POLICY BRIEFING







INTRODUCTION

The Trussell Trust's vision is an end to the need for food banks in the UK. This is because it's not right that any of us should need to use a food bank to get by. And because we know that this can change.

Our landmark Hunger in the UK research provides new evidence on the scale, profile and drivers of food insecurity and the use of charitable food support, including food banks in the Trussell Trust network. It tells us that the design and delivery of the social security system is the most important driver of food bank need, but there are also other important factors that push people towards hunger. These include low-paid, insecure work and high-cost, insecure housing.

The roadmap to ending the need for food banks demands change in multiple areas of policy – at the regional, national and UK level. This briefing sets out some areas of focus for policy makers and some specific policy changes that are needed across the different levels of government in the UK. This is a first phase in our work to develop a roadmap to achieving our vision and we will continue to use our Hunger in the UK research programme to identify further solutions to reducing, preventing, and ultimately ending, the need for food banks.

People with lived experience of financial hardship must be involved in shaping the policies that will tackle the drivers of food bank need and advising on their implementation. Their insights have informed this briefing.

"If it wasn't for the food bank, most of us would not be where we are now. And that's not how it should be." Hunger in the UK workshop participant.

RESEARCH KEY FINDINGS

DURING 2022/23, FOOD BANKS IN THE TRUSSELL TRUST NETWORK SAW THE HIGHEST EVER LEVEL OF NEED, DISTRIBUTING CLOSE TO 3 MILLION (2,986,203) EMERGENCY FOOD PARCELS.

HOWEVER, FOOD BANK USE IS JUST THE TIP OF A MUCH DEEPER ICEBERG OF HUNGER IN THE UK.

Millions of households across the UK face hunger due to a lack of money.

- 14% of all UK adults (or their households) experienced food insecurity in the 12 months to mid-2022, equating to an estimated 11.3 million people.
- There are similar proportions to the UK average experiencing food insecurity in England (14%), Northern Ireland (16%) and Scotland (17%), while in Wales is significantly higher at 20%.
- 7% of UK households received charitable food support in this same period, including from food banks and social supermarkets.
 7% is also the figure for households in Scotland and Northern Ireland receiving charitable food support. In Wales it is similar at 6%.

When people are food insecure, this means they have run out of food and been unable to afford more; and/or reduced their meal size, eaten less, gone hungry or lost weight due to a lack of money. Our research reveals millions are struggling with hunger, without yet reaching for charity support.

Certain groups of people are more likely to face hunger than others.

These groups include disabled people, families with children (especially single parents) and carers. Structural inequalities also shape hardship and food insecurity. People from ethnic minority groups, women, people who are LGBTQ+, people who have sought or applied for asylum, and people who were in care as a child, are all overrepresented in the proportion of the population experiencing food insecurity and receiving charitable food support.

The main driver of hunger and food bank need in the UK is low income.

Overwhelmingly, this is caused by problems in the design and delivery of the social security

system, including difficulties claiming, social security rates that are insufficient, and further reductions to social security income such as sanctions, caps and debt deductions. This is compounded by difficulty accessing the labour market (especially for disabled people, carers and people who can't find affordable childcare), insecure work and low pay, making it hard to cover essential costs.

The risk of hunger is increased by adverse life events that exacerbate the impacts of insufficient income.

Adverse life events, such as domestic abuse, bereavement, eviction, relationship breakdown and becoming sick or disabled, impact on financial resilience and multiple events compound the situation even further. People experiencing food insecurity are more than twice as likely to have experienced adverse events than those who are food secure. However, these experiences are even more likely for people referred to food banks, with 66% experiencing an adverse event in the previous 12 months, and nearly one in five people referred to Trussell Trust food banks experiencing three or more adverse events of this nature in the last year.

People turn to food banks as a last resort having exhausted all other avenues.

The overwhelming majority of people at food banks are likely to have accumulated multiple forms of debt, run down whatever limited savings they may have had, and exhausted all options from family and friends. The impact of having no money leads to worrying social isolation and loneliness, spiralling debt, and a decline in physical and mental health. Despite this, a lack of suitable support and advice is another factor driving people to food banks, with 36% of people referred to a Trussell Trust food bank reporting they received no advice from other services before their referral.

WHAT THIS MEANS FOR POLICY

IN ORDER TO MEET OUR AMBITIOUS BUT ACHIEVABLE VISION, FOR A UK WITHOUT THE NEED FOR FOOD BANKS, WE NEED TO SEE CHANGE.

Food banks are not the answer when people are going without the essentials in one of the richest economies in the world. We need a social security system that provides protection and dignity, which is why the Trussell Trust and the Joseph Rowntree Foundation are calling on the UK Government to introduce, in law, an 'Essentials Guarantee'. This would embed in our social security system a protected, minimum level of support linked directly to the cost of essentials, such as food, utilities, vital household items and transport costs.

The rest of this briefing summarises our case for change and recommendations in four key areas – social security and crisis support, disability and ill-health, work and housing.

SOCIAL SECURITY AND CRISIS SUPPORT

- For most people referred to food banks in the Trussell Trust network, the design and delivery of working age benefits are the major contributors to their inability to afford the essentials. Most (89%) are in receipt of a means-tested benefit, including 70% who are in receipt of Universal Credit (UC), ten times the rate amongst the general population (7%).
- The majority (62%) of working age people in receipt of social security referred to food banks in the Trussell Trust network have their benefit income capped or reduced, for instance by debt deductions or sanctions.

Even before the cost of living crisis, inadequate benefit levels mean people have been going without essentials such as heating or food. We know that increasing benefits can make real impact. The temporary £20 a week increase to Universal Credit, during the pandemic, played a critical role in protecting families from food insecurity. While the UK social security system has a vital role to play in protecting people from destitution and needing to turn to food banks, the Scottish and Welsh Governments and the Northern Ireland Executive and Assembly also have powers and resources to deploy.

Furthermore, crisis support schemes should be in place across the UK to support people experiencing a short-term financial shock and should prioritise providing cash grants (e.g. paid directly into their bank account or via a PayPoint machine) to give people the choice and flexibility to buy food and meet other pressing needs, such as gas and electricity payments.

"Well, because I've been changed over to UC, obviously I had to wait for some money as well. My car broke down at the same time. I literally dived in depression. I'd never been in that situation before, so I wasn't very good, mentally. I was worried. I was scared." Hunger in the UK research participant

UK GOVERNMENT

- Introduce an <u>Essentials Guarantee</u> to make sure that the basic rate of Universal Credit is at least enough to afford the essentials we all need.
- Ensure that people can repay debt to government in a more affordable manner by lowering the cap on total deductions and introducing a much lower cap on deductions to repay debt to the DWP.
 Reforms should also include writing off certain forms of debt, such as historical tax credit overpayments, and introducing affordability assessments in line with best practice on debt collection in the private sector. Ultimately, deductions should not pull support below the level people need to afford the essentials.
- Set out a long-term strategy for local crisis support in England and commit to a multi-year settlement of funding, at least matching the current annual investment in the Household Support Fund.
- Clarify to local authorities and the devolved nations and regions that those with restricted eligibility for support, as a result of their immigration status (including NRPF), are eligible for crisis support.

SCOTLAND, WALES AND NORTHERN IRELAND

- The Scottish Government should fully resource and implement its national plan to end the need for food banks.
- **The Scottish Government** should increase the level of the Scottish Child Payment from £25 to £40 a week.
- The Scottish Government should boost the value and administrative responsiveness of the Scottish Welfare Fund and act quickly to implement the findings of the Scottish Welfare Fund review.
- The Scottish Government should recommit, and accelerate efforts, to create a Minimum Income Guarantee in Scotland.
- **The Welsh Government** should implement the Bevan Foundation's recommendations on a common approach to Welsh benefits.
- **The Welsh Government** should develop a national paln to reduce and prevent the need for emergency food aid.
- Urgent restoration of the Northern Ireland Executive and Assembly should be a priority in order to provide the policies that will protect people from needing to use a food bank, such as the full implementation of recommendations from the reviews of welfare mitigations and discretionary support, and the delivery of an anti-poverty strategy.

LOCAL AUTHORITIES

- Embed a cash-first approach to delivering crisis support to ensure people can receive money, rather than emergency food, vouchers and goods.
- Ensure there is a choice of communication and application channels for those needing crisis support, including online, phone and face-to-face.
- Develop specific strategies to support groups who face barriers to accessing support, for example people in work, people with English as an additional language and disabled people.
- Ensure people seeking crisis support are connected to wider advice and support services to help tackle the root causes of people's crises, including benefits and debt-advice services.
- Design local crisis support systems with close involvement of people with lived experience of financial hardship.
- Scottish local authorities should process all Scottish Welfare Fund Crisis Grant applications within the target time of the end of the next working day and aim for same day decisions where possible.

A DISABILITY AND ILL-HEALTH

- The rate of disability among people referred to food banks in the Trussell Trust network is extremely high. Across the UK almost 7 in 10 (69%) of people referred to Trussell Trust food banks are disabled. In Wales and Scotland, 73% of people referred to Trussell Trust food banks are disabled, and 61% in Northern Ireland.
- Assessments and decisions relating to disability benefits are often flawed. The majority (62%) of disabled households referred to food banks in the Trussell Trust network are not receiving any benefits specifically related to their disability. For many people this won't be about eligibility but access.

Disabled people, including people with mental health conditions, and people with long-term health conditions, face significant additional costs and challenges that mean they face a higher risk of going without the essentials.

The social security system should ensure that disabled people, and people with long-term health conditions, have incomes that enable them to afford all of the essentials they need to live with dignity. It should be designed in collaboration with disabled people and ensure that staff are well informed and compassionate, with flexible and supportive application and assessment processes, and timely decisions which are right first time. Disabled people, and people with long-term health conditions, must be supported to feel confident about their employment decisions and able to manage their health condition alongside work. Both individuals and employers should have access to advice and help to enable appropriate adjustments to be made, so that people can healthily sustain their employment. This must include support for people with fluctuating or recurring conditions and people who may need to take time off for treatment or recovery. "So carers for the night is about £60 – so it is expensive – and you still have to make ends meet. Gas prices are just horrendous, and the electric prices. I have an electric wheelchair, I have all this other equipment that I have to run. I don't get any help with that, you just have to put up with it. Am I worried? Extremely." Hunger in the UK research participant

OUR RECOMMENDATIONS

UK GOVERNMENT, SCOTLAND, WALES AND NORTHERN IRELAND

- Take a person-centred approach to the delivery of social security across the system, involving disabled people in the system design – from application to assessments to decision making. This includes reducing waiting times for Personal Independence Payments (PIP) in England, Wales and Northern Ireland and Adult Disability Payments (ADP) in Scotland; an appropriate assessor with an understanding of the condition(s) that person is living with (including mental health conditions); removing regular assessments when a person's condition is unlikely to change; and ensuring that decisions are right first time.
- Ensure that all forms and guidance are easily accessible and understood by all, and that people are given the option to apply and be assessed in a way that works for them.

- Involve people with lived experience in shaping the system to ensure that harm caused by the current system is reduced and trust can be built between the Department for Work and Pensions, Social Security Scotland, the Department for Communities in Northern Ireland and disabled people.
- Ensure that all disabled people have access to independent, expert advice to ensure that they are accessing the support they need to live full lives, free of destitution, including social security support.



- Paid work does not always protect people from needing support from food banks. Amongst those referred to food banks in the Trussell Trust network, one in five (20%) are from working households, the majority of whom (62%) are on incomes low enough that they also receive Universal Credit.
- Just under a third (30%) of people in paid work referred to Trussell Trust food banks are in insecure work, for example, zero hours contracts or agency work.

In recent years, food banks in the Trussell Trust network have reported supporting more people experiencing in-work poverty and some have had to adapt their opening hours to better support people who are working.

Low pay, insufficient hours and insecure jobs can leave people with insufficient income to afford the essentials. Others would like to work but find that jobs are inaccessible, especially for disabled people, people with caring responsibilities and people – especially women – with children.

"It's zero hours, there's very little pattern to it. Sometimes I would get a phone call at 6.15am saying, 'Can you be in this school in two hours' time?'" Hunger in the UK research participant

If work is to protect people from needing to use a food bank, wages must reflect the real cost of living and the hours offered must be consistent, reliable and sufficient to provide a decent income. Employers should adopt flexible working practices and provide training and support that enables their lowest paid workers to progress and boost their income.

Employment support needs to be tailored to the needs of individuals, particularly those with health conditions and caring responsibilities, and focused on enabling people to access secure, decently paid jobs. It should include working with employers to design accessible jobs and helping workers with barriers such as transport and childcare, as well as skills and training.

OUR RECOMMENDATIONS

UK GOVERNMENT

- Fund the provision of flexible and personalised employment support programmes. This should include highquality, tailored and integrated support to help people overcome health problems and other barriers to work. It should also include working with employers to design accessible jobs and support disadvantaged workers to take up opportunities.
- Bring forward legislation to increase rights to more secure work, and increase access to flexible work to help stabilise incomes and enable people to balance work with caring responsibilities and health needs. Reasonable exemptions should be included for business reasons.
- Use public procurement to promote fair work and open up secure, decently paid jobs to disadvantaged groups.

SCOTLAND, WALES AND NORTHERN IRELAND

- The Scottish and Welsh Governments and Northern Ireland Executive should use available powers to influence and deliver fair work, including promoting a fair living wage and decent living hours for all. This should include using public procurement to promote fair work and open up secure, decently paid jobs to disadvantaged groups.
- The Scottish and Welsh Governments and Northern Ireland Executive should reduce the cost and increase the availability and flexibility of childcare and transport; and work with employers to encourage more flexibility for parents and carers.

LOCAL AUTHORITIES

- Help raise awareness of the Flexible Support Fund, and increase the consistency of access to it, to help people in receipt of Universal Credit cover costs associated with finding work, such as travel, tools and clothing.
- Use public procurement to promote fair work and open up secure, decently paid jobs to disadvantaged groups.

Alongside government action, **employers** should also take practical steps to provide decent, secure and rewarding work. We recognise this may present more challenges for some employers than others and would like to see support and guidance from government, trade associations and trade unions to support employers to take these steps:

- Become a Real Living Wage accredited employer and pay the voluntary real living wage to all direct employees and contractors.
- Become a Living Hours accredited employer and commit to providing sufficient, secure and predictable hours.
- Encourage employees to check they're claiming everything they're entitled to.
- Ensure all employees have access to flexible working, from day one on the job, and offer flexibility at all pay levels.



HOUSING

- Food bank need is strongly associated with rented housing and homelessness.
 Some 68% of people referred to Trussell Trust food banks are renting. This is a much higher proportion than in the UK as a whole.
- One in three (34%) of people referred to food banks in the Trussell Trust network are homeless at the point of referral or have experienced homelessness in the previous 12 months.

A safe, secure and affordable home lays the foundations to move out of financial hardship and protects people from being pulled into poverty. Without a safe place to call home, people often struggle to put down roots in their communities, engage with advice and support, or find and hold down a decent, secure and rewarding job.

"I moved because I lost my job – but I took it to a tribunal. I won my case, but it didn't really help me, I was in a private let at the time and I couldn't pay the rent. I was made homeless on the same day." Hunger in the UK research participant People in the private rented sector (PRS) are at risk of being evicted at short notice, and in some cases are too afraid to ask their landlords to make urgent repairs to their homes because of this insecurity. High rents and inadequate support with housing costs leave many without enough money to pay the rent and afford other essentials, including food.

Long waiting lists for social housing mean that many people have to rely on temporary accommodation, or an increasingly expensive private rented sector, and are often forced to move out of their local communities.

This is compounded by a social security system that does not provide enough support to cover housing costs when people need it and increases the risk of homelessness.

No one should ever face cutting back on the essentials to afford to live in their home. Action must be taken to improve the affordability of housing across the UK and ensure people have the certainty they need to put down roots in their community and plan for the future. This should involve increasing the supply of social housing and ensuring sufficient supply of the right kind of housing in line with the needs of all households, including larger families and disabled people.

Everyone should be safe in the knowledge that they can live in a home that is safe, free of damp or mould and which meets the needs of their family.

UK GOVERNMENT

- Ensure the Renters Reform Bill increases security in the PRS by abolishing Section 21 evictions and ensuring new grounds for possession don't leave people at risk of unfair evictions at short notice.
- Increase Local Housing Allowance to at least the 30th percentile of current rents and commit to uprating it in line with changes to rents.
- Invest in building at least 90,000 social homes each year for the next 10 years in England, in line with the widely supported assessment of social housing need.
- Provide long-term funding for local authorities to enforce the Decent Homes Standard in the private rented sector.
 Sufficient resources are also required so that the Regulator of Social Housing can conduct routine inspections of all social landlords.

LOCAL AUTHORITIES

- Take urgent action to reduce the number of households living in temporary accommodation.
- Coordinate homelessness prevention and relief support with wider advice and support services.
- Local authorities in England and Wales should work to ensure they are spending their entire Discretionary Housing Payment allocation, while recognising this is only a temporary mitigation and not sustainable in the context of rising rents and Local Housing Allowance not keeping up.

SCOTLAND, WALES AND NORTHERN IRELAND

- The Scottish Government should build and secure more homes for social rent, in line with Shelter Scotland's target of 38,500 extra homes for social rent by 2026.
- The Scottish Government should strengthen the temporary eviction ban by raising the threshold for rent arrears above which a household can still face eviction.
- The Welsh Government should urgently introduce its updated Warm Homes Programme to improve the energy efficiency of homes and reduce energy costs. The programme should be operational this winter, prioritise the lowest income households and be delivered alongside holistic advice and support.
- Upon restoration, the Northern Ireland
 Executive should establish a Financial Inclusion Service to provide advice and money management to low-income families in the private rented sector who have been impacted by the freezing of the Local Housing Allowance.

It should also commit to ending 'no fault' evictions in the private rented sector and ending discrimination by landlords against people receiving social security.

