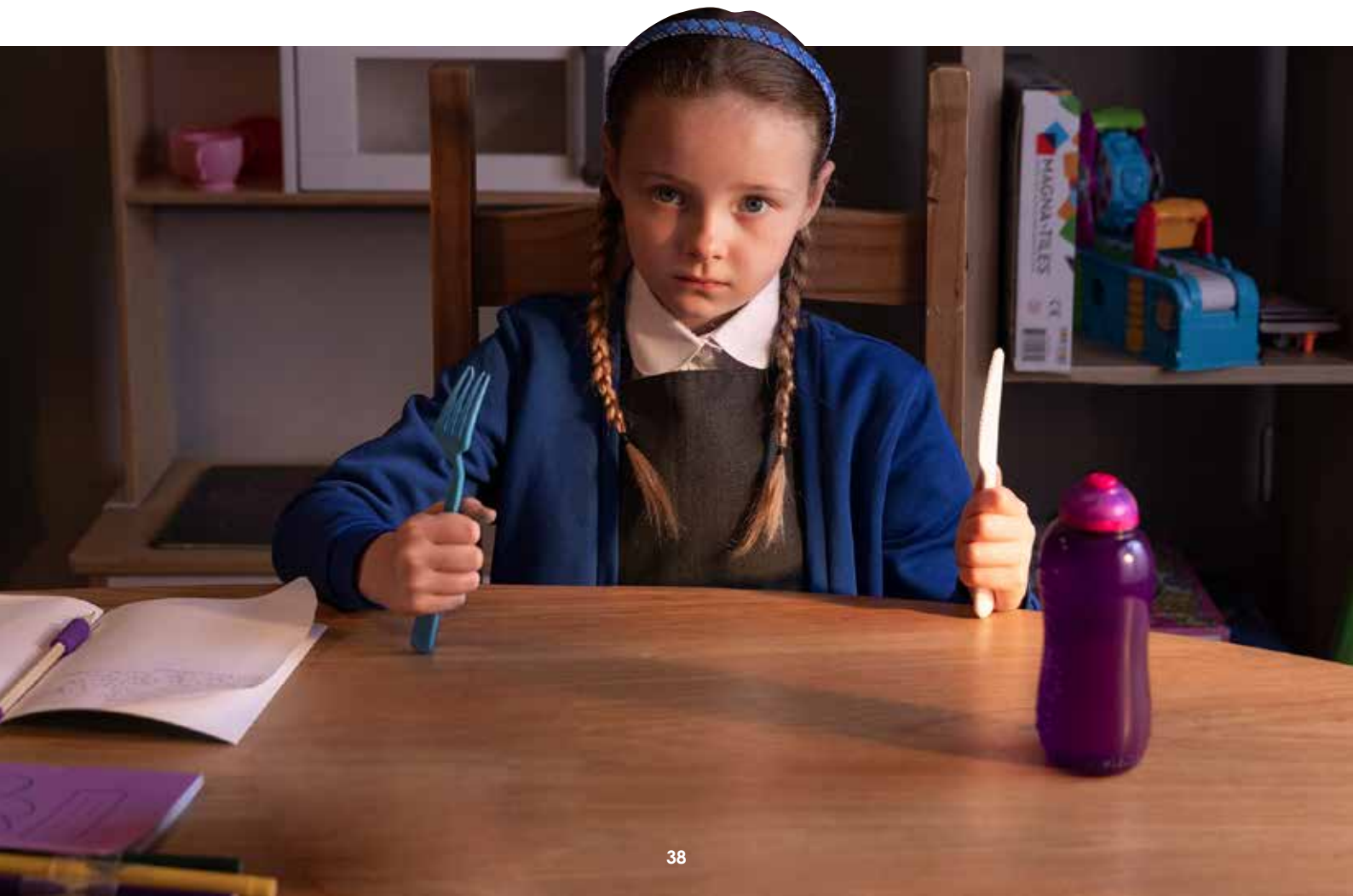
Food charity

The families report having to use food charity, such as food banks, pantries and other free offerings, and express conflicted feelings about doing so. On the one hand they are embarrassed to be in such need and to have to ask for such a basic essential as food, and on the other hand they are extremely grateful to receive it and to the volunteers who facilitate it.

“I've had to use them [food banks] - I've had to use them a few times - but I try not to go... When needs must, you've got to.”

James

“I was mortified [using a food bank]. Absolutely mortified because I'd never ever had... If anything, it was me giving to the food bank over the years. If I was at the supermarket, I would buy a few extra tins or nappies, or whatever, and pop them in at the supermarket. I would have got a big basket to give to people. I felt embarrassed, but then I also felt very grateful. I was also very grateful to my health visitor. When I got these food bank parcels, they would go and get them for me, and then they would drop them off. I was really grateful because the amount of





stuff that you got with your food bank parcel went above and beyond. Even to the fact they were putting little toys in it for [my toddler], or extra nappies, or a little extra blanket for her. They were lovely. They were lovely, and I felt so appreciative of that. Plus the fact, that the people working in these food banks are doing it voluntarily."

Jackie

“ I feel as though when I stopped working, like when I went through the whole lockdown situation, I used a food bank quite a lot because I never had that much payment, I had to obviously - because I had a part wage as well, I was struggling."

Laura

“ I do have to rely on food banks quite often. We've got also a pantry [nearby] ... I'm sure you know about the pantries? You pay £2.50 for a shop, and you get maybe about ten items worth around £15 for that amount each week. So that's been a massive help, but I do still have to use food banks sometimes to top up what we have because it just doesn't last."

Shona

“ I've just gone and picked up some free food from our local initiative, that I do when I'm able to. So they offer on Friday a service where you can go and pick up food, and you, basically, get given what you're given. On a Friday, if I am able to go, I absolutely do go, because it's just additional food that I can put on the table."

Elaine

Some people report feeling bad about needing to use a food bank but also say that they have become accustomed to it and feel less bad consequently. While it is positive that people are feeling less shame at having to use food banks repeatedly, it could equally be the case that people are becoming accustomed to using them, and so are becoming desensitised. This would be a less positive development. There was also recognition that there are increasing numbers of people now needing to use food banks that previously did not.

“ I try to only use it if I really have to because it's not nice having to use these things. I mean, at first it was quite... I don't know how to describe it, really. It makes you feel bad. It makes you feel like you're, I don't know, just not good. It makes you feel not very good about yourself having to do that to try and support your child, make sure they've got food to eat and stuff like that. But everybody there is in the same boat, and I think now, with the way things are, even people that are working full-time are having to use food banks. I don't feel too bad about it now."

Shona

“ I had a [food parcel] delivered to me by our support worker from the council, so she brought it to me, and to be honest, I was quite overwhelmed at the amount that was given. Again, these are all just tinned produce and things, but again, I felt like it was quite a lot. Well, not a lot, just more than I imagined I suppose. Then I even got things like cleaning products, and some nappies and things. [My son] was in nappies at that point."

Elaine

Food quality

The price of food has not only led to reductions in how much a family can eat, it also has impacts on the quality of food a family can afford, and therefore on the nutrition a child receives. All the parents said that they would like their children to have a better diet, to have more fresh food, and to have more fruit and vegetables.

“ I used to do a lot of home cooking and stuff, like fish and fresh stuff. I've not been able to do that. I've been buying like Asda cheapy cheesy pasta, like 40 pence things, buying them for the kids rather than making it fresh. I mean it's not as good, I'd rather cook the whole fresh meal than buy the packet stuff."

Caroline

“ Fruit and veg, it's far too expensive to buy. I mean strawberries, they're like £2 or £3 for a pack. My two-year-old absolutely loves strawberries. I'd rather my kids had fruit for snacks, rather than crisps or like a Rice Krispie bar."

Caroline

For families with babies and very young children, there was concern about the cost of baby milk. One parent explained how having to use the Best Start Foods payment from the Scottish government to buy baby milk meant that there was not enough left over to buy fruit and vegetables.





“ I get the fruit and veg cards, I get £54 a month on that, and that doesn't even cover the baby milk. I'm supposed to get money for my son, and then for my two-year-old daughter, that doesn't even cover the baby milk, so how is it going to cover getting her fruit and veg? If you think, £10 a tub of milk, and I must buy like five, six tubs of milk a month.”

Caroline

Parents were often particularly grateful when children were fed at either nursery or school.

“ I'm really grateful because the nursery give a free school meal to [my daughter] every lunchtime, so that's saving me extra money that way because I don't need to provide a packed lunch for her. So that lets me and [my partner] get a bit of lunch because there is times that we've skipped lunch because there's one packet of ham with only three slices in it, and [my daughter] needs a couple of slices of that ham on a sandwich [for dinner].”

Jackie

“ I'm actually quite grateful that he's at nursery as often as he is, because he gets fed three meals a day while he's there. Don't get me wrong, he's a hungry four-and-a-half-year old, he will still eat when he comes home, but it's not going to be a full meal. So that's good in that respect, that I'm not feeding him all week, which is a blessing.”

Elaine

Disability

Disability in the family is often overlooked when it comes to people's dietary needs. David works full-time and has four school-aged children. He has experienced rent arrears and council tax arrears that led to a sequestration (bankruptcy) five years ago and continuing multiple wage arrestments. He has noted the difficulty in feeding his children:

“ We have been at times where, we've been at times where our cupboards were full and we've been at times where I'm counting pennies, emptying coppers out of the jar just to buy the kids' tea.”

David

David also explains he has a child with a food allergy and a

disabled child with specific dietary requirements. This means that the whole family cannot eat the same food. He says the majority of the family eat cheaper foods, like pasta, but the two children with special dietary needs have to eat separately and their food is more expensive. He says his children have recently noticed a decrease in quality of their food:

“ It has a definite impact because I've actually had my son refuse to eat what I bought, even though he was starving, and that wasn't because of his condition, but it was because it was too cheap and nasty.”

David

“ A week after payday it's down to me to do all [the cooking] because I can do it on a budget, and it ends up, you find the stuff the kids'll eat on a low budget and then you repeat. They end up getting the same food, especially just before I usually get paid, we would end up eating the same meal three days in a row but it was still food. It still kept them going.”

David

One of the things that most upsets David when he is speaking about feeding his children is his assertion that such costs are not taken into consideration by his creditors, nor by the debt recovery agencies (Sheriff's officers) who come chasing his arrears. The lack of consideration for his outgoings, as well as his incomings, puts him at a particular disadvantage due to having a large family and due to their special dietary needs through disability and allergy. David feels that there should be a budgetary exercise undertaken by either his creditors, or their debt recovery representatives, to take account of his additional costs.

School lunches

David's four children do not receive free school meals because he works and because they have aged out of the universal free school meal provision. David is paying £80 per week on school lunches (approximately £4 per day per child). He feels this is a lot of money and this expenditure is not taken into account when organisations are requesting payment plans and making plans to arrest his wages. He says:

“ [The cost of school meals] soon racks up, and that's why I'm saying these organisations [Sheriff's Officers] saying, 'You have to pay this amount', it's like, 'Can you not do an income and expenditure for me?', and then they just tell you no.”

David



2.12 Housing



**“I can 100% accredit
my money troubles
through having
children towards not
having a house.”**

David



Housing is reported to be a problem for many of the families. There is the issue of having a house at all as one of the families was currently homeless and another had recently been homeless. Of those who are housed, there are issues about having suitable housing of an appropriate size for a family, about having a house in the private rental sector and the costs of that, and about the quality and suitability of housing.

David's housing issue is quite stark. David has four children and spent 11 years in the private rental sector with his name down for a council property. Several years ago he was made homeless when the landlord of his private rental decided to sell the house. He says he presented as homeless to the council but at that time he was advised he would not be housed because he was not in a priority grouping. He has recently been made homeless again by another private rental and this time he has been housed by the council because, he explains, the rules have changed.



“After three years [of living in the property], [the landlord] actually phoned me up and said, 'I've got exciting news.' I said, 'What's that?' He's like, 'I'm selling the house.' So, I put myself on the homeless register. At that time, the council told me that I wouldn't get housed because I work, so we went looking, and we had three kids at the time and my wife was pregnant, and nobody would accept such a big family in a smaller house. Amazingly, private won't rent you a house as a three-bedroom if you've got four kids, but the council put you in a house with three bedrooms for four kids! So, me and my wife actually sleep on the floor in the living room, but because they said I would never be homed [by the council], we had to take on a [private rental] property at £950 a month.”

David

“The only reason we took that property is because we moved in the day before my wife was induced into labour. So, we had nowhere to go. We were homeless. So, we thought the £950 would work and then I was paying the £950 for a few months. I got a wee bit behind on my rent and [the property] company ... sent me an eviction notice. We were in there for six months, but I think there was £340 in debt to them, so after the six months they sent me an eviction notice. By that time, we managed to, I managed to meet a lady at the council, and if I hadn't met that woman I don't know what we would have done because she got us to the top of the register [and got us a house].”

David

The consequences of having such a high rent to pay in the private sector for David was that he was unable to pay his other bills. A common element of the findings of this research is the knock-on effect that being in arrears on one bill has on multiple other payments for utilities.

“ So, it was actually in that period, having to pay £950 to the rent that I didn't pay any gas and electric at all, because I just physically couldn't. That was the only way I could keep a roof over my children's head. That's what's absolutely destroyed us financially, was having to do that six-month period [at £950 per month]. At the time, there was no overtime. There was an overtime ban, so I was bringing home £1800 [a month] and £950 of that was going straight on rent. That's where most of the Council Tax arrears came from.”

David

David feels that the entirety of he and his wife's arrears problems over the past decade has been as a result of having to rent a house privately and not being able to access council housing until relatively recently.

“ [The main issue is] housing. A hundred per cent. I've private rented for 11 years, paid somebody else's mortgages, and I've been in houses where you can't even turn the heating on.”

David

During the first Covid lockdown, David was not able to work any overtime and saw his salary dropped to its basic rate. During this time, he accrued some rent arrears with the council. He says they have been good to deal with although he was sent an eviction notice at one point which made him panic. He explains:

“ The council have been quite good in that way to do with the arrears. They did send me an eviction notice! Which I said to them, 'Does that make much sense to you?' A You're

going to make me homeless and you then have to rehome me.' That's like, the threat didn't need to be had, because all that does is make you panic... When you've [already] been through an eviction and not known where your kids are going to sleep...”

Although David is grateful to have a council house now it is not big enough. He tells me:

“ Me and my wife sleep on a bit of sponge on the floor in our living room. [There are] three bedrooms for six of us. So, me and my wife don't have a room. We classify it as three kids' bedrooms, which generally ends up my wife and my youngest sleeping on the mattress on the floor, then me on the couch.”
David

James and his son, who is 15, were also recently made homeless when the landlord in the private rental decided to sell his property. James's son is currently living with James's mother while they await a council house. James sometimes stays over at his mother's house but more often than not he sofa surfs around friends' houses. This is because his mother does not have the space to accommodate father and son. This separation is having a huge impact on them as a family and it is made worse by the fact that James is disabled and has mental health difficulties. He says:

“ [the situation] is torture. It's torture. I've just to stay positive for the wee man. It's an important time of year for school and stuff.”





Jackie left a previous private rental after her marriage broke down because she knew she would not be able to afford the rent by herself, even with maximum housing benefit. The family are now living in another private rental in a cheaper, more deprived area:

“The maximum Housing Benefit that would have been covered would have been £500, and there's no way I could have afforded [the additional] £175 on my own. So I moved here. Again, it's a lovely flat. I've done it all up and made it a home, but the area is really deprived, and it's... We stay near the multi-storeys, and it's just full of drug addicts and drug dealers, and it's not the best area for my wee girl. So this is why we're trying to get out of this area. As you're probably aware, the council housing, it's like gold dust, especially in better areas. Once you get a council house in a really good area, nobody will ever give that council house up because that's their home for life, which is understandable. If I had a home in a lovely area, then I wouldn't give it up for love nor money.”

Jackie

Jackie notes that housing benefit is not keeping up with rents in the private rental sector and this worries her. She notes that this does not make economic sense as it would cost her a lot more should she need to be rehoused:

“Why aren't the government putting the Housing Benefit up a little bit to work with inflation? The Housing Benefit has not been put up for about - I think it's about ten years - it might be even longer. If my landlord decides - because this place is mortgaged, the interest rates have going sky high - so if he decides to add another £100 on this property, I can't afford to live here anymore. Then what? Myself, [my partner] and [my daughter] end up in temporary accommodation, and somewhere that's not nice or living at a bed and breakfast.”

Jackie

Caroline has four young children and lives in a two-bedroom

council flat which is draughty and cold. The main problem for her though is the overcrowding and lack of space.

“The thing is, my two-year-old is in my bed because I don't have a space for a bed for her, there's no room, in any room for a toddler bed, so she's in with me. My five-month-old, he's still in a basket. I have no room to put a cot in any of the rooms. So he's going to have to go in the bed with me as well, when he grows out his Moses basket. My house is just too small... I've been on the council list for three or four years now. They're saying it could be another three to five years.”

Caroline

“Why should us, the public, have to live the way we're living and you've got the government and all the companies, like gas, power companies, making the big bucks. There's just no need for it. There's not enough help out there to help pay... because gas central heating is so expensive. I've got four young kids that need a nice warm house. My son's had bronchitis twice so far this year, he's only five-month-old.”

Caroline



2.13 Help from family



**“I wasn’t managing
at all. I borrowed
every month.
I owe a fortune
now to family.”**

David

While some people in the study are able to draw on support from family, others cannot. There is a problem with social isolation. Although the numbers in this study are few, people report high levels of grandparental ill health, disability and even early death. People also reported having very few, if any, friends and felt that living on a very low income, with public debt, led to them withdrawing from friendships.

One example comes from James who, apart from leaving his son with his mum, sofa surfing on friends' sofas, and storing his belongings around a few friends' houses, says he does not have many people around him. He says that he doesn't really have anyone that he can depend on for emotional or social support. He sounds quite isolated and says:

“I try and keep my distance from as many people as possible, especially just now, the way my head is. I talk a lot to the crisis [helpline]. I speak to them a lot. [I don't] have the support I should have. I'm not complaining. I'm better off than a lot of people.”

Caroline's parents are on disability benefits and carer's allowance so cannot help her either financially or in support with the children. Her on/off partner's parents have passed away so there is no grandparental support at all. Caroline just has her brother who helps where he can.

“There's times I borrow off my brother for food and things like that, or if I need to, like essential things, say for like the baby milk.”

Family estrangement and geographical distance from family were also reasons for participants expressing that they were isolated and alone.

“I've got my dad, but like, I'm out the way of everybody, so I don't see everybody all the time, I'm kind of by myself in that sense. I always kind of just got on with it and do stuff myself. I don't really turn to people.”

Laura

“I don't really go out. I don't socialise, just down to my anxiety and I've had lots going on health wise. I kind of just isolate myself a wee bit. I don't really message people and reach out.”

Laura

“We don't have any family. The only family I've got is my mum and my stepdad, and we don't have a relationship with them anymore because of family problems and stuff. So it's really just me and my daughter.”

Shona

Even where participants had family nearby they often had quite strained relationships with them and could not rely on them for emotional support.

“[I have] nobody that I can really open up to or talk to, whatever. Yes, especially financial things, it's not something I would speak to someone about, or have someone that I could turn to for that.”

Elaine

“My mum's great, in some respects, but my mum's - like I suffer a lot with my mental health. My mum's one of these people



whose attitude to things like that is just to pull your socks up and get your act together, type thing. So I'll think I can't turn to her for that, although, she's very good with other things. I've almost stopped used her as a soundboard, because I felt it was ruining our relationship that didn't need to be ruined. Yes, her attitude to things are not what I need.”

Elaine

An example of someone who has been fortunate to be able to rely on support from parents is David. They have helped him and his family out financially many times over the years. However, an unexplored consequence of the current cost of living crisis is the fact that David's parents no longer have sufficient spare income to continue to support him and his family in this way. This is going to have knock-on effects on David's financial situation.

“It's mainly my mum and dad (who help financially). They're both in their sixties and both still working because they're paying off their house. I mean it gets into the stage that it starts off with borrowing about, we were probably borrowing about £300, £400 a month and paying it back each time, and then it would eventually creep up. Then we'd get my mum saying, 'Right, pay me £200 and forget about the rest', to try and help us out to get back on our feet. That kind of stopped once the electricity went up. The cost of living has put them in a position that they can't support us as much. Now it's, 'Pay it back or you don't get it.'”

David

One participant felt that she had support from the community in the absence of having a relationship with her family:

“I find it hard to leave the house most of the time. That's one of the problems I have is I don't really get out much because of panic attacks and anxiety and stuff like that. When I feel able to, there's quite a lot happening in the community here for people. There's a community centre just up the road, and they have like what's called a - you know - one of these warm hubs every day. So you can go up and talk to people, get a wee bowl of soup and just have somewhere warm to be and hang out and chat to people for a few hours. They've also got different clubs and activities, which I've been to a few times. So I know a few people in my community because of that, so I don't feel completely isolated.”

Shona

2.14 Understanding people's lives



“You get treated, you almost get treated subhuman. It doesn't matter what your circumstances are... there's no understanding and no care whatsoever.”

David

One of the problems people report when living with public debt is that they feel there is little understanding of their lives by creditors and their debt recovery agents. For David, he says that the energy companies and the Sheriff's officers propose repayments that do not reflect the lived reality of his family. He says they propose simplistic solutions that are lacking in knowledge of what it is like to have this type of debt and to be trying to repay it whilst also paying current bills.

“ The guy [from the electricity company] said, 'Maybe you should try and just save money. If you just save money at the start of the month, then you'll be able to pay us both', and I just, I lost my head at him, to be honest. He got called an ignorant - ken what I mean?! It's like, 'Do you not think if I wasn't struggling, I would have suggested that myself? I'm not stupid.'"

David

When trying to deal with utility companies or local authorities, participants are often speaking to workers who seem particularly young or naïve. It does raise the issue of who is at the end of a phone dealing with people with financial complexity in their lives and what training or support they receive to do so. David says:

“ As a man, we were taught when we were young that the man provides for his family. I know it's an old way of thinking, but the generation I'm from, that's how it was. The man protected and paid for his home. So, when you're getting spoken down to by a snotty-nosed 18-year-old that's never lived and doesn't know what's coming, and they have the authority to do that, it just makes you feel like less of a human. It's like I work every day of my life. Come Christmas, I try and take on extra, an extra job. You feel like saying, 'You realise I'm missing out on my children's lives in order to work to try and pay these things off, to just get a break?'"

David

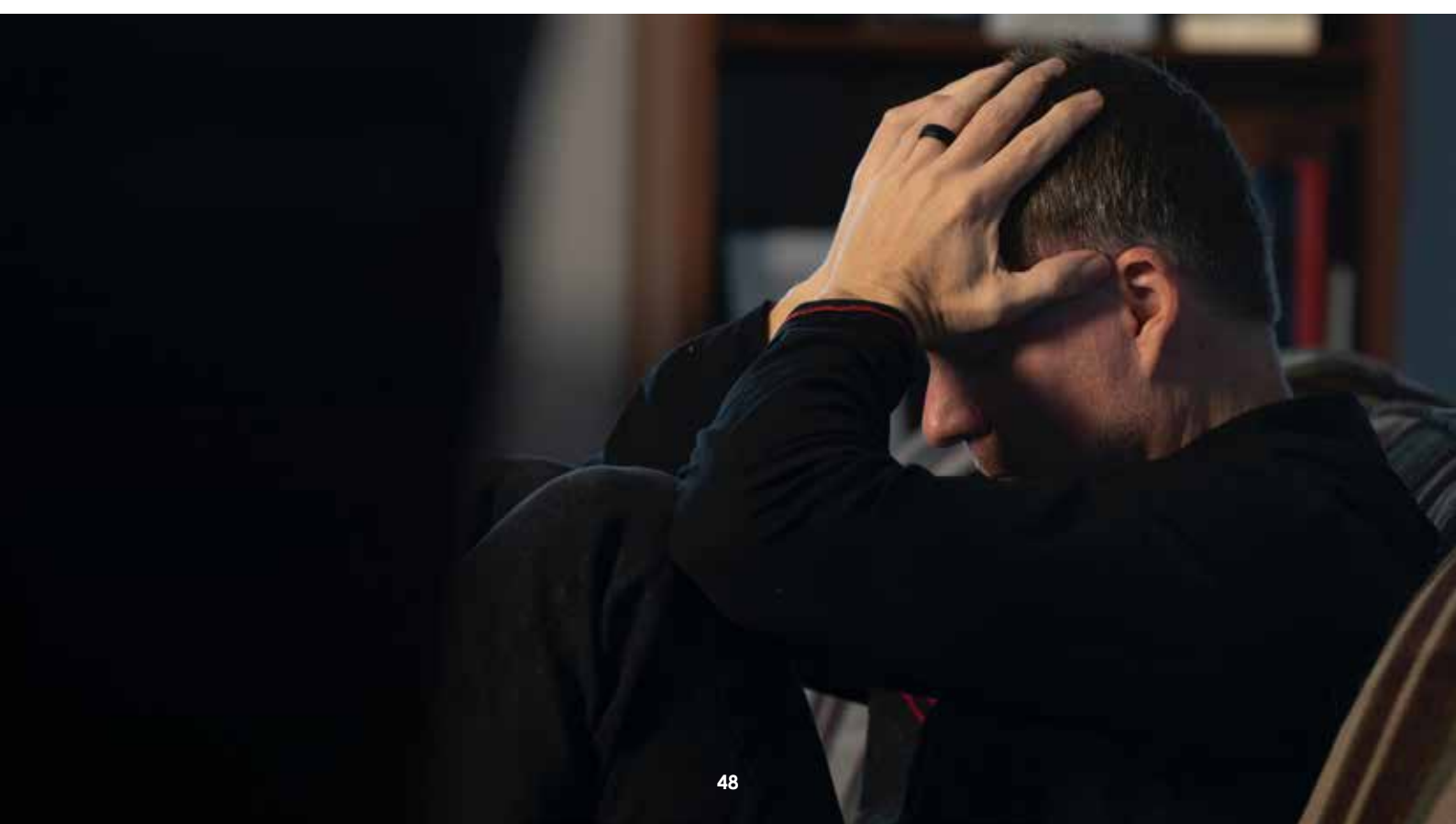


One of the participants in the study said that they felt there was a good understanding of their circumstances by their child's school.

“ The schools are very good. So things like, if there are school trips and stuff like that, they know what our situation is, they know that I probably wouldn't be able to afford it. They have a kind of discretionary... They'll let [my daughter] go, and we don't have to pay for things like that, so that's really good of them. So she doesn't get excluded or left out of things because of her situation."

Shona

Another participant on the other hand says otherwise. She feels there are constant demands for money from her child's school. It was seen that there is variability in experiences depending on which school children go to. In some instances, schools are still costing parents despite all the many initiatives to remove the cost of the school day.





“ Oh, it does my head in, like leaving the cost of the uniform aside, her school holds quite a lot of non-uniform days, like dressing up days where the kids need to dress up and you need to give £1 for the disco or give money for something. There's always something you're needing to give money for. And I might need to get bread but I don't want my daughter missing out, so I'll give her the money and then I'll need to borrow money off somebody, to last me.”

Laura

One area where people would value more understanding of their circumstances is in relation to the Scottish Welfare Fund. Caroline has applied twice for Scottish Welfare Fund and twice been refused. The first time she requested bunk beds for her daughters because they did not have beds and the second time it was for a cooker and a washing machine, which she also did not have. Because she was refused both times, Caroline says she had to take out 'buy now pay later' credit:

“ I won't apply for [Scottish Welfare Fund] again, because every time I apply, I apparently never meet the criteria, which I don't understand, because I've got young kids that needs

things. Last year, I applied for bunkbeds for my daughters, and I got refused. So I had to borrow money off my brother to get the bunkbeds.”

Caroline

“ I just remember them saying I didn't meet the criteria. Same I think, two years ago, I applied for a cooker and a washing machine and got refused. Again, I didn't meet the criteria. I don't see why I didn't meet the criteria, because I had young kids that need feeding, so I need a cooker. I've also got young kids that need clothes, I need to wash their clothes. It's so frustrating. That's why I've not applied. If I need help, I'm really reluctant to go to Scottish Welfare Fund, because you never meet the criteria.”

Caroline

“ So what I've done is – because obviously the council have let me down, they haven't helped me when I've had the kids and stuff. I need a cooker, I need a washing machine. What I've done is I've took out Argos Care, so all them add up and they all go out at different times of the month. So it's trying to remember when they all go out.”

Caroline

2.15 Understanding people's lives



“The debt puts a strain on us because, obviously, we’re constantly arguing about money. That’s the only thing we argue about. We don’t argue about anything else.”

David

For David, the fact that he and his wife are still together, and still happy, given their financial circumstances is quite amazing. He says:

“With me and my wife, my brother's even said that, he says he doesn't think that him and his wife would survive or last what me and my wife's went through, for how unlucky we've been.”

They have however considered splitting up because he feels that life would be financially more straightforward for his wife and children without him, even though he works full-time. David says:

“She would have got help with everything as long as I'm not here, because I was the sole earner, but you're kind

of choosing, do you want what to lose we've got in order to have a better life, and it's horrible to say that you have to give up the person you love in order to live.”

David

Where arguments did occur between couples it was often their financial situation that was to blame.

“With myself and [my partner], that's the only arguments we really have is finances because ... there's nothing to look forward to. There's no treats; there's nothing to look forward to.”

Jackie



2.16 Impact on children



“It makes you feel like a crap mum. I should be able to provide for my kids.”

Caroline



Children are also negatively impacted by living on a low income, and by living on an income made lower by benefit deductions and wage arremstments. David says he and his wife sacrifice much to try and provide what other children and young people have so that the children do not feel left out, he says:

“It’s just trying to keep up with that demand so they don’t feel left out at school or don’t be the odd one out, whereas I use my work phone for everything because I can’t afford, now that I’ve bought everyone else a phone, I can’t afford one for myself, so I use my work phone for everything. But we chose to have children, so we choose to sacrifice.”

David says that his children have also sacrificed much due to their financial situation. The main sacrifice he feels his children make it in their withdrawal from social engagements with their peer group because they cannot afford to participate. He says:

“The kids have sacrificed, as well, though. That’s the thing. The kids have sacrificed. They have been offered, ‘Let’s go here at the weekend. Let’s go there’, and the kids are having to go, ‘No, no, I’m busy’, even though they’re not, and it’s just because they know it’s not near my payday.”

David says that his daughter who was too embarrassed to bring her friend’s home because they have not been in their council house for long and they’re still in the process of getting everything they need.

“My 16-year-old’s embarrassed by our house because we don’t have enough money. I’m slowly getting there, but we didn’t have enough money, when we moved into this council house it had no carpets, no wallpaper.”

David

It is very difficult for participants in the study to see their children go without the things that other children have and for the parents to be the ones that have to deny their children the things that other children have. For parents it felt like they were continually denying their children things their friends have. This upset both parents and children and causes strain on family relationships.

“You feel like a failure. You feel like you’ve failed your kids because you can’t afford the things that they want or the things that they like. It’s horrible. I mean there’s times we go shopping, the kids want this and that and I’ve no money for this. They keep asking, you have to then shout and say, ‘Look, I’ve no money for this.’ You’ve got people staring at you in the shop, and it’s so embarrassing. Sometimes the kids don’t – they don’t understand the concept of money yet, so it’s hard to explain, I can’t afford it this week. All the times I say, ‘I’ll get it payday or I’ll try and get it payday.’ You feel so guilty because you can’t get them it.”

Caroline



James says that he feels:

“ Embarrassed. Especially being a single dad. I want to try and give him the best life I could, but it's hard. You're worrying, and then they see you worrying, and he says, 'What are you worrying about?' It's hard. With everything else that's going on, it's hard to put a face on." I've been knocked that many times in the last few months, I'm getting kind of numb to it. I got evicted, there's no help from the council. If it wasn't for [my son], I wouldn't be here, to be honest."

James

Caroline says that living in her circumstances has an adverse impact on her children's wellbeing. She says:

“ It does [have a negative effect on the children] because they're cold. I went to the local food larder and they actually gave us blankets for the kids, so they've got blankets now. They get annoyed because they can't have snacks like the kids do at school. Say like, 'Oh why can we not have this?' I'm like 'Well I just haven't got the money.' They watch these YouTube videos, 'Oh can I have this? Can we do that?' I'm like, 'I've not got the funding for that.' They just feel so disappointed, they say, 'Oh, I hate you mum, we never get to do this.' It makes you feel so bad because you can't afford things like that."

Caroline

“ They see things they want to do, make things, they see like the kids do at school, things like that. You just can't do it."

Caroline

Elaine's son is young at just four years old; but Elaine recognises that because of the negative impact having debt has on her own emotions that it might well be having a negative effect on her son, despite her best efforts. She says:

“ I think because I try and be someone who's quite positive, and I try and be someone who sees the best in things, I like to think that comes across to him. I like to think that he's not missing out on things. Okay, he might not have the best of everything, but he's got everything he needs, and possibly everything he wants sometimes. I'd like to think it doesn't [have an adverse impact on him], but who knows? Kids are pretty smart. They just tune in to all these things. If I'm having a hard day I try not to let him see that, but there's times where he might see it, and actually it's hard, because I'm not a robot. I do have emotions, and sometimes they'll come on at a time you might not want them to. I'd like to think it's not affecting him, but I don't know. He can articulate that almost."

Elaine

Shona felt that as her daughter was older she had a better understanding of their financial constraints:

“ My daughter's older now. She's 14. She understands that she's not going to get a lot of stuff. She knows what my situation is, and she's quite understanding like that. It's good. I don't have to worry about buying a lot of presents because we don't have family and things like that."

Shona



2.17 Final words



“I’m hoping to get back into work. I’m hoping to go back to college either next year or the following year. It just depends on childcare for my son.”

Caroline

“ I'm hoping to get back into work. I'm hoping to go back to college either next year or the following year. It just depends on childcare for my son. So I'm going to do that, do my HNC, so I can maybe get a job in a school. That way, I'm off the same times as the kids are off. I feel like going to work in a superstore, or other job, you're not guaranteed to get the time off with the kids, and because obviously I live alone with the kids, I need to have a job that corresponds with them in school.”

Caroline

“ I would love to be able to make a difference. I would love the government to take notice of people like me and see how bad they've got it. I love coming to people like yourself... Like, I feel like I don't have a voice, so it's great to be able to come to someone and be my voice, and hopefully, try and make a difference. Not just for myself and my little girl but make a difference for other people that are suffering worse than what I am at the moment. It's nice to give people a voice and try and help change things. Even if it's only a little bit. No one's expecting you to wave a magic wand and everything to be perfect, but try and help the poor people out a little bit more. Do you know? That's all that you can ask.”

Jackie

“ I'd like us to be able to live a bit more comfortably. I'd like to be able to just go without worrying as much as I am, just to be able to not have to check my bank every day. The amount of times a day I check my bank, and it's not changed from this



morning, why am I checking it again? Then I check my calendar to find out when I'm going to get my child benefit. Well, I know when I'm getting it, and I've already checked three times today, but I'm constantly fixating on when I'm next getting money, how much am I getting on that day, and it's just I want that worry to be taken away.”

Elaine



3. Conclusion





This report was written as a supplement to an earlier public debt report undertaken for Aberlour that uses population wide data on public debt, arrears and deductions from benefits. The earlier report gave an indication of how common public debt and deductions from benefits are in Scotland and across Great Britain (no data was obtained for Northern Ireland). This current report adds value to those reports by taking a deep dive into the public debt of eight people who were generous enough to give me their time and share their stories.

The eight people in this study were all indebted, and these debts were mainly public sector debts owed to the DWP, local authorities and utility companies. These debts were greatly exacerbated by the current cost of living crisis. The key points that emerged from this report, and which require action from either policymakers, debt collection agencies or creditors are:

- 1 There ought to be more robust affordability assessments and greater flexibility in repayments. This is relevant to the DWP, local authorities and sheriff's officers.
- 2 There should be a budgetary exercise undertaken by either creditors, or their debt recovery representatives, to take account of people's costs in relation to larger families.
- 3 There should be the flexibility to set up more than one repayment regime – one for historic debt and one for current debt. This relates to debt collection agencies and Sheriff's Officers.
- 4 There ought to be a reduction in the maximum deduction rates.
- 5 The five-week wait for the first UC payment, and the associated benefit advance repayment, causes problem debt.
- 6 Shortfalls in benefits to cover housing costs ensnares people in debt from the outset of their Universal Credit claim, from which many then struggle to recover.
- 7 Unaffordable, overcrowded and substandard housing conditions has an adverse impact on people's ability to cope both physically and mentally.
- 8 Compensatory consumer debt – public debt and benefit deductions are leading people to take out 'buy now pay later' credit to pay for essentials.
- 9 Joint debt, in particular being jointly and severally liable, is problematic. Debt should be split between each party of a joint debt.
- 10 Being jointly and severally liable when one half of a couple is made bankrupt leads to debt being written off for one half of a couple but that same debt can be pursued, in full, for the other half of the couple.
- 11 Joint debt is not jointly and severally liable when it comes to joint debt owed to the DWP, (e.g. joint budgeting loans). Thus, there is recognition (and precedence) here by the government that each individual in a couple should not be held responsible for the entirety of a joint debt.
- 12 An unexplored consequence of the current cost of living crisis is the fact that people's families no longer have sufficient spare income to continue to support struggling family members.

4. Policy recommendations



Social Security & Housing

- The UK Government must scrap the five-week wait for new Universal Credit claimants and make sure the first payment is received without delay to prevent debt from accruing from the outset, which too often leads to a cycle of problem debt.
- The UK Government must increase Universal Credit to ensure it covers the cost of the essentials for families to live (e.g. food, utilities and essential household items); this must also include the full amount of families' housing costs to prevent debt accruing due to rent increases and the risk of homelessness due to eviction.
- Local authorities and social landlords must not prevent families from moving to more suitable accommodation due to outstanding housing arrears where the current accommodation does not meet families' needs.

Debt Recovery

- Maximum deduction rates for those with public debts must be reduced and set at a rate that stops families falling below a set income level which prevents them being able to afford to provide for their children.
- Affordability assessments must be standardised and used consistently in all public bodies' debt recovery processes, or by sheriff's officers or debt collection agencies acting on

public bodies' behalf, to take account of families' individual circumstances and make sure no family is pushed into poverty or destitution as a result of debt repayments.

- Options for multiple debt repayment regimes must be available for those with both current and historic debts to ensure greater clarity regarding repayments and more flexibility for those repaying debts.
- Access to independent welfare rights and debt advice support must be available consistently for all those with public debts; referrals to these services should happen automatically when public debt recovery processes are initiated.

Joint Debts

- All public bodies must develop debt recovery policies that recognise an individual is not fully responsible for the entirety of a joint debt and that such debts should be split equally between both parties when one person refuses to pay or leaves unpaid debts, as can often occur where there has been domestic abuse or financial abuse.
- There must be a review and update to current bankruptcy policy to ensure that when a joint debt is written off at the end of the bankruptcy process that same debt does not continue to be pursued against the other party when it is a member of the same household or they are a married couple.



Appendix A

Ethical statement

We will uphold the highest possible standards of ethical conduct. This is critical given the potential vulnerability of some of the participants. All research undertaken will accord with the principles and procedures endorsed by ESRC's Framework for Research Ethics.

The ethical issues arise due to the inclusion of the qualitative research with families on a low income with public debt. The subject of debt is a difficult one for people to discuss as it is much stigmatised and can bring feelings of shame. This is especially the case for people already living on low incomes, as they attract a particularly vicious level of public opprobrium, especially if they are deemed not to be living within their means. Unfortunately families and their children are fully aware of this stigma and the resulting shame. It is anticipated that the sensitive nature of this research might cause some discomfort to participants. To mitigate the potential ethical issues, this research will:

- Be undertaken in a sensitive and supportive manner.
- Ensure voluntary participation: It will be made clear to all potential participants that their decision regarding whether or not to take part in the research will have no effect on their eligibility for services or the nature of support received from Aberlour.
- Right to withdraw: participants will be assured that they may withdraw from the study at any time without having to give a reason.
- Informed consent: Prior to recruitment all participants will be informed about the purposes of the study and what involvement entails via user-friendly information sheets, and given opportunity to have any questions about the research answered to their satisfaction. Consent will be recorded in written or verbal form, as appropriate.
- Anonymity and confidentiality: No participants will be identifiable in research outputs. All contributions will be treated as confidential except where an individual discloses that they or another person is at risk of harm in which case the researcher (Morag Treanor) will notify their Aberlour worker. Participants will be notified of this disclosure protocol prior to recruitment.

The research participants will be identified by Aberlour through their involvement with Aberlour services. They will already be known to services, have an existing dedicated support worker, and have full rights to anonymity, confidentiality, and to withdraw from the research at any time. Aberlour will manage the selection of research participants.

The interviews with research participants will be recorded on an encrypted recorder and the resulting data will be safely stored on I-SPHERE's dedicated, Dropbox for Business. No data will be stored on a personal or work laptop or mobile device.

An ethical protocol has been passed by the research ethics committee of the School of Engineering, Geosciences, Infrastructure and Society at Heriot-Watt University before the submission of this proposal. This ensures that all ethical considerations have been identified and responded to.



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