

# **POVERTY IN EDINBURGH: EXPERIENCES OF ACCESSING SUPPORT AND NAVIGATING SERVICES**

**Briefing for the Edinburgh Poverty Commission**

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**This briefing presents key findings from interviews with 18 people living in Edinburgh affected by poverty.**

# KEY FINDINGS

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- **Most participants reported struggling to know where to go for advice or support and felt overwhelmed attempting to navigate the various services and systems in Edinburgh.**
- **Negative experiences of accessing advice and support in the city included a lack of continued support from one person or service, misinformation on benefit entitlement and negative interactions with Jobcentres and organisations conducting work capability assessments.**
- **Many participants were not aware of financial support that they might be entitled to.**
- **Participants relied on friends and family for support when struggling financially. For people who did not have someone to turn to, they were not able to afford food or pay bills.**
- **Housing related issues were a key concern amongst Edinburgh city residents. Struggles communicating with housing was frequently mentioned.**
- **A lack of services locally coupled with a lack of funding were key issues particularly for families.**

## Overview of research

This is the second briefing of findings from research undertaken with people living on low incomes in Edinburgh, conducted on behalf of the Edinburgh Poverty Commission. This briefing is based on findings from 18 interviews conducted between July and November 2019. It focuses on people's individual experiences of living in poverty in Edinburgh, specifically on their experiences of accessing support and navigating services as well as their perceptions and experiences of their local area. Names used in this briefing are pseudonyms.

### Who we spoke to

Participants were all recruited via a third sector organisation. The sample of interviewees included:

- **Gender:** 12 women and 6 men
- **Areas in Edinburgh:** Nine participants lived in north east, 7 in north west and 2 in south east.
- **Housing:** the majority of participants lived in either council or housing association housing (n = 12). The remainder of the participants were a mixture of private rented (n = 2), private sector lease (n = 1), owner occupier (n = 1) temporary accommodation (n = 1) or recovery accommodation (n = 1).
- **Health:** ten participants reported mental health issues, eight reported that they had a long-term health condition and two reported they were in recovery from alcohol addictions.
- **BME:** the majority of the participants were white Scottish (n = 16). Two participants were black, one of whom was a migrant to Scotland.
- **Employment:** most participants were not working (n = 16). Two participants were in part-time work.
- **Families:** six participants had children under the age of 18 living at home – five of whom were lone parents.
- **Caring responsibilities:** two participants had caring responsibilities for a relative with a health condition.
- **Social security:** 16 respondents reported that they were claiming benefits. Most participants were claiming Employment and Support Allowance (n = 11), four were claiming Personal Independence Payment, three were claiming Universal Credit, and two were receiving Child Tax Credit and Working Tax Credit. Two participants were also claiming Jobseeker's Allowance and Income Support.

## Experiences of organisations

Most participants reported struggling to know where to go for advice or support and felt overwhelmed attempting to navigate the various services and systems in Edinburgh. Negative experiences with statutory services (particularly Jobcentres and organisations contracted to deliver work capability assessments) were common. Some examples were given in relation to negative treatment they had received but, on the whole, the main issue for participants was frustration with the lack of support/advice that had had any real impact on improving their circumstances. For most participants, the advice/support they had received from a local third sector organisation had helped them navigate the system in Edinburgh.

### Not knowing where to go

We asked people where they would go if they were in a financial crisis in Edinburgh. Almost all the interviewees said that they did not know where to go to ask for advice and support and appeared to have a lack of awareness of benefits that they might be eligible for (e.g. the Scottish Welfare Fund and the Warm Homes Discount Scheme).

*“I think that’s one o’ the main stumbling blocks is, yeah, a lot o’ people just don’t know where to ask and stuff like that, and as I said, I know there is food banks about and what-not, but if you actually asked me to try and tell you where one was, I honestly couldn’t tell you. Honestly couldn’t tell you where I could even try and attempt to find one.” (Meg)*

Sophie commented on the stress on people having to find out about services themselves:

*“It’s not easy to find. The only reason I found out about rent and information is because I’m always at the doctors and they have some stuff there. But if you’re not always at the doctors and don’t pay attention to the leaflets and the notice boards, and it’s very stressful trying to, trying to even look for help and finding help and, it’s such an invaluable resource... so many didn’t even know about the Warm Homes Scheme. That’s something they keep real hidden.” (Sophie)*

This example about the lack of awareness of the Warm Homes Scheme indicates that people feel that there is not enough done to highlight financial support available. A Social Security Committee inquiry on benefit take-up found that people not knowing what they are entitled to is a key factor in non-take-up of benefits in Scotland (SPICe, 2019). In research conducted with the Scottish social security experience panels, panel members emphasised that they would like the new Social Security Scotland agency to inform them of other benefits or types of support that might be available to them including other types of financial help (Scottish Government, 2019).

Findings from this research suggests that some Edinburgh city residents are unaware of short-term financial support available through the Scottish Welfare Fund or hardship payments for example. For example, Leo, who was living in a temporary hostel was struggling on around £20 a week, after deductions from his Universal Credit and a weekly service charge to his hostel. Despite having support from a key worker at the hostel, and receiving some support from an employment support charity, when asked whether he had been given any advice or whether he was aware of any support he could get, he said:

*Leo: As a single person, there’s not any other advice, anything they can do, that’s what you’re gonna get [Universal Credit]. That’s it. Next thing, you just get a job, and come off of it. But there’s not any other help.*

*Researcher: Who would you go to if you were in a financial crisis?*

*Leo: Probably, if they finish taking the advance [Universal Credit advance payment], I’d probably just ask for the advance... or maybe go for this loan online or something. And then that again, it’s trouble again.*

Most of the participants said that where they had been in a financial crisis, they have asked friends or family for support. There were several examples of asking friends or family for help to buy food.

*“There are food banks, I try not to, ... we make sure that we help each other, and we do still have friends that will help us out. So that’s leaving the food bank... we, I know all about it. But it’s leaving it for other people who don’t have the ability to rely on other people.”* (Anne)

For participants who did not have anyone to turn to, there were several examples of either not eating or not using fuel. Living in a large council property, Greg said he regularly struggled to afford to pay his fuel. After applying for, and being awarded a Scottish Welfare Fund crisis grant, he received £30, £5 less than what he needed to restart his pre-payment meter. He spent several days without heating before going into a local Salvation Army centre to see if they could help.

*“I noticed the Salvation Army was open. And I just thought, ‘I wonder if they know anywhere.’ You know? And it turns out, I spoke to one o’ the guys I speak to regularly, who’s a member of the Salvation Army... And then he turned round and said, “Well I’ll pay for the extra £5”.”* (Greg)

As a consequence of having no money, many participants had taken out a loan, and as a result had ended up in debt. Anne took out a payday loan and after struggling to pay it off, she turned to a friend for support:

*“I was getting, what, £73 a week, and we had gas and electricity and the dog food and all the other bills to pay. I unfortunately, stupidly, took out one of those payday loan things. And got my grandchildren gifts, you know, because I just, I couldn’t cope any longer. And thank God I have a really good friend in Rosyth, and in the end – when I was getting all my money taken off me by this payday loan, it was, my money was going in and going out, and I was left with nothing an’ that. And eventually she came along, shouted at me, and sorted it out and paid it off.”* (Anne)

Participants who were in debt described high levels of anxiety as a result of not knowing where to go to for help. There was also a sense of participants feeling so overwhelmed by various bills as well as debts that their only option was to focus on day to day costs.

### **Struggling to navigate services**

Most of the people we spoke had had negative experiences of services in the City (particularly the Jobcentre and organisations contracted to conduct work capability assessments). Examples included:

- A lack of continued support/advice from the same person/service and experiences of being passed from one service to another
- Provision of misinformation by organisations or a lack of knowledge held by support workers in relation to benefit entitlement leading to financial difficulties, confusion and anxiety
- Experiences of negative interactions with the Jobcentre

#### **1. Lack of continued support**

It was felt that more continued, sustainable support from advice related workers/support workers would make navigating systems easier. For example, a few participants had struggled to maintain contact with housing due to high turnover of housing officers.

*“I don’t know if it’s the area, but I’ve had umpteen different housing officers come and go.”* (Greg)

There were several positive experiences of advice and support provided through charities in the city. Many participants spoke of one worker that had had a significant role in supporting them with a range of issues for example:

*“I’ve gone to [name anonymised] in the [organisation anonymised], who basically that’s my support, although the organisation is a charity, I don’t know what constitutes a support worker, I always thought that was somebody you got through the council. But as far as I’m concerned, [name anonymised] is my support worker. He’s there. He supports me, he listens, he doesn’t judge, and that’s the best thing.” (Anne)*

Participants wanted a person who they could go to for advice on a range of issues over time. There were many examples of people feeling that they had been signposted to an organisation and then left to navigate the system on their own again. This was very apparent in the number of participants who had had to use food banks.

## **2. Provision of misinformation/lack of knowledge**

Many participants in this research were critical of the complexities of the systems to obtain benefits or tax credits. Leo’s experience highlights the challenges of trying to communicate with his Jobcentre about specific issues with his Universal Credit. Despite the support of a key worker in his hostel accommodation, Leo had faced continuous barriers in his attempts to get them to recognise his temporary accommodation charges and negotiate his arrears.

*“They don’t really care where you’re living, even you explain to them... In fact, even my key worker’s write some letters for the arrears that I had to show to the Jobcentre that I’m gonna be made homeless again because they have to do something with, I need some support. But I went there, they’re like “We can’t do nothing,” you know, she went to show it to the manager, said, “While you’re in temporary accommodation, we can’t do nothing.” (Leo)*

Sasha, who was struggling financially, working part-time as a cleaner, and living in a private rent flat, had decided not to apply for any benefits to support her with her housing costs because of issues she had in the past. Previously, she had received housing benefit but on several occasions had been contacted to say that she had been overpaid and needed to pay money back. Sasha described the frustration of not knowing what she was entitled to in terms of housing costs when she was working and had made the decision not to reapply.

*“I apply when I arrive [in Edinburgh], we took the papers on time, with someone who was helping me. They said that no I never took the papers on time, blah, blah, blah. Every time you go home, you find a brown envelope, brown envelope, ‘oh, we have overpaid you, you have to pay back.’ Oh you this, you that. So I thought, ‘I don’t want to get it.’ So, since two years, I just living with my wages. And I got my Working Tax, Child Tax Credit.” (Sasha)*

Finlay, who was in council tax arrears, described not knowing how he was going to afford to pay for his council tax:

*“I’ve got a council tax bill there, and it’s for, I’ve forgotten now how much money, and it’s like I don’t have the money to pay that, you know. And I’ve not been working, so I don’t like understand how I have to pay council tax. But maybe it’s ‘cause I’ve not been in contact with them.” (Finlay)*

## **3. Jobcentres and social security**

Many of the participants had had negative interactions with statutory services providing advice or support particularly Jobcentres and private organisations contracted by the Department for Work and Pensions (DWP) to carry out work capability assessments.

Eleven of the participants were claiming Employment and Support Allowance and three were claiming Personal Independence Payment. For this group, looming reassessments were a constant worry. Similarly to findings from national research (Barry et al., 2018), participants spoke of their confusion regarding the assessment processes, how decisions had been made and of their fear of future reassessments. Most people we spoke to had been supported in some way by a local charity to complete the application, attend appointments and put forward a mandatory re-consideration or appeal.

Amongst the people we spoke to, feelings of dread and uncertainty about the process were common:

*“It’s a fearsome process (the work capability assessment), like, I mean, if you haven’t already got depression and anxiety, you will have after you’ve gone through that assessment thing, like, you know. It’s murder.” (John)*

*“I was really panicking about my ESA assessment that I had this year, because it really is dependent on who you get, and they’re just trying to catch you out on a lie ‘cause you don’t give them any more information than you’ve given them on the form. It’s exactly the same stuff. So, I was freaking out because they’ve changed the system now, so now you get Universal Credit. ESA doesn’t exist, you can’t apply for it anymore.” (Sophie)*

There were several examples of participants not receiving their benefits due to error. For example, John told of how the DWP stopped his benefits for three months as a result of the post office erroneously sending back a letter saying there was no one living at his address.

This constant struggle impacted on people’s mental health. Anne’s response portrays the impacts of the process of keeping on top of bills and costs of basic essentials:

*“Struggling is the worst thing to do. If you have any mental health problems, and you’re short of money, then everything gets worse and worse. You don’t know what bills you’ve paid and what ones you’re waiting to pay. You get yourself all confused, then, have you anything in to eat, or were you not able to eat this day because you were paying a certain bill. How many times could you be chased by people who are needing money and you just don’t have the money. And the worse you feel, the more you want to take what money you have and spend it on something totally unnecessary, because it’s human nature.” (Anne)*

## **Housing issues**

As highlighted in the earlier publication, Poverty in Edinburgh: The Key Issues, housing related issues were a central concern amongst interviewees. As previously mentioned, several participants had struggled to speak to their housing officer and had had several housing officers. The stress of long waiting times for council properties was evident across the interviews. For example, John, who was struggling with mental health issues, was living in a private property he could no longer afford due to a rent increase. He had been to his local housing office on several occasions to tell him of the urgency of his need for a property and felt frustrated that the points system for housing did not recognise mental health problems. After a long period of time bidding for properties, a housing officer advised that due to his age he should apply for sheltered housing accommodation. John wasn’t sure how long he might have to wait but said he had to put his trust in her advice. Sophie, who was living in a council flat, spoke of issues with damp that had been affecting her block of flats for years. One of the biggest challenges for residents, she said, was the lack of response from the Council, with residents having to repeatedly get in touch to notify them of issues that had not been dealt with. Communication issues between different areas of housing are evident here:



*“There’s a disabled man, and he didn’t have hot water for ten days because they sent out the plumber, the plumber said “you need an electrician, I’ll put it through” and nothing was put through. So you call people up and you’re constantly having to call and chase it because they don’t, “oh, we don’t have any record of this, we don’t have any record of that.” (Sophie)*

## Positive experiences of services

Participants described positive support they had received from various third sector services providing support and advice locally, for example, Fresh Start and Granton Information Centre were frequently mentioned. For some, this independent support had been crucial to tackling on-going issues that they felt overwhelmed by. For example, Finlay described the relief when a support worker at a service he attended made a phone call to the Council on his behalf:

*“She’s done a couple of things for us, you know, she phoned up the council for me one time an’ that, you know, like I was like a bit stressed out thinking, ‘oh, no...’ But it wasn’t really as bad as it seemed, you know?” (Finlay)*

However, across the interviews, participants felt that third sector services were under a lot of pressure with long waiting times for an appointment a common occurrence. One participant said:

*“I’ve been using Granton Information Centre. They’re really good. Like, they’ll come with you to the appeal and they’ll help you do all the paperwork and the only problem I would say with them is that they have a really high turnover and I honestly think it’s burn-out.” (Sophie)*

## Experiences of local communities

The issue of community came up in several ways in the research. Whilst several participants felt a strong sense of community spirit in their local area, a lack of services locally, particularly for children and young people, and cuts in funding, were frequently mentioned.

A lack of local services (e.g. advice related services) and amenities (particularly for children and young people e.g. parks, play centres) was identified across the interviews. Lorna spoke of the lack of things for her teenage daughter to do around her local area in north west Edinburgh:

*“I don’t really think there’s all that much for my daughter to do round here. I mean, there’s a couple o’ things, you know, I’ve tried to get her in tae, and she’s like, “No, I’m no daeing that, it’s embarrassing.” But a lot of the, the kids her age, you know, they just wander the streets, getting up to mischief. So, she’s not allowed out, unless it is to, you know, like a preplanned group event or something like that.” (Lorna)*

Sophie, who also lived in the north west of Edinburgh, also spoke of the lack of things to do for teenagers but also adults, particularly given the cost of transport which prevented her from doing anything outwith her local area:

*“I really feel that there’s nothing for children to do and there’s nowhere for them to go. And at the moment there’s nowhere for even adults to go in the evening that’s walking distance, because... well, the buses are expensive unless you have the disability bus passes. There’s nowhere to go and nothing to do. There’s the arts centre which is a really good resource and I know they have, like, lots of stuff for little kids, but when they get to, like, over the age of 12.” (Sophie)*



We spoke to six people who had children. They all mentioned the cost of local activities as a huge challenge and wanted more free, accessible activities for children of all ages in their local area. One parent had set up a support group for parents and children in her local area due to the lack of places available locally.

Several participants spoke of cuts to funding in their local area which had led to the loss of services. For some, the close of a local advice or support organisation had meant they had lost a key support worker who had been supporting them for a long period. Participants frequently stated that they preferred to get support from a local advice agency rather than the Jobcentre due to previous negative experiences of the Jobcentre and feeling that they could be open with an independent third sector organisation.

### References

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## Individual experiences of navigating systems in Edinburgh

This last section provides three case studies of three individuals' experiences of struggling to get by and the specific issues they faced accessing support and advice.

### Case study: Finlay

At the time of the interview, Finlay had recently moved into private sector leasing accommodation (PSL), having lived in a guest house and hostels on and off after becoming homeless due to drug and alcohol addiction. Finlay, who was 'in recovery', gave several examples of not knowing who to contact for advice and support, struggling to hear back from services and confusion over what he might be entitled to in terms of benefits. He had received some advice/support from his Narcotics Anonymous group and a charity that was helping him with his drug and alcohol problems. However, overall the onus of responsibility to find out information had appeared to rest with him.

Firstly, he spoke of trying to understand what support he might be able to get during his recovery:

"I was trying tae get back into bidding for houses. But I was thinking o' other things too, you know, I was thinking about like, 'cause I'm kinda early on in this recovery stuff, I was thinking about trying tae get into like somewhere, like a rehab, you know? But I don't really know how that's possible, and like somebody was saying you can get the council to sponsor you or something like that."

His application for housing had been challenging as he struggled to hear back from housing officers:

"I struggle with the housing officers because they, they never contact you back. I went to the housing office, and they says that my housing officer would contact me and like he never contacted me, you know? Right. But that seems to be like a running theme with this system, is like your housing officer never phones you up and you always to need to go in and see them, or something like that, you know?"

Finlay said that the rent for his PSL property was 800 pounds a month and was confused about who was paying the rent and whether he should be paying any of it. He said:

"Don't know, I need tae try and, right, sort this out, because I'm not quite sure. The Jobcentre called me down the other day to look at my rent agreement, and then they were like "We're not paying you rent, it's the Edinburgh Council, so it's Edinburgh Council that's paying the rent," aye. I'm not quite sure what they're paying, you know what I mean?"

Finlay had been advised to apply for Universal Credit, despite saying he wanted to put sick lines in 'to work on his recovery'. Somebody at his Narcotics Anonymous group suggested he apply for a sickness benefit but when asked where he would go if he needed advice or assistance to apply, he said he was not sure.

## Case study: Greg

Greg was struggling on a low income, regularly attending food banks and not having enough money for fuel. He said that he was struggling to live off 60 pounds a week after money was taken off his Jobseeker's Allowance to repay a loan. He was living alone in a three-bedroom council property which he struggled to afford to heat. Over several years, he had tried to get a one-bedroom property but said that it had been difficult as he was a 'low priority' because he was already in a house.

Greg described feeling depressed as he did not have enough money for transport or to do anything outside of the house. He also said his meter would go off frequently because it had run out of money. His energy company had previously given him a loan of money to put the meter back on again but took back 25% of whatever was put in.

Despite having a long-term health condition, he had failed his Employment and Support Allowance work capability assessment and was receiving Jobseeker's Allowance and Housing Benefit. Greg was very reliant on local charities and churches providing food cupboards and clothes in order to get by. He described restricting his use of food banks due to the limits on how much he could go and wanting to save this for an emergency.

Whilst he did not state that his experience of attending fortnightly appointments at the Jobcentre was negative in terms of his interactions with work coaches, the expectation for him to attend so frequently was clearly unbeneficial given his health condition. He said how he would always be asked to sign a form but was then free to leave without discussing job search or support. He said 'they don't ask me if I'm looking for employment' and 'they know I have health problems and they're just, you know, 'please don't have a heart attack in front of me'.

## Case study: Sasha

Sasha is a lone parent who is also a carer for her teenage disabled child. At the time of the interview, she was working part-time as a cleaner. Her negative experience of living in private rented accommodation was central to her story.

Sasha had migrated to Edinburgh with her daughter and taken a private rent property which had issues with cold and damp and a hole in the roof which had meant she and her daughter had had to live in one room for three weeks waiting for the problem to be fixed. She had taken the private rent flat despite these issues as when she first moved she said she was told by a housing officer she would be placed in a hotel then temporary accommodation. Sasha described how her landlord had told her of the issues with the flat and she had decided to take it because it was affordable.

“After twenty-two days, almost, I not want to blame him [the landlord] because he gave me the opportunity to stay in his place, even of course not for free, I know, I am paying my rent. And then he say, he was honest. That’s why I never put him in trouble, because he was honest, he told me, the flat got broken windows, the flat is an electric flat, is a very old. He was very honest.”

Sasha had applied for and had been waiting for a council property for 18 months. Both working 25 hours a week and caring for her child meant she struggled to fit in time for bidding for houses which she described as a constant process. She described ‘being very scared about the next winter’ in her current flat because of the cold and her child’s health. Sasha had contacted the Council on several occasions to find out if she was any nearer to getting a property. Her frustration was clear here:

“So I call them, they said, ‘meh, to be honest, you have like five hundred and something points. There’s people that has got four times the points that you have, and they’re still waiting’. Basically, they say you don’t have hopes to get nothing.”