

Written evidence from Trussell Trust (BFD0147)

Background

1. The Trussell Trust welcomes the opportunity to respond to this inquiry. We operate the UK's largest foodbank network, with over 1,200 centres providing a minimum of three days' nutritionally-balanced food and support to people experiencing crisis. The experience of our foodbanks, evidenced in this submission, identifies a clear link between welfare delivery problems and foodbank use across the UK.

2. In 2014-15 Trussell Trust foodbanks gave three days' food to 1,084,604 people across the UK. Of those helped, nearly 400,000 were children (a 19% increase on the previous year). Benefit delays and changes, many of them avoidable errors in benefits delivery, comprised 44% of all referrals to Trussell Trust foodbanks. (Note our figures are a measure of volume and need, not a unique individuals helped. Our figures are the most complete and authoritative picture of emergency food provision across the UK, but do not account for clients helped by independent foodbanks).¹

Our submission

3. To form the evidence for this submission, we gathered fresh data from a cross section of our network, focusing on foodbank's experiences of clients who are welfare recipients. It includes the impact on clients of problems with benefit delivery and solutions the Government could implement.

4. Evidence includes a representative sample of 51 foodbanks² from our network. It also includes evidence from our Scotland and Wales offices, where the Trussell Trust has had good engagement with the devolved Governments' in tackling poverty.

5. We conducted additional phone interviews with staff and volunteers at 8 foodbanks.³ These covered specific examples of benefit delivery problems and locally developed solutions to alleviate crises experienced by foodbank clients. These include staff at three foodbanks with significant experience of Universal Credit, Knowsley, South Sefton and North Liverpool.

Summary of findings

6.
 - Overall foodbanks in this evidence submission reported no noticeable improvement in benefit delivery in the last 12 months.
 - Employment Support Allowance (ESA) and Jobseekers Allowance (JSA) were the two most highlighted benefits with problems with delivery. Clients switching between the two benefits were frequently left with no income due to delays and errors.
 - Foodbanks in areas with higher Universal Credit (UC) starts found a combination of payment arrears and administrative delay is causing acute short term income crises. Other foodbanks did not have high enough caseload to comment on delivery at this time.

¹ Trussell Trust statistics are published six monthly and available here: <http://www.trusselltrust.org/stats>

² See Appendix A for the full data from our survey results

³ Details of client testimony and foodbank project manager interviews are included in Appendix 2.

- Nearly every foodbank project manager felt harsh decisions or errors with sanctioning exacerbated benefit delivery problems. This reinforces findings not yet addressed in Emergency Use Only research with Oxfam, Child Poverty Action Group and the Church of England and our submission to the Sanctions inquiry in 2014⁴.
- The impact of poor benefit delivery on foodbank clients is hugely negative and wide-ranging. The acute financial crises clients suffer as a result adversely impacts on mental health, family life, household security, can increase the risk of clients or their dependents developing health issues and can increase the risk of people turning to crime.

Has benefit delivery improved, worsened or stayed about the same?

7. A large majority of project managers felt that at their foodbank things had not improved in recent months in terms of benefit delivery, or got worse. 58% of the 51 respondents saw 'no noticeable improvement in JCP handling of benefit delivery, or handling of delays'. 21% said that things had got worse and 12% had seen improvement.⁵

8. Across the UK, JSA claims saw the most problems, followed by ESA and then Child Tax Credit and PIPs (Personal Independence Payments). West Lothian noted the switch between ESA and JSA benefits caused particular problems with administration. West Cheshire and Wandsworth foodbanks have conducted their own in depth studies in 2014 which found ⁶ delays in the ESA/JSA switching issue often resulted in weeks without income for legitimate claims. They continue to see the same problems. Others highlight that the benefit system often offers no support for those people who have found a job. A client might find employment and inform the job centre. Their benefits will be stopped immediately despite the fact they may not get a pay check for 4-6 weeks.

"Failure to deliver social security payments promptly and accurately is driving demand for emergency food provision. 15% of local referrals result directly from administrative delays to social security payments, especially relating JSA and ESA. This doesn't include all the referrals we receive directly relating to sanctions, changes to benefits and ESA stoppages. Ensuring that people receive social security payments promptly and accurately would drastically reduce the need for people to turn to our foodbank."

Alec Spencer, West Cheshire foodbank

9. 79% of respondents thought that when delays occur, the emergency support offered by local/central government (such as Short Term Benefit Advance) is not available and accessible as it could be, many found their local JCP was not properly signposting these to clients.

10. The average delay experienced by foodbank users across the UK was 4.4 weeks with maximum wait averaging between 10-20 weeks. 8 experienced much longer waits ranging from 20-56 weeks.

⁴ [Written evidence submitted by the Trussell Trust](#) (SAN0127)

⁵ A full breakdown is provided in appendix 1

⁶ Two independent reports by West Cheshire and Wandsworth were conducted in 2014 and offer useful corroborating evidence: [West Cheshire Hunger](#) and [Experiences of food poverty in Wandsworth](#)

11. Examples given by foodbanks included:

- **Administrative issues:**

- Change of address
- Child benefit stopped: with change of address or new birth
- Change of age group of or of residency of the child
- Letters and appointments not reaching clients
- Changing appointment times at short notice

"One of our clients was helped repeatedly by the foodbank as his paperwork was lost twice by the DWP (they were delivered on the second occasion by the manager of the agency supporting him)."

Susan Lloyd Selby, Vale Foodbank

- **Sanctions**

- Harsh sanctions –e.g. client had to attend the school collect her ill daughter instead of attending, she rang and told them but was still sanctioned
- JCP booking training courses across city during same date and time as regular JCP meeting. Client sanctioned even though they couldn't be in two places at once

- **Support moving in / out of work:**

- Zero hours contracts – benefits stopped but no hours
- Time from starting claim to receiving benefits varies significantly, loss of initial claim an issue for some clients who can't understand when they have to apply online, it gets lost.
- Initial JSA sign on takes too long (up to 6 weeks)

"When people get a job, benefits stop but the wages aren't paid for a month. Zero hour contract signed, benefits stopped but no hours given so no money coming in at all."

Hannah Worsley, Norwich foodbank

- **Benefit changes**

- No appointment available for medical for ESA, put on a lower rate pending decision.
- Delays moving from one benefit to another, especially people with mental health issues or long term poor health

"Benefit changes - can take many weeks/months to resolve. For example twins were born to a couple with two children, benefit was stopped for weeks because their circumstances had changed – they needed more money not less."

Marion McNeill, Ealing Foodbank

- **Implementation of Benefit reforms:**

- Fit for work interviews for ESA cause huge delays and distress
- ESA to JSA switching is not always appropriate / some are unable to cope
- Waiting 6 weeks for tax credits.
- Appeals take significant amounts of time to be heard and reassessed.
- Universal credit starts

“Swapping from one benefit to the other JSA to ESA or vice versa, seem to take forever, I would say that causes most of the problems.”

Kathleen Nelly, West Lothian foodbank

“People being moved from ESA to JSA after being judged fit to work is quite common. Often they aren't mentally or physically able to meet the demands of JSA even after the transition has taken place.”

Dan Frith, Manager, Wandsworth foodbank

Sanctions and benefit delays:

12. More than half of foodbanks surveyed saw JCP handling of benefit delivery and delays deteriorate also saw a large increase in the numbers of people coming to the foodbank as a result of benefit sanctions. 4 of 6 foodbanks who saw an improvement in delivery had still seen an increase in the proportion of clients coming to foodbanks as a result of benefit sanctions.

13. Whilst sanctions were covered under a previous inquiry of this committee, problems with benefit delivery are related. Our foodbanks report sanctions are often issued either in error or in very questionable circumstances.

14. 62% of respondents saw an increase in the proportion of clients being referred to them a result of benefit sanctions over the last 12 months. 28% saw no change and 8% saw a fall over the same period. This is lower than last year's sample where 86% reported increases due to sanctions, but a majority in this sample⁷ still reported rises in clients referred due to a sanction.

The Universal Credit roll out

15. Universal Credit still has a relatively low caseload in many areas of the country; 23 of 51 foodbanks surveyed are in areas where it has rolled out so we have a partial picture.

16. 17% (four of 23 foodbanks areas where UC rolling out) had seen a reduction in the numbers of delays, errors and avoidable mistakes thanks to Universal Credit. The others saw either no or negative change.

17. Knowsley and South Sefton in Merseyside where Universal Credit cumulative starts are higher than the rest of the UK report that starters are being left reliant on emergency food due to a combination of administrative delays and monthly payments in arrears. This can result in a period with no income for a client on monthly arrears payments of 6 weeks or longer.

18. North Liverpool, also in Merseyside, reported fewer issues with Universal Credit starts, but is concerned that decisions on what is paid to clients sanctioned or in arrears is being decided remotely by admin centres, not local JCPs. This is leaving some people with little or zero monthly payments after deductions.⁸

“There has been a significant increase in Universal Credit cases, the biggest problem seems to be with the people transitioning to it having been on JSA.

Sue Torpey, Knowsley foodbank

⁷ This year's sample responses from a different group of foodbank project managers. Therefore a direct like for like comparison cannot be made but overall trends can be identified

⁸ See interview 8 in Appendix B for full details.

Impact of benefit delivery problems on clients

19. The most common negative impact is various manifestations of mental health issues, from depression, stress and anxiety to more serious issues. This was cited by 50% of respondents. 39% respondents highlighted the added inability to pay for household and living, utilities, including gas and electricity.

20. 27% of foodbanks responding mentioned physical ill-health and relationship problems. Debt was an issue cited by 27% of respondents. Additionally, 23% of respondents highlighted loss of confidence, hope, morale and self-esteem and other low level mental health issues resulting acute financial crises benefit delivery problems cause.

Specific examples include:

- **Merthyr Cynon foodbank:** People are “often very insecure, depressed, hopeless, anxious and very fearful of the future”
- **Ealing foodbank:** “Pushes them (often further) into debt. Have to borrow from family/friends. Isn't 'not being able to afford to buy food' bad enough on its own!!”
- **North Liverpool foodbank:** “no income = no food. The pressure and shame is unbearable. It has huge impacts on the wellbeing of a human being regardless of the circumstance surrounding the delay, change or sanction.”
- **Thetford foodbank:** “58 year old man felt forced to shoplift food items to exist (15 months without benefit post-stroke, 2nd stroke suffered during long wait). Gas/electric off - mould growth in flat. Suicidal. Can't afford meds.”
- **Medway Foodbank:** ‘These individuals and their families are often just trying to survive and provide for their families. It is so easy to see sometimes why such people have no option but to turn to crime.’

Relationship with Job Centre Plus (JCPs)

21. As foodbanks have become more established the positive news is that over half now have good relations with their local centre. However our survey suggests this can only do so much; upstream problems with benefit delivery, such as those caused by IT inadequacies, errors, resource allocation or general policy on the application of sanctions cannot be resolved at the local level.

“We already have an a support worker in the foodbank which has made a difference”

Ann Mills, Barrow foodbank

22. There are some positive recommendations from foodbanks on how working with JCPs could better help clients. 28 of the 51 foodbanks suggested the single biggest thing Job Centre Plus could do locally would be to station an advisor in foodbanks for a few hours a week. The majority would welcome training for foodbank volunteers – and offered training to JCP advisers on how foodbanks operate.

23. Specific suggestions included:

“An advisor in foodbank would be helpful also training for our volunteers. If it was possible for Job centre to provide computers during session this would help greatly with individuals getting help to do their job search.” **Debbie Shelley, Manager, South Sefton**

“Pro-actively offer provisions such as hardship payments and STBA when appropriate (instead of keeping them secret), avoid sanctions particularly for very vulnerable people with poor mental health. Inform clients of their right to appeal a sanction.” **Dan Frith, Wandsworth project manager**

“There is a gap with Universal Credit starts, but the Council is doing a good job of resolving this, we work directly with them rather than the JCP.” **Debbie Shalley, project manager, South Sefton⁹**

The Scottish experience

24. The figures:

In the six months since April 2015 over 40,000 referrals were made to a Trussell Trust foodbank in Scotland. (27%) were due to a benefit delay, (23%) due to low income and (17%) due to a benefit change.

This compares to 34,020 referrals made during the same period of time in the previous financial year, indicating an 18% increase in demand, despite only one foodbank in Scotland opening its doors between August 2014 and August 2015.

Analysis of a sample taken from those over 40,000 referrals, found that 73% were for unique clients; 27% were recurring referrals.¹⁰

25. The findings:

The reason for the majority of recurring referrals appears to be for an ongoing situation including a delay in benefits and a benefit sanction lasting several weeks.

Scottish foodbanks describe the primary benefit delay as the process between people applying for and accessing Jobseekers' Allowance.

They describe the primary benefit change as benefit sanctions, many of which last several weeks and lead to recurring foodbank use.

In Scotland, Trussell Trust foodbanks have seen two dramatic increases: first, in 2013/14, when benefit changes became the second highest reason for referral to a foodbank; and in 2014/15, when low income rose to take this position.

The picture from Wales

26. Although the Trussell Trust in Wales enjoys a strong and positive relationship with the Welsh Government the experience of foodbank users in Wales reflects that of the rest of the UK. The Welsh Government has amended government policy to reflect the growing problem of food poverty. Having recently co-facilitated Government initiated workshops on foodbanks/advice services they have invited the Trussell Trust and others to discuss the setting up of a Wales Food Alliance and consider leading on the mapping of emergency food provision across Wales.

⁹ South Sefton have an excellent working relationship with the Council and are able to resolve many referrals with the help of a welfare office situated in the foodbank for part of the week, for more info see Appendix B.

¹⁰ From a sample of 23,768 referrals for men, women and children taken in the first five months of the current financial year in Scotland, 17,442 (73%) were for unique clients. The remaining 27% accounted for recurring referrals.

27. The last 12 months have not seen any noticeable improvement in the handling of benefit delivery and 50% of the respondents in Wales have seen deterioration. Clients faced average waiting times for the receipt of benefits of 4 weeks with some delays lasting from 12-20 weeks.

28. Problems in delays or errors in JSA were the most frequent - followed by problems with Child Tax Credit. The most common problems often arise when housing arrangements change, paperwork is lost by DWP or unfair sanctions are applied.

29. Many Welsh respondents felt that when delays occur the emergency support on offer (e.g. STBA's) was either not explained sufficiently or easily accessible. In addition the Discretionary Assistance Fund (formerly Social Fund), which is administered nationally in Wales, can be difficult to access for some.

30. Foodbanks report many sick and disabled individuals have to wait excessive periods to access Personal Independence Payments (PIPs). A large proportion of those who are turned down for a PIP are successful on appeal.

31. There is a strong feeling amongst project managers that relationships with local JCP's should be further enhanced. Advisors should be placed into foodbank centres or mutual training opportunities taken up to enable better joint working. When local JCP managers take the time to understand and cooperate with us many of the practical problems can be dealt with (e.g. Vale foodbank and Barry JCP began to meet and work together 9 months ago and many problems have now been addressed leading to an excellent working relationship).

Conclusions

32. In the last 12 months, there has been little-to-no sign of improvements in benefits delivery. We believe adopting the recommendations outlined in paras 37-40 would significantly reduce the numbers of people being referred to us for emergency food.

33. Our survey shows isolated pockets of decline in the proportion of clients being referred due to problems with benefit delivery. There is no noticeable improvement in clients informing us that they are aware of other about sources of help available such as Government funded hardship grants.

34. Sanctions, which a number of foodbanks feel are still being improperly or unfairly applied, is compounding the issue of benefits delivery.

35. There is a need to improve delivery of Universal Credit. The standard 4 week arrears payments combined with weeks of administrative delays impacts negatively on some people's financial situation, leading to an acute short-term income crisis and resulting in referrals to a foodbank. Foodbanks and referral partners are concerned about the impact Universal Credit roll-out could have on numbers of people needing emergency food.

36. In England, positive relationships between foodbanks and JCPs appears to have largely occurred due to actions of individual foodbanks or job centres, rather than as a result of ministerial efforts to ensure DWP agencies better address the needs of foodbank clients.

37. In Scotland and Wales there has been more constructive and active engagement by ministers responsible with developing anti-poverty strategies. We hope the new ministerial

cohort at the DWP will also be willing to meet with and engage with us over the term of this parliament.

Recommendations

38. The DWP must ensure that the emergency financial support available is properly communicated to clients by Job Centre Plus employees. In-depth borough wide research undertaken by West Cheshire foodbank¹¹ and Wandsworth foodbank respectively corroborates the inconsistent nature of communication to clients on hardship funds available.¹²

39. Little or no progress has been made since the Emergency Use Only and Feeding Britain recommendations proposed a number of preventative solutions encompassing benefits delivery.¹³ The DWP should implement the recommendations in these reports.

40. There are positive opportunities for JCPs to engage clients in partnership with foodbanks to improve experiences of benefits delivery:

1. We recommend a pilot placing JCP advisers in a trouble-shooting capacity within foodbanks seeing some of the highest volumes of benefit delays.
2. Those JCPs that have not yet done so should arrange a visit to their foodbank and for reciprocal training and information sharing with the project manager, so both JCP staff and volunteers can better understand each other's work and help foodbank clients receiving welfare.
3. Cross community forums are a useful for joint working. Local agencies and support services (foodbanks, housing associations, children centres, etc.) would benefit from DWP attendance. The DWP attended a recent Wiltshire forum which Salisbury foodbank found useful.

41. We recommend the DWP investigates Universal Credit arrears and administrative delays and ensure clients are aware of flexibility on payments as well as speeding up the delivery process and ensuring claimants do not have automatic deductions or reductions leaving them on low or no income.

42. We call on the new committee to act on the advice of the previous committees' report [Benefit sanctions policy beyond the Oakley Review](#) that expressed concerns around the efficacy and impacts of the current sanctioning system.

The Trussell Trust would welcome the opportunity to provide oral evidence to the Inquiry.

ENDS

¹¹ West Cheshire's research 'understanding emergency food provision in West Cheshire can be viewed [here](#)

¹² Wandsworth foodbanks report can be viewed [here](#)

¹³ Recommendations relating to benefit deliver in [Feeding Britain](#) p51-53 and [Emergency Use Only](#) p7 have yet to be acted upon since their publication in 2014.

Appendix A

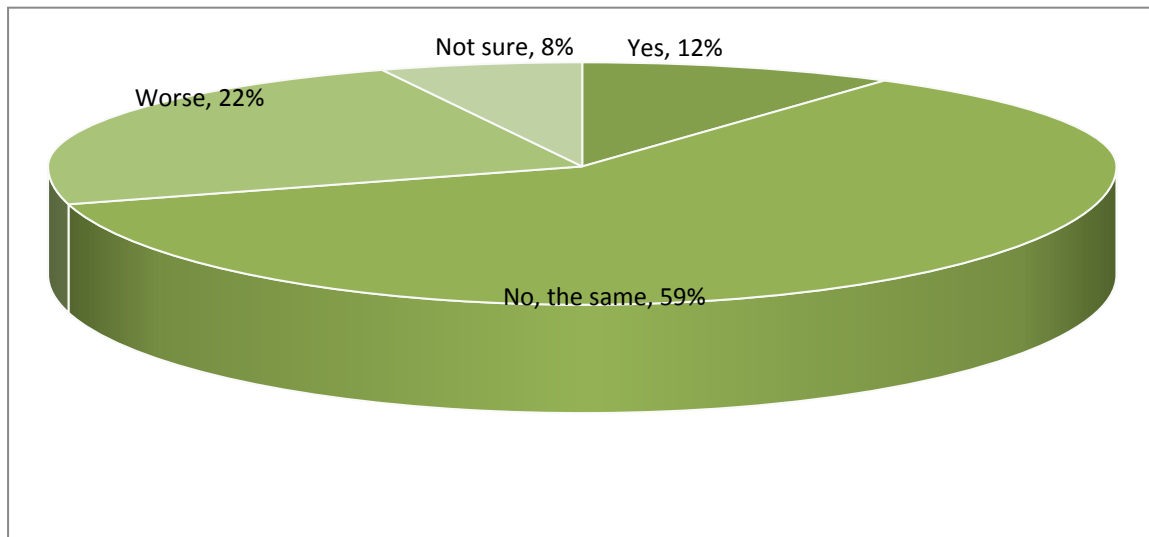
Survey results and interview extracts

Participating foodbanks and staff:

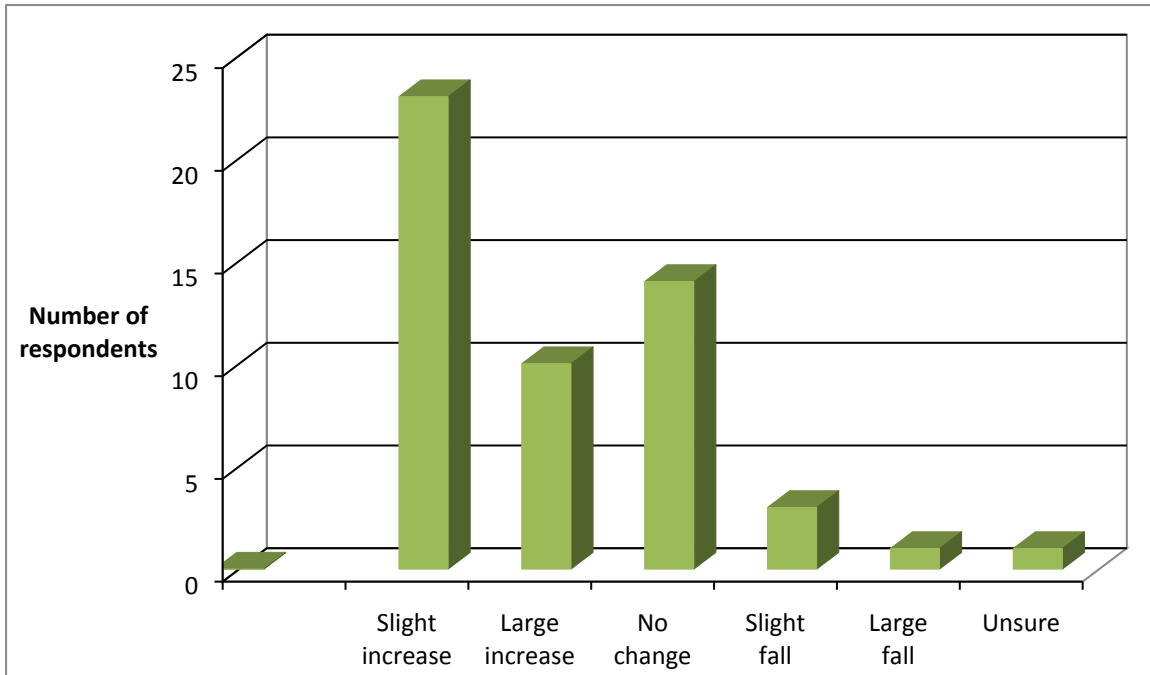
1	Angus	Alf	Collington	Manager
2	Barrow FB	Ann	Mills	Project manager
3				Assistant Project manager
	Bedford	Andrea	Badman	
4	Blaenau Gwent	Amanda	Davies	Manger
5	Bourne	Ann	Parry-Jones	Project Manager
6	Chesterfield Foodbank	Ben	Martin	Project Manager
7	Colchester	ANNE	BARNEY	VOLUNTEER ADMIN
8				Voucher Partner
	Ealing foodbank	Marion	McNeill	Coordinator
9	East Lothian	Peter	Dicker	Manager
10	Glasgow NW	Kyle	McCormick	Project Manager
11	Hertford and District Foodbank	Cheryl	Jackson	Trustee
12	Midlothian	Janice	Burns	
13	Morecambe bay	Annette	Smith	Project co ordinator
14			Ponsonby-	
	North Liverpool	Victoria	Martin	Foodbank Co-Ordinator
15	Tewkesbury	Jack	Lowe	Project manager
16	The Forest	Paul	Woodward	Manager
17	Wandsworth	Dan	Frith	Manager
18	West Cheshire	Alec	Spencer	Development Officer
19	York	Laura	Chalmers	Manager
20	Atherton and Leigh	Warren	Done	Project Manager
21	Knowsley	Sue	Torpey	manager
22	South Sefton	Debbie	Shelley	Manager
23	Thetford	Ali	James	Manager
24	Andover foodbank	Trevor	Sleath	Project co-ordinator
24	Arnold	Helen	Lloyd	Manager
25	Cardiff	Catherine	Williams	Operational Manager
26	Causeway	melanie	gibson	manager
27	Chichester District Foodbank	Joanne	Kondabeka	Project Manager
28	Clay Cross	Andrew	Fellows	Foodbank Manager
29	Cromer District	Ella	King	Operations Coordinator
30	Doncaster	Mark	Snelson	Manager
31	Epsom & Ewell	Jonathan	Lees	Manager
32	Hammersmith and Fulham Foodbank	Alison	Inglis-Jones	Trustee
33	Harlow	Duncan	Craig	Manager
34	Helston & the Lizard Foodbank	Ruth	McGurk	Coordinator
35	Hull	Sarah	Sidwell	CEO
36	Isle of Wight	Rusty	Adams	Office Manager
37	Kenilworth	Yvonne	Wheeler	Project manager
38	Kidderminster Foodbank	Maureen	Lewis	project manager
39	Medway	Ian	Childs	Project Manager
40	Merthyr Cynon Foodbank	Cleide	Correia	Project Manager

41	Norwich foodbank	Hannah	Worsley	Project Manager
42	Norwood and Brixton	Elizabeth	Maytom	Project Lead
43	Plymouth Foodbank	Eunice	Halliday	Project Co-ordinator
44	Portsmouth food bank	Martin	Mant	project manager
45	Slough foodbank	Sue	Sibany-King	Manager
46	Spencer Bridge Foodbank	Beverley	Heighton	Foodbank Coordinator
47	Stroud District	Will	Mansell	Manager
48	Vale Foodbank	Susan	Lloyd-Selby	Coordinator
49	Waterside	Jan	Hayter	Coordinator
50	West Lothian Foodbank	Kathleen	Neilly	General Manager
51	Salisbury	Louise	Wratten	Project Manager

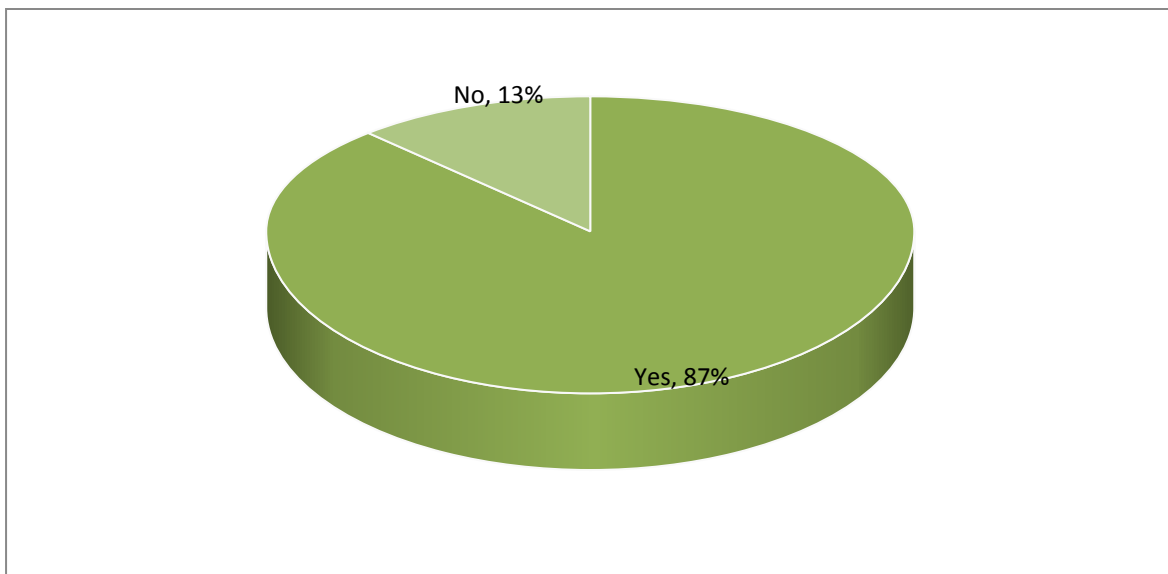
1. Have you seen / or heard by way of feedback from clients any noticeable improvement in JCP handling of benefit delivery, or handling of delays?



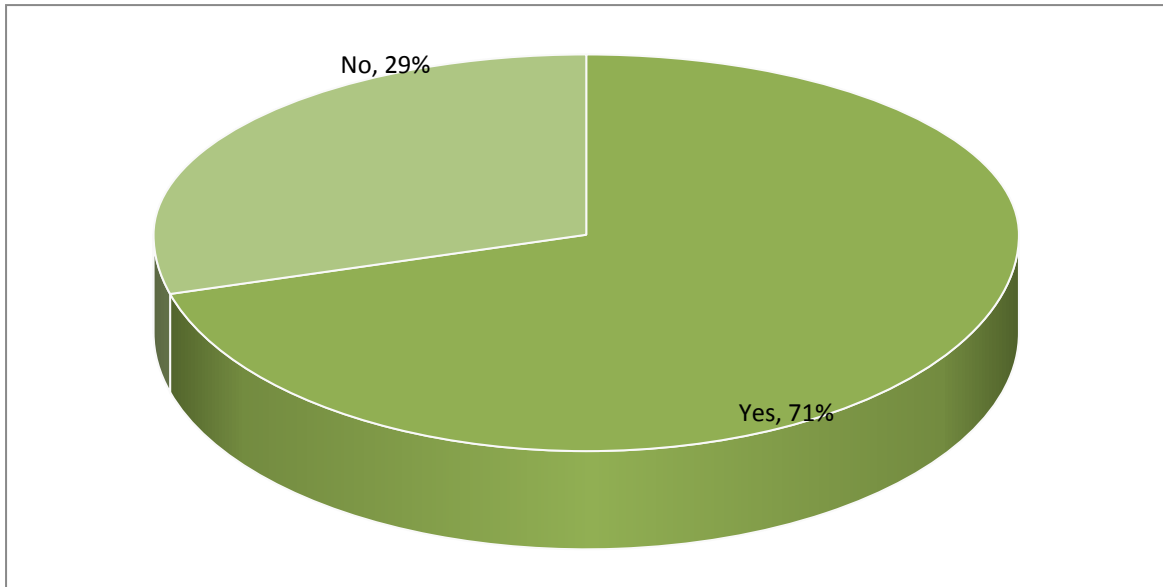
2. Have you seen an increase in the proportion of clients coming to your foodbank as a result of benefit sanctions over the last 12 months?



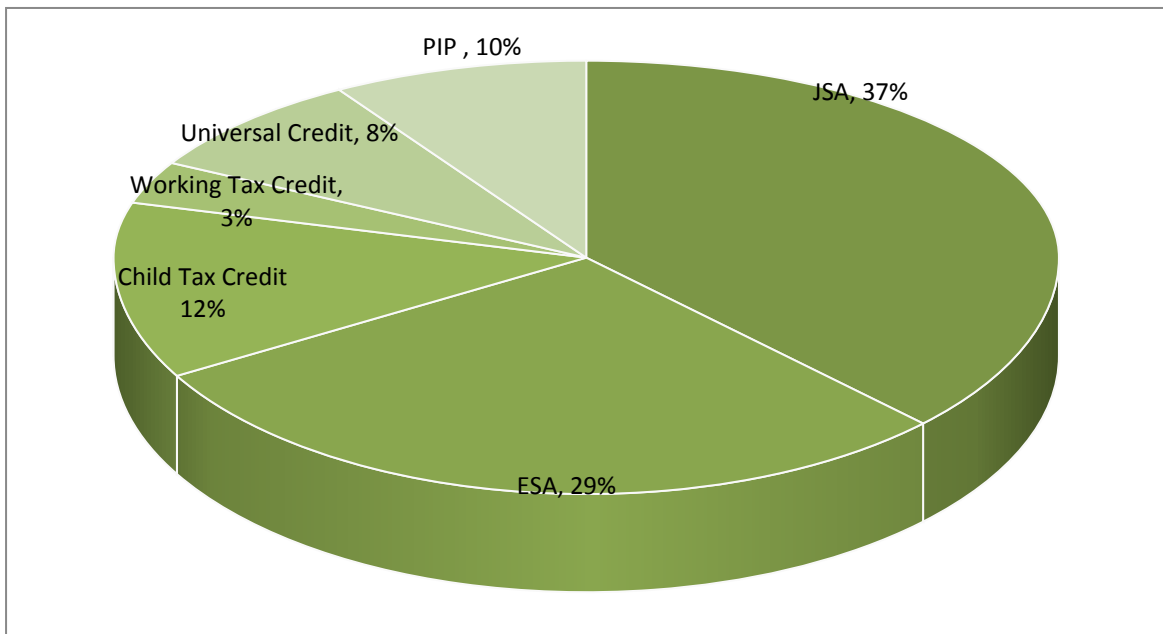
3. Are you seeing people sanctioned for seemingly unfair reasons? Eg. Going to a funeral instead of a job club, even though the client had phoned ahead to let the JCP know



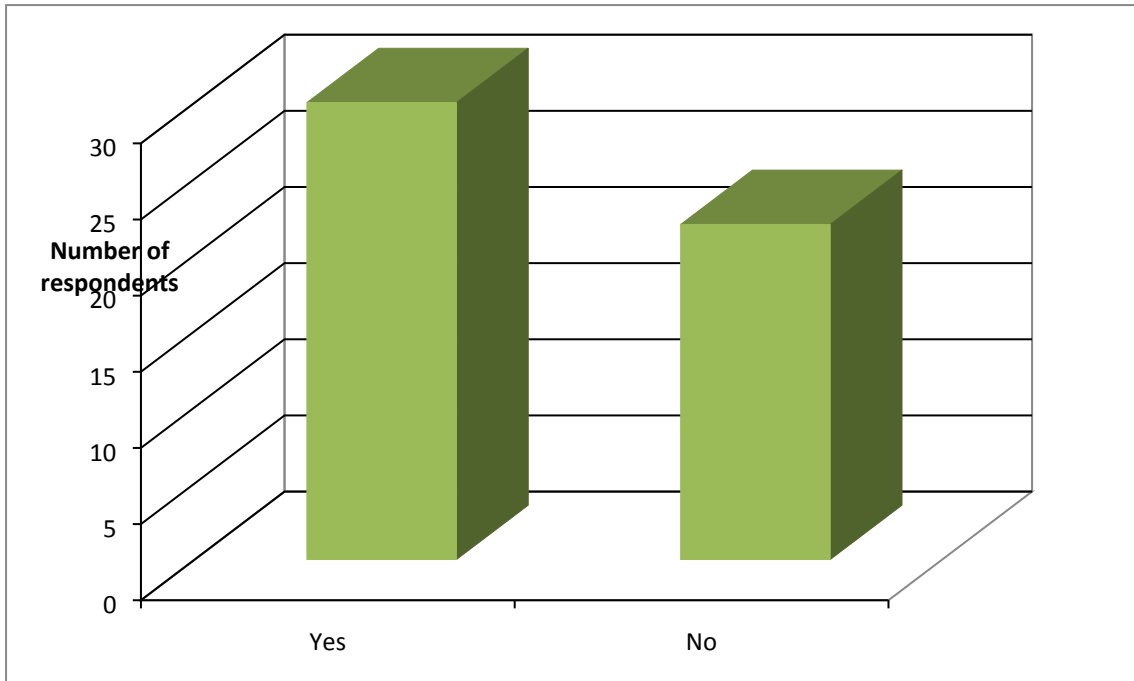
4. Do you have any local examples or cases illustrating problems with benefits delivery (Administrative delay or error, claiming process, speed of decision-making and delivery, sanctions) at your foodbank?



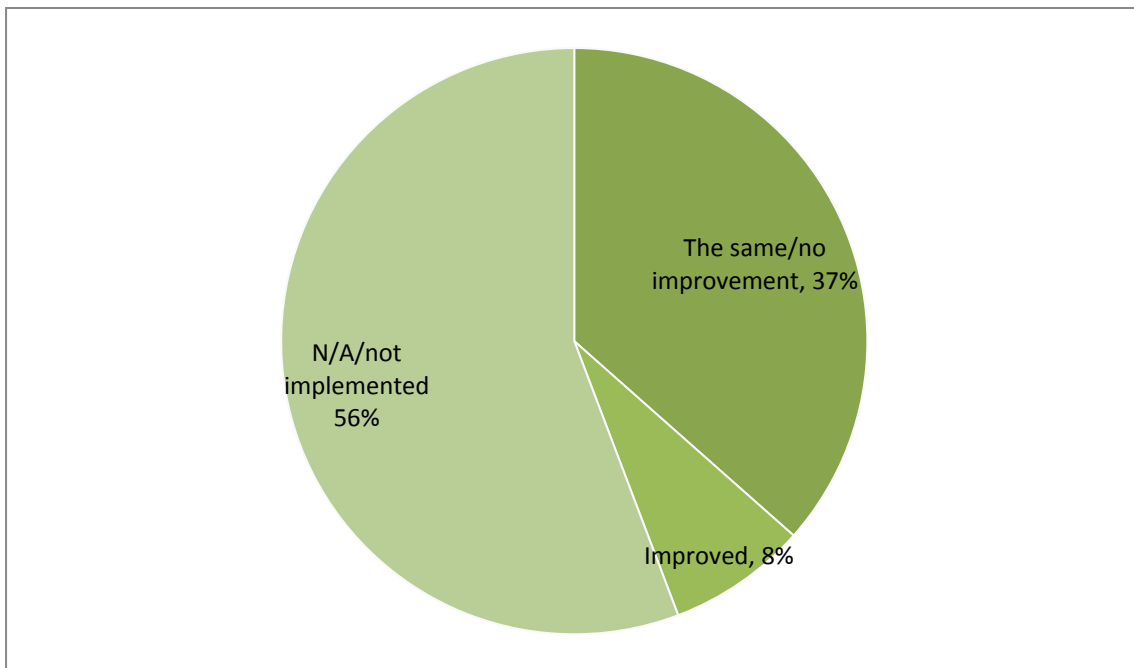
5. Which of the following benefit seems to have the most problems with errors or delays for clients who are referred to your foodbank? (can tick more than one)



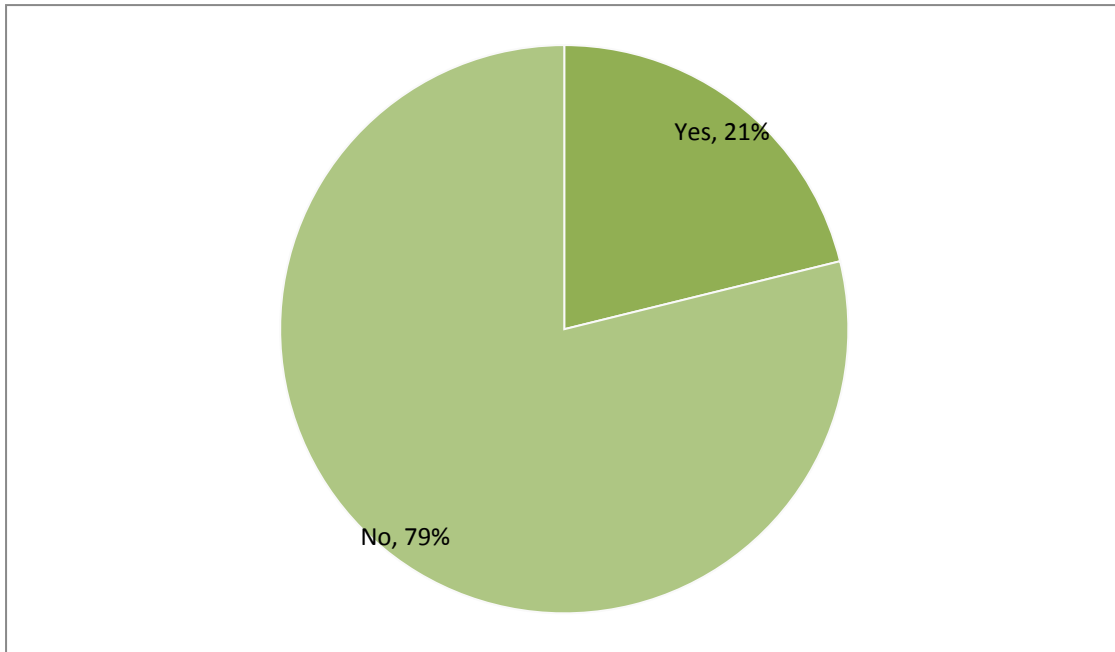
6. Are there similar (client) situations that create delays?



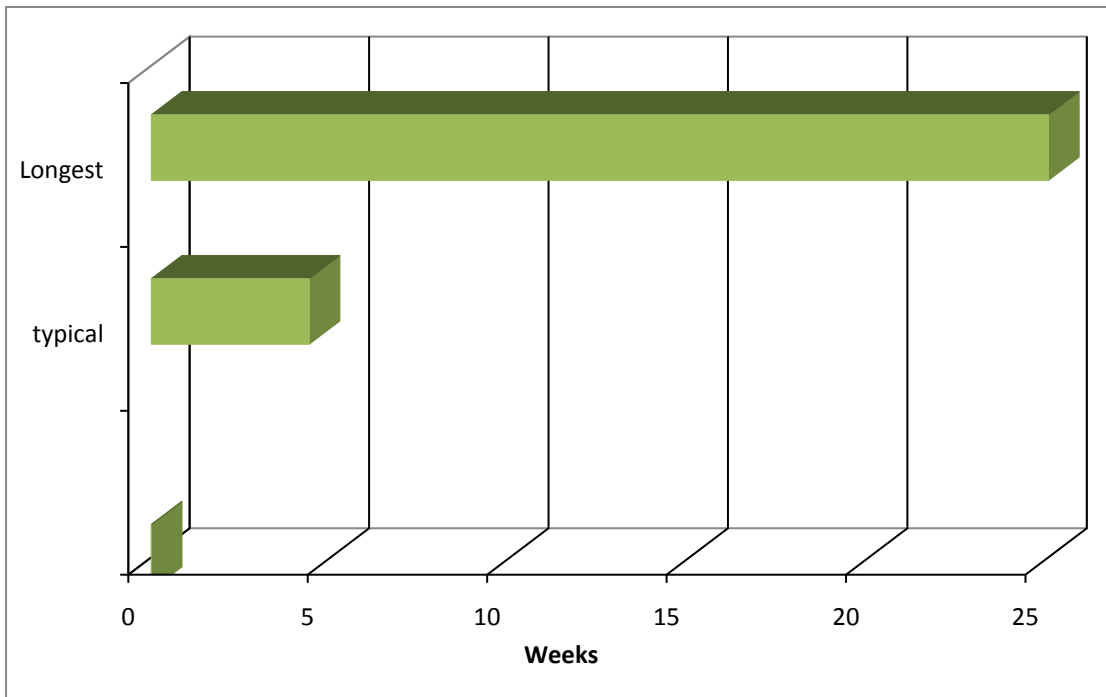
7. In your experience, has the introduction of Universal Credit (if it has been implemented in your area) improved or reduced the numbers of delays, errors and avoidable mistakes?



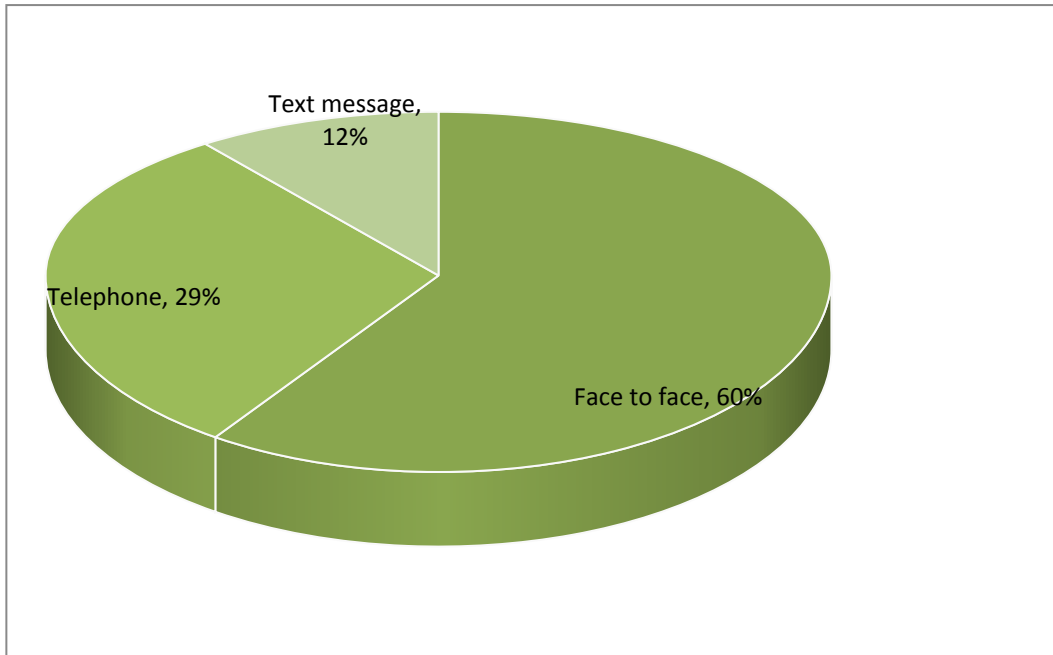
8. In your experience, when delays occur, is the emergency support offered by local/central government (such as STBAs) available and accessible enough?



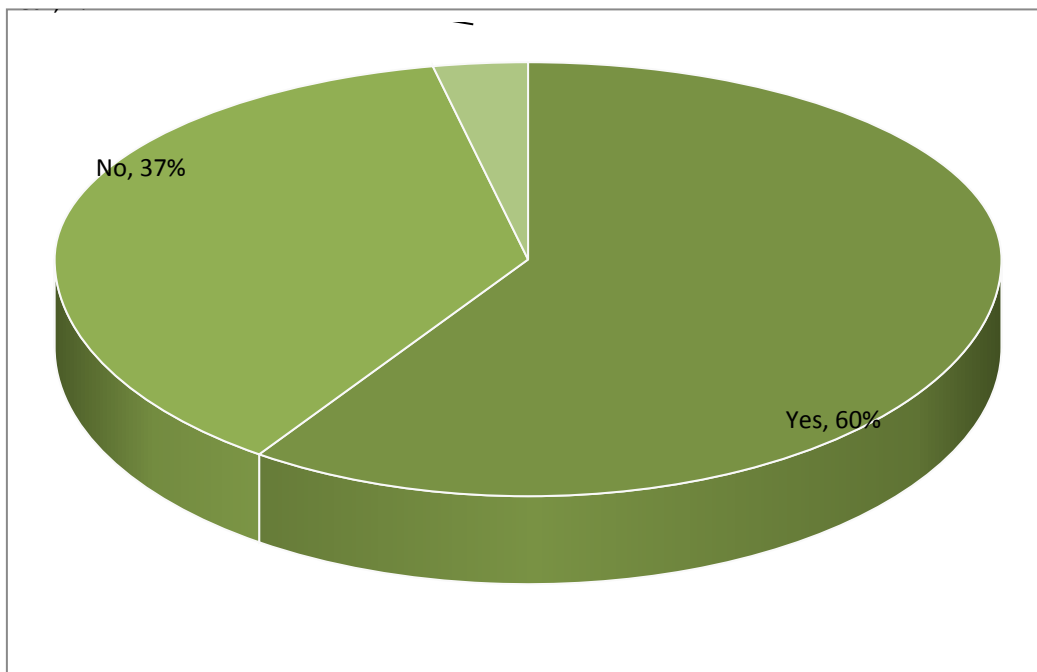
9. In your experience, what is the a) typical, b) longest time someone has been left waiting for a delayed benefit? Typical (in weeks):



10. To what extent do you feel improved communication from government departments to clients would reduce the numbers of people suffering from delays in, or reduced income? If so, what sort of communication would be most helpful? e.g. telephone, in person, face to face



11. Do you have a good relationship (s) with local JCP centres?



12. What effects do benefit delays have on people you see, other than not being able to afford food?

Negative impact on mental health	Physical health and relationships	Risk of criminal behaviour	Decreases incentive to work	Debt	Household and utility bills and transport costs
anxiety, depression; suicidal	strain between partners that led to domestic	stealing food	low self-esteem;	turned to illegal money	affordability of non-food items

thoughts; stress	violence			lenders	
anxiety, depression	Healthy diets suffer	Turn to crime Scavenge in supermarket bins	lack of self- esteem	fall into debt	Impact on other costs, especially housing, utility bills
Stress, deteriorating mental health	Affects health		Loss of self- worth	Immediate mounting debt.	paying gas /electric bill, household cleaning products, transport
Depression	self-harming		lack of confidence, lack of morale, lack of self-worth & feeling like they were always being judged	increasing risk of debt through likelihood of borrowing	problems with transport/trav el
Depression, loss of dignity	Affects family relations		loss of motivation,	Getting into terrible debt	inability to pay bills
Lack of self- esteem and depression	Family fragmentation.		Affects people's ability to job search. Loss of confidence	Rent arrears / arrears increase Use of short term loans at high rates of interest	can't afford travel costs to job interviews and take their children to school etc especially if they live
Mental health effected, loss of hope and self- worth as thought that no one cares	Miss out on having children from estranged relationships as they cant provide food for them.		Feel demoralized, lack of hope, angry and frustrated	Increase borrowing and therefor require feeding at a later date due to debt. Getting into arrears on council tax, bedroom tax.	No heating
Stress	Effects on family, children.		low self esteem	spiralling debt	Creates problems in providing clothing for family and affording energy.
Demoralises and depresses people	relationship breakdown		Very demoralising.	Pushes them (often further) into debt	many implications with regard to bills: rent,

					council tax etc.
They lose their self-respect and confidence when they have to come and ask for food, coz they feel very vulnerable , makes them angry and resentful	relationship breakdowns		Loss of self-esteem	concerns about rent and rent arrears as well as finance and debt issues.	kids not getting to school as there is no fuel for the car, missing appointments with support agencies or foodbank because they have no money for transport.
Increased Stress Depression Illness	Family fragmentation		They get very cross, frustrated, lose faith in the system	debt eviction	Lack of heating/cooking facilities - cannot travel
Anger. Depression. Humiliation	isolation		People feel worthless or that they are in the wrong	housing costs mount up. Debt	Selling off household items. No 'treats' or days out for kids
Causes depression, stress & anger. People feel that they get no help in between jobs	Isolation; can't afford to do anything / go out; impact on family and friends trying to support them with food and other costs. Massive implications on mental health.			borrow money from friends or loan sharks.	Not been able to pay bills so get penalised
Mental health problems, low self-esteem.	resort to alcohol			unable to keep up with bills etc	Unable to pay bills, fuel etc.
Stress					No gas or electric; late rent and mortgage payments bailiffs
depression , lack of self esteem					fear of eviction and homelessness
Stress and anxiety					unable to heat, light or cook
Mental health; despair anger					Cannot pay energy bills, no money for transport to get to appointments, which creates a circle of issues.

					At this time cannot afford new items for start of school.
stress, depression.					fear of losing their homes, can't afford to cover fuel bills. Fear not being able to afford fares to work or school
Mental health problems					Loss of telephone, IT connection. Loss of utilities via key meter. Travel - to appointments or to use public IT systems.
People are stripped of their dignity, they feel demoralised, demotivated, increased stress and anxiety, deteriorating mental health					
Many do not know when the benefit will come so are very stressed.					

Appendix B:

B1 JCP relations

Interview with Alex Howell, Salisbury foodbank volunteer and Trussell Trust More Than Food project coordinator:

“My example comes from being present whilst Louise (Salisbury foodbank project manager) was having a phone conversation with the local JCP. The JCP had referred an individual to the foodbank on multiple occasions, and when Louise had questioned the client about this, the client revealed that they were not receiving any benefits from the DWP or working alongside them, they were just going to the JCP to get vouchers. When Louise explained to the JCP that the whole idea was that the voucher was intended to be issued alongside support from the referral agent, it became apparent that the JCP staff were under the impression they were the only ones who could refer people to a foodbank.

On the flip side, I have a good story about JCP staff too. I received a call from someone at the JCP who had a client in front of them and were worried about them because the client had mental health issues but the client wasn't receiving help, even though they were really struggling with money. The person who rang asked me if it would be ok for them to accompany the client to the foodbank as they were worried about their wellbeing. I explained that this was of course absolutely fine. Despite it being a 4 minute walk, this is the only occasion in over a year that I worked at the foodbank that any JCP staff came to the foodbank that I'm aware of, it was really heart-warming to see.

I think both examples demonstrate a need to improve understanding and communication internally as to what a foodbank is, why it is there and the DWP's relationship/arrangement with foodbanks."

In this case, Salisbury foodbank and the JCB worked to resolve the issue.

B2 JCP relations (cont'd)

Interview with Louise Wratten, project manager, Salisbury foodbank

"The client in this example had not received the right help for housing and needed additional support so speaking to the Job Centre we were able to explain to them that the client might be best helped by a housing agency referral partner rather than just sent back again and again for emergency. Unfortunately this is a common issue. This stems back to April 2013 when a change in benefits delivery meant that food voucher assessments changed team.

I had previously been in to explain the work of the foodbank as the job centre have regular sessions. This was useful and something we would welcome the opportunity to do more of and recommend JCPs offer this in other areas. As part of the CAB advisor training they come to the foodbank centre and spend 15-20 minutes with us to find out a bit more, so we would also recommend that the JCP ensure their job coaches do this.

Around the time of incident where a member of Salisbury FB accompanied a client to the FB centre, the JCP invited the foodbank to attend a comms meeting where they could explain to work coaches the work of the foodbank. Communications meetings are held weekly in JCPs and are sessions where partner organisations are invited to come in to explain their services and therefore improve understanding & collaboration.

We encourage JCPs to first signpost to the support agencies most able to help the client rather than immediately for food vouchers."

B3 Universal Credit roll out:

Interview with Sue Torpey, project manager Knowsley foodbank

"We have seen significant increase in Universal Credit cases. The biggest problem seems to be with the people transitioning to it having been on JSA. People going onto it are suffering delays in payments that lead them to being referred to a foodbank – though not usually by our local JCP itself, we don't have much contact with them.

In one example a client who was on JSA, got a job, but then his company went bust so he had to sign on to Universal Credit. He was in work 6 weeks but then had to wait 9 weeks to get his welfare payments started again.”

As typically with Universal Credit you are paid 4 weeks in arrears and it takes two weeks to process it, this means for many of our clients the reality is at least six weeks without benefits if they start on it.”

We’re still looking for cases of people who report being helped by Universal credit, after starting on it then moving into a job. At present we primarily deal with the issues around starters facing lack of income as they wait for Universal Credit payments to begin.”

B4: Universal Credit roll out:

Interview with Debbie Shalley, project manager, South Sefton

“We haven’t yet noticed a big change directly attributable to Universal credit, they are mixed in with other issues such as sanctions, delays and benefit changes.

Universal Credit is so far primarily an issue at the point of starting up. A client on it might need help for a couple of weeks due to being in arrears and processing delays. We have a scheme with Sefton Council called emergency limited assistance scheme (ELAS) which helps people in this situation.

Using this they can go online, fill on form in, give their NI, get a benefits check and they can get electric and gas topped up at the same time. The Council is providing a welfare officer who helps to advise people on how to use this, he has been here for about two years and are helping with cases. He is excellent and we couldn’t do without him.

Due to this signposting and close working with the Council between 52-59% of the vouchers referrals come from there.

There is a gap with Universal Credit starts, but the Council is doing a good job of resolving this, we work directly with them rather than the JCP.

Historically since the benefit changes and benefit delays have come a large number of cases have come. Right now we’re seeing less individuals overall but more families needing long term support due to benefit reductions, changes in tax credits, sanctions and other issues.

With regards to sanctions, we are getting more and more vulnerable people in, who simply don’t know how to use the system, have mental health problems, or other complex issues that mean that they cannot cope with the sanctions.

They often don’t get told when they are sanctioned. Then the DWP are telling the local authority that their benefits are being stopped and due to computer system the local authority are stopping Council tax and housing benefit.

People a lot of the time say they never got a letter to tell them they are sanctioned or that their benefits are being stopped. What I think is the worst thing with this is that sometimes due to administrative error they are getting contradictory tasks, e.g. one JCP staff member will put them on a training course the other side of the Mersey 9-5 and then a different member of staff

will say to them they have to come off the course and sign on 11am on the same day. It is impossible for them to be in two places at once, but they will be sanctioned for missing either of the appointments.”

B5: Issues with benefit delivery:

Andrea Badman, Assistant Project manager, Bedford foodbank

“One story that springs to mind is a client who came along to the distribution centres. He had ended up being sanctioned as when the JCP put his data onto the system they accidentally pressed delete. His support worker verified this for us. He had to go through an appeal process even though it was a mistake by the JCP.

We’ve had people with a court case on the same day, who may have to attend that and are then sanctioned because they’ve missed their own appointment on the same day.

In another case we had a women with depression who finds it hard to get out and she had not gone to her training session and was sanctioned. She finds it hard to get out and has a young child.

You need people to take responsibility, but when someone has a small child you don’t want them affected by the household not having income.

Universal credit impacts are hard to measure as it only came out in April in Bedford so it is difficult to say yet here what the impact is.

B6: Issues with benefit delivery:

Sarah Chapman, trustee, Wandsworth foodbank and co-author of ‘Experiences of Hunger & Poverty in the London Borough of Wandsworth’

JSA / ESA

“We have people who been on ESA, have just missed the threshold, for example being on 14 points. Their health remains the same but they no longer qualify due to the fit for work assessments or being told to switch JSA but then not being eligible for that benefit for one reason or another. So they fall through the cracks. We have seen more of this sort of issue in the last 12 months.

One male client for example had been on ESA a year, then told he had to go on JSA, because he was homeless and couch surfing he did not have a CV on him. He was told by the job centre that he did not qualify for either, so statistically he would not show as a JSA, ESA claimant or recipient of a sanction but someone coming off the benefit. The reality was he was a vulnerable person who was not in receipt of benefits at all.

The outcome of this decision in this particular case was that he tried to commit suicide.”

Mental health

“We are really concerned about the two-way detrimental effect of poor mental health for many of our guests - both being a causal factor in crisis (eg sanctions) and a result of crisis (poorer mental health because of stress etc.).

For example there was one vulnerable person I attended a job centre plus appointment with as she was vulnerable, frightened and was not going to attend, which would have resulted in a sanction.

When I attended the appointment with her she was told she was to join a work related activity group. When I asked if this was really appropriate given her situation she said she agreed with me – but the computer was telling her to. The client at this time did not have the capacity to.

There is quite a lot of useful information gleaned from our voucher data, guest interviews and Voucher Partner questionnaire, particularly in p14-24 on drivers of local food poverty in our Wandsworth report.

Another example of a client sanctioned had poor mental health, learning difficulties and was left without food or support. He was diabetic and hadn't been offered a hardship payment. The result was he had an ambulance called out and ended up in hospital for two weeks following this, costing thousands of pounds in medical fees having been made so ill by being unable to eat.

We have a partnership with the CAB and have an adviser based in the foodbank. This is a two year funded position with CityBridge trust. She (the adviser) has been a great help, particularly helping clients sort out benefit related issues.

The Council offer a local welfare assistance scheme but only to people who qualify for benefits, not to those experiencing sanctions, delays or changes. But the people most in need are those having these issues with their benefits and therefore they are not eligible.”

B7: Issues with benefit delivery:

Ali James, Project Manager, Thetford foodbank, (longest reported case of benefit delivery in our survey, a client was waiting for 65 weeks)

“We had a couple of lengthy cases, the longest being 65 weeks.

The client in question did not receive his assessment claim (from ATOS whilst they were still doing the back to work assessments). He finally phoned after not receiving mail, which had gone to a different address, but was told he had missed his appointment and lost his benefit. The case was batted back and forward between ATOS and JCP and no-one wanted to anything about it.

He subsequently had two strokes, but even after a long period of ill health was unable to get any resolution with his case.

The case was only eventually resolved when a local housing association intervened. A member of staff sat on the phone all afternoon being batted between ATOS and JCP and finally managed get him back onto the benefits he was eligible for.

The foodbank did what we could for him and offered him ongoing support during this time. The case really demonstrates a need for some sort of external support for vulnerable people when the system fails them.”

B8: Benefits delivery, Universal Credit and sanctions

Kevin Peacock, Development Manager, North Liverpool foodbank

North Liverpool foodbank has a debt advice centre running in the same church and we spoke to both the centre and the foodbank.

The majority of our foodbank clients still come through our door for issues related to benefit delays or sanctions. Our perception is that the transition onto Universal Credit has not yet resulted in increased demand – above that seen in JSA / ESA.

We would like to understand more about sanctions. We hear people say they have been sanctioned all of the time – but the DWP figures locally show low numbers of sanctions. This could indicate a few issues a) people say sanction when they mean delay, b) people are sanctioned via work programme and not DWP, or c) figures do not reflect the reality. We have not undertaken extensive research into this issue, but would welcome such work.

We remain concerned with people's ability to budget and manage their money over the period of a month. It is too early to assess the impact of UC in this regard. We have seen a shift in the profile of our debt clients – away from short term consumer debt and into longer term complex priority debt. We are concerned that people are covering inconsistencies in income using debt – we are not likely to see the impact of this until people have exhausted their credit options. We will be tracking this issue over the coming months.

Another concern we have is when and how decisions are made on case reviews . Anecdotally, there seem to be two issues:

- Firstly, decisions are made on the repayment of arrears without the prior understanding of the client. We have clients where decisions on their arrears on utilities and housing are made by DWP. Normally, you'd go to the job centre, sit down with your advisor and negotiate depending on your circumstances. But the process of deciding what is paid from Universal Credit seems to be increasingly done remotely (by admin centres) and not between the client and adviser. This seems to be against the spirit of empowerment that Universal Credit brings - that the client is not able to manage their own money and (often with advice) make the decision on what / who they repay based on the priority of this debt – taking into account what they need to live.
- Secondly, and this is the ultimate outcome of the above, we have one client with a zero balance, after housing, arrears and sanctions were taken out at source.

We question whether it is right that an individual should ever receive a zero payment? We appreciate the client may have been justifiably sanctioned or have substantial previous debt, but leaving them with no money at all is not helpful and simply pushes the problem elsewhere.

We see an increasing number of flexible working hour contracts – and some people with multiple such contracts. This causes significant complexity; an individual's income might vary substantially from month to month, and anecdotally, where a person earns well one month, it might be an extended period before their universal credit payment is adjusted upwards. For example one client works has two jobs, one as a security guard and one as a translator, both on zero hours. The system has real trouble catching up with him as he could have 20 hours one week no hours another week. This means he keeps having his benefits reduced on weeks he has no hours.

We don't yet have other examples of this at present, but we are concerned that zero hour contract or flexible hour's contracts can be complex and Universal Credit needs to react to changing circumstances for people in this situation or self-employment if it is to deliver benefits fairly for them.