

## EXECUTIVE SUMMARY

# EMERGENCY USE ONLY: Understanding and reducing the use of food banks in the UK

Use of emergency food aid in the UK, particularly in the form of food banks, has dramatically increased over the last decade.<sup>1</sup> This research, jointly conducted by Oxfam, Child Poverty Action Group (CPAG), the Church of England and The Trussell Trust, examines why people are turning to food banks, how food bank use fits with their wider coping strategies, and what might be done to reduce the need that leads to food bank use.

Our research used a combination of methodological approaches. We conducted 40 in-depth interviews with clients at 7 food banks in a diverse range of areas across the UK, collected additional administrative data from more than 900 clients at 3 of those food banks regarding the reasons for their referral, and analysed a caseload of 178 clients accessing an advice service at one food bank.

### Summary of key findings

- People interviewed for this research turned to food banks as a last resort, when other coping strategies had failed or were overstretched. Deciding to accept help from a food bank was often difficult, and was described by participants as being ‘unnatural’, ‘embarrassing’ and ‘shameful’.
- Most food bank users were facing an immediate, acute financial crisis – either a complete loss of income or a very significant reduction in their income had left them at crisis point, with little or no money to put food on the table.
- The acute crises people faced could be prompted by a sudden loss of earnings, or a change in family circumstances such as bereavement or homelessness. However, for between half and two-thirds of the people included in this research, the immediate income crisis was linked to the operation of the benefits system (with problems including waiting for benefit payments, sanctions, or reduction in disability benefits) or tax credit payments.
- The emergency support available to people at a time of crisis was not sufficient to prevent them having to turn to a food bank. Many participants were not aware of the various emergency payments available in different circumstances, and even fewer were receiving them. Only half (or less) of the users we spoke to knew they could seek support from the Local Welfare Assistance Scheme; very few of those potentially eligible had been awarded short-term benefit advances or hardship payments.

The acute crisis that led the people we interviewed to have to turn to food banks was set against a backdrop of complex, difficult lives. It was common for food bank users to have experienced ill health, bereavement, relationship breakdown, substantial caring responsibilities or job loss. Many lived on constantly low incomes. People with mental health problems appeared to be particularly at risk.

The evidence in this report helps shed light on the factors that are driving food bank use in the UK. Causes of shocks in people’s lives are many and varied, and the social security system is a vital safety net for all of us at such moments. Yet, as the report shows, action is needed to ensure that this safety net continues to operate as intended. Achieving this will help to prevent a life-shock becoming a crisis, and ensure the system offers vital protection for vulnerable people like those we met during this research. Our report paints a picture of the challenging, complex lives many food bank users have, and underlines the need to address these wide ranging issues. But we are also able to point to practical, measured changes in policy and practice that will help reduce the need for food banks, and ensure vital support for people in times of crisis.

The full report is available to download from the websites of the co-publishing partners.

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<sup>1</sup> Downing and Kennedy (2014), *Food Banks and Food Poverty*, London: House of Commons Library.

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## KATH'S STORY 'I THOUGHT THE SYSTEM WOULD PROTECT ME'<sup>2</sup>

Kath lives with her three teenage sons. Her youngest son has several serious medical conditions and requires intensive support. After her partner left 4 years ago, Kath gave up work to become his full-time carer. This left the family finances in precarious financial position:

*'We live very close to the edge... we don't have many things. My 17-year-old needed a passport to get a part-time job and I had to say no. My youngest, who's 14, has never been on a school trip, and I can't afford the art supplies my other son needs for his course.'*

The family were just about managing when their Child Tax Credits were halved without notice. Kath had arranged her finances so that she relied on her tax credits to pay for food and other daily necessities, so the effect was catastrophic.

When Kath contacted HMRC, she was told her credits had been cut because she had failed to tell them that her two older sons were staying in education. Kath says she did update them. She was assigned a case worker and given a number to call, 'and that's where the problem started'.

*'I called them every day all day and couldn't get through. And every time I got put through to the answer machine we got charged. It was awful. I'd go back to the helpline and say "I can't get through", and they said "Well, that's the number". They didn't help at all. It went on for eight weeks.'*

Kath was horrified by how she was treated. *'When our money was stopped, there was no compassion, there was no way to get support.'*

Meanwhile, she was getting into more and more debt: *'We got behind on all our bills; everything just got swallowed up, and my direct debits were bouncing.'*

She became unable to meet the family's basic needs. *'It was freezing cold, there was no wood for the fire, I was on the emergency on the meter and I knew the lights were about to go out, and I had no food.'* To attempt to make ends meet, Kath had to rehouse a much-loved family pet, a decision which she described as *'heart-breaking'*. But this was still not enough: *'I had no money to get my children to school... I was desperate.'*

To compound their problems, her youngest son's conditions mean he needs to eat healthily, which Kath found challenging on a small budget. *'He can't eat fast food; he would have ended up in hospital.'*

Kath and her family survived with the help of donations from her local Citizens Advice Bureau and food bank. It took eight weeks for the decision to cut her Child Tax Credits to be overturned.

She said of her experience: *'I thought the system would protect me. I never thought I would be completely ignored. I feel I was let down hugely. My benefits are my safety net – if they're removed, how are families like ours meant to survive?'*

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<sup>2</sup> Case studies throughout the report come directly from in-depth interviews, and are used with permission. Personal details have been changed to protect participants' anonymity.

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## Why do people use food banks?

**Food bank use was usually the result of an immediate income crisis.** For participants in our in-depth interviews, food bank use was primarily in response to an immediate and severe financial crisis: something had happened which had left them without enough income to buy sufficient food for themselves and their families. Most families viewed food bank use as a short-term or emergency measure.

An 'acute' income crisis – a specific, identifiable event which had left the household without any income at all or with their income a dramatically reduced – was the dominant reason people gave for using food banks. Food bank use solely as a result of ongoing, chronic low income, without being attributed to a particular identifiable event, was less common.

Some participants could describe what they would have done without the food bank: relying on family, borrowing or making do. Others reported that they would have been completely bereft without it, or might have resorted to stealing to feed themselves and their families.

Although an immediate, severe financial crisis was often the 'last straw' that had brought people to the food bank it was rarely, if ever, the entire story. Participants' life stories revealed a number of income shocks in their past which had contributed to their current situation:

- **Loss of earnings from employment** can occur for a number of reasons including redundancy, loss of work through ill health, caring responsibilities or delayed wages. Around 11-16% of food bank users at the three food banks where additional administrative data were collected were in households where no one was currently working but which had experienced job loss, for whatever reason, in the last six months.

Income crisis related to job loss seemed to be a particular problem for those with little or no experience of claiming benefits, who were reluctant to claim benefits or found the system difficult to navigate. It could quickly lead to a build-up of arrears and debts, themselves posing a long-term threat to financial stability.

- **Change in family circumstances** Although rarely given as the main reason for turning to the food bank, changes in the family (adults forming or leaving relationships, new babies, or older children moving into or out of the family) can threaten previously established livelihood strategies and trigger a challenging period of change in the process of re-establishing a household (finding new accommodation, securing financial arrangements and registering for changes in benefits).

The frequency of **bereavement** among food bank users was a striking feature of this research. Death of a loved one can have a direct financial impact, through loss of income from the deceased but also job loss (because of time taken to care for the dying person or because the emotional impact on the bereaved leaves them unable to work). Bereavement can also have an indirect effect through its impact on a range of other previously established social networks and survival strategies.

- **Homelessness** This accounts for around 3% of Trussell Trust Foodbank referrals, with additional administrative data collected by the research suggesting that the total proportion may be slightly higher. Suddenly becoming homeless can disrupt income through loss of work or benefits. Equally, other life-shocks, such as losing a job, can lead to homelessness and food bank referral. There were clear examples of participants living in fear of future homelessness as a result of rent arrears which they were building up, or because of suspended Housing Benefit.

Food bank users are not unique in having complex lives. However, it was not uncommon for food bank users interviewed to have experienced several particularly dramatic negative life events, which could be cumulative and compounding. Wider vulnerabilities, often the legacy of previous life-shocks, also played a significant role in determining how well individuals were able to tackle the crisis they were facing.

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**Often attributable to problems with benefits.** Difficulty in navigating the benefit system was a common feature of food bank users' experiences. The benefit system was experienced as complicated, remote and, at times, intimidating, especially for those trying to resolve problems that had occurred with a claim. Lack of clear communication about what help was available or how to access it was particularly a problem for people who had always worked and never claimed benefits before. A number of reasons for 'acute income crisis' were identified which related directly to the administration of main income replacement benefits or tax credits, as follows:

- **Waiting for benefits** Evidence from the additional administrative data shows that around a third of food bank users reported claiming a benefit which had not yet been decided. In County Durham, less than half (47%) of food bank users who reported waiting for benefits said they knew they could apply for a short-term benefit advance (STBA), only 26% of had done so, and only 9% had been awarded the advance. Analysis of welfare advice caseload data from Tower Hamlets Foodbank revealed that low use of STBAs is attributable to lack of awareness of STBAs, practical barriers to making a request (including lack of access to a telephone; or being advised to use other emergency support, including the food bank, instead), and refusals of STBA claims that were shown to be legally incorrect.

- **Sanctions** Of those food bank users for whom additional data was collected, 20-30% said that their household's benefits had recently been stopped or reduced because of a sanction. This varied between locations: 19% in Tower Hamlets, 23% in Epsom and Ewell, and 28% in County Durham. Themes emerging from the Tower Hamlets Foodbank caseload included lack of clear information about sanctions or hardship payments, sanctions made in error or affecting vulnerable people with health problems, and particular difficulties arising from the impact of sanctions on Housing Benefit.

- **Problems with disability benefits** Analysis of the welfare advice caseload at Tower Hamlets Foodbank revealed a number of specific problems which can occur with Employment and Support Allowance (ESA), including money stopped because of the claimant being found 'fit for work' in an ESA assessment (this affected 9-16% of food bank users included in the additional data analysis). Other problems included difficulties with submitting medical certificates or application forms, and failure to attend medical examinations. The introduction of 'mandatory reconsideration' before submission of an appeal had also contributed to some food bank users experiencing significant periods without benefit payment.

- **Problems with tax credit payments** These had led to dramatic reductions in income for some interview participants, causing real hardship because they had previously been relied upon as a significant proportion of income. These tax credit problems could be difficult to rectify, often resulting in long waits before missing payments are repaid. Analysis of the caseload at Tower Hamlets Foodbank revealed that particular problems can occur for those registering a change in family circumstances, and also for those who are not British or Irish nationals.

**Experienced against a backdrop of ongoing severe shortage or insecurity of income.** Aside from immediate income crisis, many interview participants described the ongoing impact of living on a low income. Long-term low income was sometimes a product of wages being low or unreliable, but was also attributed to low benefit levels. Some families were not receiving benefit they were entitled to, either because they had failed to claim or because they had had claims refused. For others, their income from benefits had been reduced through deductions for repayments or because of recent reforms.

Most participants described how using credit and debt formed part of their immediate coping strategy, but also how repayments of long-term debts had a significant impact on their household's disposable income.

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**Finally, food bank use is made more likely by specific, identifiable vulnerabilities.** In-depth interviews revealed a number of specific factors which appeared to make individuals or families either more likely to be hit by significant life-shocks or less likely to be able to cope with them:

- Experience of living in the particular local area, including lack of access to jobs, shops and services.
- Impact of physical and mental illness on individuals and the wider household, with illness and/or caring responsibilities affecting not only ability to work but also capacity to deal with other crises.
- Difficulty obtaining or proving educational qualifications or skills.
- Problems with housing.
- Isolation or lack of family support.
- Large debt repayments which reduce disposable income at source and potentially lead to spiralling financial problems.

### **RAJA'S STORY JSA SANCTION LEADING TO FOOD BANK USE**

Raja lives in a small flat which he rents from a housing association. He worked as a nurse until 2008 when he was hospitalised with mental health problems; at this time, Raja also lost his home. He made a gradual recovery over the next few years and lived in a series of hostels. He was eventually re-housed to his current home and was able to start work again in 2011.

After losing his job again in 2013, Raja applied for Jobseeker's Allowance (JSA). His claim took eight weeks to be processed. During this time Raja had to use the food bank for the first time, as he did not have enough money to buy food. His benefits were stopped at the beginning of 2014 because he could not access the system to complete the required job-search activities.

*"Over Christmas for three days I didn't have access to universal job match, as I didn't have access to a computer as everything was still shut, my local library was shut. The day I went to sign on I found I had been sanctioned. It went on for four weeks. It's not at all reasonable. I'm not just talking about myself, but so many people are sanctioned. I didn't even have electricity whilst I was sanctioned as I couldn't afford it, and I ended up at the food bank."*

Raja survived with the help of a crisis payment from Citizens Advice Bureau and food parcels from the food bank. His housing association also supported him in his efforts to find work.

Raja found the Jobcentre to be very unhelpful: he experienced a lack of empathy and support and a lack of information, particularly about whether the JSA sanction would have a knock-on effect on his Housing Benefit. When he tried to question the sanction he was referred to a helpline based in Newcastle, but the advisers were not able to help with his case.

*"I don't think we get enough help from the Jobcentre itself with applying for jobs. My local housing association do help me; they give me a one-to-one and they let me access computers."*

Raja remained positive about the future, and was learning new IT skills at college and applying for low-paid jobs.

*"I think I've now got a part-time job working as a night receptionist so I'm very happy. Working is good for your health; it's good to be doing something. I want to get off benefits. Even though it's minimum wage, I can't wait to get off them. I was on more money when I was a senior nurse but I think anything is better than dole money."*

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## How do food banks fit with wider livelihood strategies?

**Access to emergency payments** – The majority of food bank users were not aware of the availability of Local Welfare Assistance Scheme (LWAS) crisis payments, and even fewer were receiving them. Experience of our in-depth interview participants was that LWAS were often poorly advertised or difficult to access.

Several in-depth interviews conducted in Scotland, where elements of the social fund were replaced with the Scottish Welfare Fund, also highlighted a lack of awareness of the scheme and practical barriers to take up, including perceived delay in processing applications and lack of affordable local transport to collect awards.

**Wider support services** – for most families, their primary source of emergency assistance was the agency that referred them to the food bank. Referral agencies included welfare rights advice and housing services, homelessness or substance abuse charities, refugee support groups, schools and health services. Referral agencies were usually spoken of very positively, particularly where the food bank referral voucher had formed part of a wider package of help and support.

Users of Trussell Trust Foodbanks also spoke positively about support they received from the food bank itself – particularly the warmth of welcome they received there, the opportunity to talk, and its signposting to other support services.

**Other strategies for managing life on a very low income** – Participants described a range of highly developed financial strategies for managing life on a very low income, including different methods of prioritising expenditure, saving or digging into savings, and selling possessions. Cutting back on food was a common approach.

Borrowing and debt were also an essential part of livelihood strategies. Many participants had borrowed from family and friends, where this was possible, while those whose family were unable or unwilling to help faced particular challenges. Other forms of debt brought higher risks: building up arrears with housing payments and other utilities, or turning to high-cost lenders in desperation.

Phones and internet access played an essential part in families' strategies for survival, allowing them to access the benefit system and stay in touch with vital social support networks.

**Personal strengths** – The people we spoke to showed remarkable fortitude, and often good humour, in the face of very difficult situations. Maintaining a positive mental attitude was mentioned as a strength, with many saying they had to stay strong for other family members. Inter-personal skills, such as communication and friendliness, were often combined with a willingness to help and care for others within and outside their family. Some undertook voluntary work in order to 'give back', others to gain work experience. Similarly, studying was mentioned as both a positive strategy in itself and as a step towards employment.

**Social networks** – For those who had them, social networks played a crucial role in helping individuals and families through crisis. Nuclear and wider family, as well as friends and neighbours, were important for much more than just financial support. Practical assistance, such as help with transport, childcare or filling in forms, was coupled with emotional support. However, social support could have a flipside, with expectations that support would be given in return, or involving relationships which themselves entailed caring responsibilities.

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## Recommendations

For the individuals and families using food banks who contributed to this report, hunger and hard choices between heating, eating, paying bills and servicing debts are real. Crucially, the immediate income crisis which precipitated food bank use was often outside of an individual's control – rather it resulted from a failure of income which they did not instigate, or the effects of which they were unable to reverse.

Participants told stories of complex lives with interlocking challenges. We heard about the ongoing daily grind of living without sufficient income to make ends meet each month, of struggling to find and be able to keep a job, of trying to cope with mental and physical ill health or bereavement. Many of those who are forced to use food banks are living in, or close to, poverty. Offering sustained change for those we came into contact with during the course of this research requires long-term thinking and bold choices. But the promise of a social security safety net that is there to protect people at times of crisis is something that can, and must be, preserved and protected. Food banks, whilst providing a vital and welcoming lifeline to many, should not become a readily accepted part of that formal provision.

The experiences of the food bank users in this study reveal important truths about the impact of problems with our benefit system on some of the most vulnerable people in our society. The very real challenges faced by these people are too often being compounded – rather than assisted – by their experience of the benefit system, and by policy choices regarding the support offered to people who are out of work or who cannot work.

Our research has identified a number of specific problems which contribute to food bank use, along with some relatively simple changes which could, potentially, dramatically reduce the numbers of people referred to food banks for these reasons:

### WHAT MIGHT PREVENT PEOPLE FROM USING FOOD BANKS?

1. Improve access to short-term benefit advances: increase awareness, simplify the claim process and improve data collection to identify support needs.
2. Reform sanctions policy and practice: increase access to hardship payments, clarify communications about sanctions, mitigate the impact whilst a sanction is being reconsidered and address issues for Housing Benefit.
3. Improve the ESA regime: ensure claimants are not left without income whilst challenging a decision made because of missing medical certificates or missed appointments.
4. Sustain and improve access to emergency financial support through Local Welfare Assistance Schemes and the Scottish Welfare Fund.
5. Ensure Jobcentres provide an efficient and supportive service for all clients.
6. Improve Jobcentre Plus Advisers' awareness of, and ability to respond to, mental health problems.
7. Improve access to appropriate advice and support.

The evidence in this report helps shed light on the factors that are driving food bank use in the UK. Causes of shocks in people's lives are many and varied, and the social security system is a vital safety net for all of us at such moments. Yet, as the report shows, action is needed to ensure that this safety net continues to operate as intended. Achieving this will help to prevent a life-shock becoming a crisis, and ensure the system offers vital protection for vulnerable people like those we met during this research. Our report paints a picture of the challenging, complex lives many food bank users have, and underlines the need to address these wide ranging issues. But we are also able to point to practical, measured changes in policy and practice that will help reduce the need for food banks, and ensure vital support for people in times of crisis.

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Our thanks go to the participants in the research (and their families) for being willing to give their time to the project, and for being willing to share their stories and allowing us to share them here. Their identities have been protected by changing their names and, where necessary, key personal details, but all the words quoted are their own. We hope this report does justice to their honesty, openness and bravery.

The research in this report was jointly commissioned by Child Poverty Action Group (CPAG), The Church of England, Oxfam GB and The Trussell Trust:



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This is a summary of the report 'Emergency Use Only'. The report was written to share research results, to contribute to public debate and to invite feedback on development and humanitarian policy and practice. It does not necessarily reflect the policy positions of the organizations jointly publishing it. The views expressed are those of the authors and not necessarily those of the individual organizations.

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