

Evidence briefing:

the impact of cash payments on people with no recourse to public funds in Scotland

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This briefing presents evidence from an independent evaluation of Fair Way Scotland on the impact of cash payments. The mixed-methods study was conducted by I-SPHERE at Heriot-Watt University between 2021 and 2025 and funded by the Joseph Rowntree Foundation.

Key points

- People receiving cash payments via Fair Way Scotland spend them on food, clothing, toiletries and sometimes other essentials they value including phones and phone data and travel. While payments are not high enough to reliably cover basic essentials, they make a real and tangible difference to people’s wellbeing.
- Receipt of cash payments lowers the likelihood that people go hungry or experience destitution.
- Receipt of cash payments can have wider benefits, enabling more meaningful engagement with casework support and a positive shift in mindset.
- The expansion of cash support was strongly welcomed by stakeholders, though demand still far exceeds available provision.

Introduction

Fair Way Scotland seek to prevent destitution and homelessness among people with no or restricted eligibility for public funds and services (NRPF/RE). The partnership of homelessness and migration charities provide casework and legal expertise to progress people’s immigration case, community-based accommodation, and modest financial support and advocate to change the policies that make such support necessary. Fair Way Scotland supported around 1,000 people in 2024/5 across Glasgow, Edinburgh, Aberdeen and Aberdeenshire. Estimates suggest that Scotland-wide, 4,000 people require such support.

To further its vision of ending destitution and food insecurity, Scottish Government have invested in Fair Way Scotland, with a specific focus on enabling the provision of cash support to those the partnership assist. Cash payments of £60¹ a week are delivered via Cash Perks, which enables immediate access to cash via ATMs even for those without a bank account. Initially receipt of cash support was targeted at those accommodated by Fair Way, 45 people in 2024/25. An additional cross-directorate Scottish Government grant² in 2024 enabled the expansion of this support to a wider group, totalling 266 individuals in 2024/25, 76 of whom were receiving the full integrated support offer (accommodation, cash and casework) and 190 of whom were receiving casework and cash support alone. For this latter group, cash payments are provided for 6-months. People sleeping rough and in the riskiest sofa surfing situations are prioritised for cash payments.

1 Payments were initially £50 but were raised to £60 across Fair Way delivery partners by September 2024.

2 The award was funded by the Equality, Inclusion and Human Rights directorate (where the Ending Destitution Together strategy sits) and the Tackling Child Poverty and Social Justice directorate (under their food insecurity focus).

Strategic policy context

The Scottish Government's 'cash first' approach represents a deliberate shift in how it addresses food insecurity, destitution and material hardship, prioritising direct cash (or cash-equivalent) support over in-kind provision such as food parcels or vouchers. Outlined in the 2023 plan *Cash-First: Towards Ending the Need for Food Banks in Scotland*, this human rights-based strategy aims to restore dignity, autonomy and choice to people facing financial crisis by enabling them to decide how best to meet their needs. It seeks to reduce reliance on emergency food aid, maximise income through advice and support, and tackle root causes of insecurity. The approach explicitly recognises that cash enables individuals to purchase culturally appropriate food, essentials or other priorities, while avoiding the stigma and limitations often associated with charitable handouts or restricted vouchers.

This policy is particularly compelling for people with no recourse to public funds or restricted eligibility – often asylum seekers, refused asylum seekers, migrants or EEA nationals affected by post-Brexit changes. Excluded from mainstream welfare benefits, housing support and most statutory aid due to UK immigration rules, they face acute destitution and no legal access to income.³ This evidence note shows that people affected experience deeper and more widespread hardship than other disadvantaged groups, with many surviving on zero or minimal income, reliant on inconsistent charity. It powerfully demonstrates why cash payments are transformative, albeit insufficient for full self-sufficiency.

Scottish Government's investment in cash payments through Fair Way Scotland exemplifies a joined-up approach, aligning its Cash-First strategy with the *Ending Destitution Together* strategy (2021) and the *Ending Homelessness Together* action plan (2020).

By prioritising flexible, dignified cash support for the most destitute group of people in Scotland, this funding bridges these complementary commitments – tackling financial exclusion driven by UK immigration rules while advancing prevention-focused, rights-based responses across food insecurity, destitution and homelessness.

This integrated policy framework demonstrates Scotland's proactive use of devolved powers to mitigate UK policy and deliver humane, effective assistance where mainstream support is unavailable, ensuring that cash interventions contribute meaningfully to ending destitution and homelessness for all, regardless of immigration status.

Experiences of destitution and deprivation

Almost everyone accessing Fair Way Scotland is experiencing destitution⁴ (93% of respondents at point of survey). This represents a higher rate of destitution than even exceptionally disadvantaged comparator groups. For example, the Destitution in the UK study found that 70% of those accessing a wider set of crisis services (food banks, welfare rights advice services, homelessness services etc.) were destitute. Those accessing Fair Way are not only more likely to be destitute than these comparator groups but also experience deeper destitution. Most of those accessing Fair Way (76%) reported incomes of less than £60 per week, compared to 32% of everyone experiencing destitution in the UK during 2022. Over a third of those accessing Fair Way (37%) reported no income at all over the past month.

³ Some people assessed as having care needs and subject to other eligibility criteria can access subsistence support through LA social work.

⁴ Following the Destitution in the UK study funded by Joseph Rowntree Foundation, we define someone as destitute if either 1) they have lacked access to two or more of the following six essentials over the past month because they cannot afford them: shelter, food, heating, lighting, clothing, toiletries (the material deprivation criterion) or 2) their income is so low that they are unable to purchase these essentials for themselves (the income criterion). The income threshold for destitution in 2022 (the last time the Destitution in the UK study was undertaken at the time of writing) was set at £95 for a single adult living alone and £145 for a couple with no children, after housing costs.

How cash payments are used

The evaluation team conducted qualitative interviews with a total of 38 people with direct experience of No Recourse to and accessing Fair Way support across two time points (winter 2023/24 and winter 2024/25). Participants consistently reported spending this money on basic essentials, most often food, clothing and toiletries.



Mahdi (35-44) started receiving cash support before his second interview and used them to buy food and toiletries. This was a marked change from his situation at first interview, when he was entirely reliant on food provided in his emergency and insecure accommodation and often struggled to buy the toiletries he needed. He especially values being able to buy ingredients and cook for himself in the Fair Way Scotland flat he has gained access to.

Michal (45-64) too had started receiving Fair Way cash support and accessed emergency accommodation. He still had to rely heavily on charities for food and clothes, but his accommodation and regular income have contributed to better mental and physical health.

Hana (45-64) had found access to support from food banks harder to secure in recent months, and cash support from Fair Way meant she could buy her own food. She also prioritised cleaning products and explained that taking pride in the cleanliness of their accommodation made them “feel better” (Hana, female, 45-64, Asylum).

People who had their own accommodation could make cheaper food go further, as they were able to store supplies and cook from scratch:

“Now you have your own cooker. You have your own fridge... You’re more free.”

(Mahdi, 35-44, Other)

Some participants had used the payments to buy or maintain access to phones or fund bus travel. **Tomasz** (45-64) was sleeping rough at point of interview but had recently started receiving cash support. He had used his first payment to buy a phone, which he valued highly as a way to pass the time researching topics of interest on the internet. He also uses the money he received to find appropriately sized and good quality winter clothes from charity shops. **Jamal** (35-44) used the payments to top up his phone and buy food:

“It’s like to have something... to fill my belly, you know what I mean? Help with this thing... for me, [has made] a huge difference... Thank God, [I’m] blessed...I have to top up £20 every month, because that’s very important... to be connected with the people... find things.”

(Jamal, 35-44, Asylum)

Like other participants Jamal also reported struggling to make ends meet between payments, often going hungry. **Abbas** (25-34) for example prioritised buying food but could often not afford appropriate clothing or toiletries. He was nevertheless deeply appreciative of the support:

“Every two weeks, yes, something like that, £120... I appreciate it... I want to say thank you to them for supporting me with this money.”

(Abbas, 25-34, Asylum)

Participants were clear that although the payments were not enough to make ends meet, they made a significant difference:

“...it’s an improvement... but it’s still not enough.”

(Tomasz, 45-64, EEA)

“Even if it’s not enough, it’s better”

(Chipo, 65 plus, Asylum)



Some participants had past experience of Home Office support as asylum seekers, including financial support provided via ASPEN cards. The cash support provided via Fair Way Scotland was strongly preferred to the Home Office approach, as it offered full flexibility in how funds could be spent, including on bus travel and in culturally appropriate shops, rather than restricting people to particular outlets:

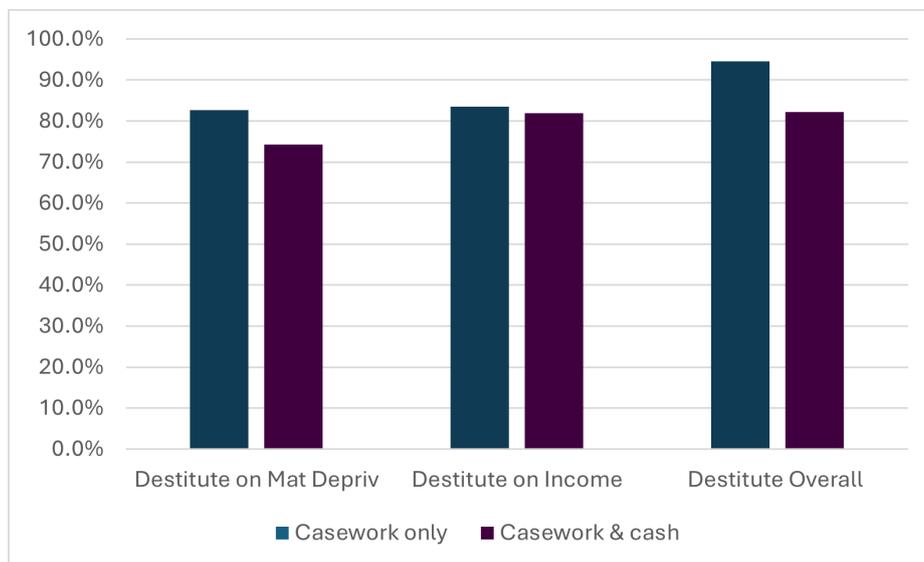
“If I get [cash support] I’m happy... the Home Office, they gave us a voucher, not the cash... [but with] cash... we can go anywhere, and we do everything... the voucher is difficult for life.”

(Bekela, 35-44, Asylum)

The impact of cash payments on deprivation

These qualitative findings that people use cash support to buy basic essentials is backed up by findings from the evaluation survey of 255 people receiving support from Fair Way Scotland. The survey evidences that cash payments reduce material deprivation and destitution. Those receiving cash payments from Fair Way are less likely to report deprivation in relation to food than those not (80% v. 63%) and the survey also suggests that those receiving cash support alongside casework are less likely to be destitute (82%) than those receiving casework alone (95%) (see Figure 1).⁵

Figure 1: Destitution Rate (%) on material deprivation and criteria and overall among people receiving casework only and casework and cash support



⁵ These results are not statistically significant at the 5% level given small sample sizes.

Over the course of the evaluation, 16 focus groups were undertaken with frontline Fair Way Scotland workers directly supporting people with NRPF and a further 26 key stakeholders from within and beyond the partnership across the statutory, voluntary and legal sectors were interviewed. These participants consistently stressed the importance of the cash payments component of the Fair Way model, and in particular the value of expanding the cash offer beyond just those in Fair Way accommodation. There were several reasons for this. Payments were seen to directly mitigate the destitution and deprivation people were suffering while longer-term solutions were pursued:

“It’s absolutely improving quality of life and experience of destitution... The fact that the partnership couldn’t take it beyond those that were in accommodation, but now can, is brilliant.”

(Key stakeholder, Fair Way partner)

“the evidence is so clear that people literally have no access to any assistance... and [are] totally dependent on charity, [and] that Fair Way are really effective in meeting those very basic needs”

(Key stakeholder, Fair Way partner)

This view was reinforced by a local authority participant who emphasised the enormous gap in the provision of cash – and even in-kind support – for this group, and especially welcomed the decoupling of Fair Way cash support from accommodation:

“Food banks sometimes can limit the amount of food parcels, and it’s like... how are they going to survive?... so the fact that it [the cash support and the accommodation] got decoupled... was a good thing, because... if [adults with NRPF] don’t meet a social work support [threshold], then that’s just people with nothing... it was good to hear that that’s not linked together, and that they’re getting some sort of support for their basic needs.”

(Key stakeholder, local government)

The gap filled by the Fair Way cash offer was also recognised by frontline workers in their description of the paltry, partial and inconsistent alternative forms of cash support available to those they support, as described by this Glasgow caseworker:

“The Fair Way project is for financial support... other organisations would be able to from time to time, varying amounts of vouchers. There’s a grant that we apply for, and we can only apply for two people per month, and... it’s a one-off. Then we have the internal destitution grant, which is £10 every now and then.”

(Frontline worker, focus group, Asylum specialists)

The wider impacts of cash payments

This qualitative data also clearly suggested that cash payments have significant wider positive impacts beyond their direct mitigation of deprivation. First, there was a strong view that cash payments encouraged and supported engagement with Fair Way casework support. This was not because people were forced to engage to receive their payments – once set up, payments are made automatically via people’s phones. Rather, the primary mechanisms here appeared to be that people were not hungry or focused on accessing essentials rather than progressing their case:

“we have managed to increase the number of people who are also getting the cash grants, that had made a difference. It means that you are not spending your time trying to address the situation, but you actually go to the issues you should be discussing, mainly the legal situation, and making sure that people are engaging well because that is the only way...it’s important that we provide people, at least with spaces, with money, so that we are able to concentrate on resolving their issues... with their lawyers.”

(Key stakeholder, Fair Way partner)

“it’s important, not only for the individuals, but actually important for Fair Way, because until you get these living essentials provided for, it’s difficult to provide casework support that goes beyond that because people are, obviously, mostly worried about if they’re going to be able to eat tomorrow... it’s a crucial part of the model as a whole.”

(Key stakeholder, Fair Way partner)

One partner was also of the view that the provision of cash payments shifted something in the quality of the relationship between the individual and their caseworker that aided engagement:

“You could disengage and just take the cash... [but] that doesn’t seem to have been happening. It seems to have actually increased engagement. It seems to have created some bond... something in the dynamic of the relationship between casework and the individual being supported... There’s some alchemy in it that wasn’t there before.”

(Key stakeholder, Fair Way partner)

The importance and value of the cash payments was underlined by frontline workers emphasis on expediting access as a top priority when people newly approach them for support:

“whenever we meet anybody new, that’s one of the first things we’re doing— can we get this person on cash perks?”

(Frontline worker, focus group, EEA specialists)

Second, several participants emphasised the importance of cash support specifically in giving people choice, autonomy and as a symbol of dignity. Their importance went beyond the efficiency argument that people could buy the food they actually wanted or needed to eat, though that was seen as important. Partners were of the view that the provision of unconditional cash support could be transformative to people’s mindset in a context where they had had so little for often long periods:

“the fundamental premise that somebody can make choices as to what matters most to them in preventing their own destitution is just so key for so many different reasons.”

(Key stakeholder, Fair Way partner)

“[The cash payments] are just such a massive thing... for people... in terms of seeing light at the end of the tunnel. Like, OK, maybe... I can navigate this. It’s just been able to give people choice... to be able to get this money unconditionally with no strings attached... [It’s] really powerful for [the] workers to be able to give something when sometimes there is no bloody hope.”

(Key stakeholder, Fair Way partner)

Frontline worker perspectives highlighted some limitations or weaknesses in the Fair Way cash offer and its administration. The main concern was that the budget for cash support was limited and fell far short of demand:

“[they are] probably not [being funded at] the scale that we want [them] to be”

(Key stakeholder, statutory)

Several partners and external stakeholders emphasised that expanding the scale of the cash payments offer to more people with NRPF/RE should be a key priority for Fair Way and its funders:

“[The priority should be] to maintain and increase the cash payment part, quite simply.”

(Key stakeholder, Fair Way partner)

“there’s still massive need that they’re [current cash payments] not able to meet.”

(Key stakeholder, Fair Way partner)

For more information see www.fairway.scot



Backed by evidence. Driven by fairness.

Fair Way Scotland is preventing destitution for people denied public funds because of their immigration status – while advocating to change the policies that make it necessary.

