

Financial insecurity, food insecurity, and disability: the profile of people receiving emergency food assistance from The Trussell Trust Foodbank Network in Britain.



Trussell Trust food banks gave over 1.18 million three-day emergency food supplies to people in crisis in 2016/17, a new record high. In response to rising numbers receiving emergency food parcels, The Trussell Trust Foodbank Network commissioned a systematic survey across their food banks to learn more about who is using them and their circumstances.

In the first nationwide survey of its kind, over 400 households from 18 Trussell Trust food banks were surveyed to gain new insights into their household characteristics, economic circumstances, food insecurity, and health.

Key findings

- Households using food banks face extreme financial vulnerability. All food bank users had, in the last month, an income well below the threshold for low income. More than 1/3 of households experienced an income shock in the past three months and over 2/3 reported unexpected and rising expenses during the same period.
- Almost half of households reported their incomes were unsteady from week to week or month to month.
- Half of households included someone with a disability.
- Lone parents and their children constitute the largest number of people receiving help from food banks, though single male households are the most common household type.
- Over 78% of households were severely food insecure. For a majority of households, this was a chronic experience, happening every month or almost every month over the past 12 months.
- Food bank users experience multiple forms of destitution – 50% had gone without heating for more than four days in the past 12 months, and 1 in 5 had slept rough in the last 12 months.

Background

There has been growing concern about the rapid rise in people seeking help from food banks in Britain since 2010 (Forsey 2014). While case studies and qualitative research have provided insight into the economic vulnerability, financial problems, and severity of food insecurity experienced by people using food banks, to date, no studies have been conducted using systematic sampling methods to learn more about the characteristics of people using food banks, the nature of their financial circumstances, and the scale and severity of their household food insecurity across Britain.

This study, based on a large, representative sample of Trussell Trust food bank users, aimed to fill this gap by:

- Describing the socio-demographic and economic profile of people receiving food parcels.
- Understanding food bank clients' access to social security, where gaps in support may exist, or where support may not be sufficient.
- Exploring the prevalence of recent short-term income and expenditure shocks, and describing the causes of these shocks.
- Understanding the severity and chronicity of household food insecurity and other material hardships.
- Exploring the prevalence of health conditions and disabilities and assess how these affected activities of everyday living.

Findings

Socio-demographic and household characteristics

The most common household type using food banks were single male households (39%), followed by lone mothers with children (13%) and then single females (12%). When we compare the profile of children and adults using food banks to the profile of adults and children in the low-income population, we see that lone parents and their children are notably more likely to use food banks, suggesting

that, even compared to the low-income population, lone parents and their children are particularly vulnerable to needing food banks. We observed that children from households with three or more children were also over-represented among food bank users compared to low-income children in the whole population.

“Lone parents and their children are particularly vulnerable to needing food banks.”

Health conditions and disability

An important part of the profile of food bank users is how many are living with health conditions and disability, either themselves or through a household member. About 64% of respondents had a health condition, and 17% also had a family member with a health condition. Another 5% of respondents did not have a health condition themselves, but someone in their household did.

Mental health conditions were most common, affecting about 1/3 of households in the sample. After mental health conditions, respondents reported respiratory problems, back and neck problems, and heart and circulation problems.

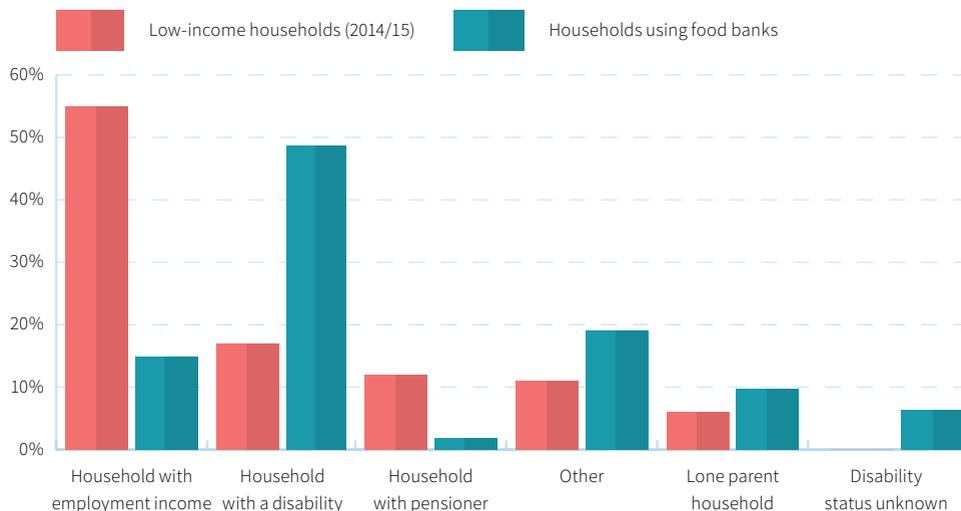
Over 50% of households were classed as having a disability. This was based on responses to a question about how their health condition impacted their day-to-day activities, consistent with the definition used in national surveys.

“This suggests that, among low-income households, having a disability makes households particularly vulnerable to needing to use food banks.”

When we compare the profile of low-income households from national survey data to the observed profile of households using food banks (Figure 1), we see that after accounting for economic status, households with a disability are over-represented by about three times amongst food bank households. This suggests that, among low-income households, having a disability makes households particularly vulnerable to needing to use food banks.



Figure 1: Compared with low-income households in the general population, low-income households using food banks are more likely to contain someone with a disability.



Notes: Categorisation of low-income households and population frequencies are from Tinson, Ayrton et al. (2016). Categories are mutually exclusive. These were applied to households in the study sample. Households classified with a disability are those not in work and who do not contain a pensioner. Lone parent households are those that do not include someone with employment, a pensioner, or someone with a disability.

Economic status and benefit receipt

Approximately 2/5 of food bank users were receiving Employment and Support Allowance (ESA), a benefit payment for people who are unable to work due to illness or disability. Most were claimants in the ESA work-related activity group. Jobseeker's Allowance (JSA) claimants were also over-represented among food bank households.

One in six households in our data had someone in work or receiving income from employment. Most households in employment had someone working part-time or self-employed. The absence of people in full-time work suggests

that full-time employment is protective against the need to use food banks, while underemployment or insecure employment may put households at risk of needing to use food banks.

“needing to use food banks during this time highlights the economic vulnerability of households who are waiting on benefit payments to arrive.”

Over one-third of households were currently waiting on a benefit application or benefit payment they had recently applied for. While some had only recently filed their applications (i.e. 20% had made their application within the past two weeks), for the majority, it had been 2-6 weeks since their initial application. Most were waiting on decisions or payments for Employment Support Allowance or Jobseeker's Allowance. The fact that they were needing to use food banks during this time highlights the economic vulnerability of households who are waiting on benefits to arrive.

Household incomes and financial insecurity

The financial vulnerability of households using food banks was clear when we looked more closely at their financial circumstances. Household incomes in the past month were very low. After income equivalisation (Department for Work & Pensions 2017), most households reported incomes in the range of £100 to £500 per month; the average income of the sample was £319.43. About 16% of households reported having no income in the past month.

For over 1/3 of households, income in the past month was less than it had been three months prior, indicating a recent income shock. The most common reasons reported for income losses were loss of a benefit (21%), benefit sanction (17%), benefit transition (16%), change in benefit allowance (15%), or job loss (14%).

Over 40% of households reported having unsteady incomes, that is, not being certain how much they will receive from week to week or month to month. This was especially common among households with adults who were self-employed and unable to work for other reasons.

Alongside the challenge of low and unsteady incomes, over 2/3 of households reported experiences of recent expenditure shocks or rising household expenses. These included rising household bills or rent (28%), rising food expenses (25%), unexpected transportation expenses (14%), and/or rising expenses attributable to a new health condition (10%).

Other signs of financial struggle were also highly prevalent. About 31% of households were one to two months behind on bill payments, and another 27% had fallen even further behind. About 13% of households were finding it fairly difficult to make minimum payments on an outstanding loan, while an additional 23% were finding it very difficult.

Household food insecurity, food bank use, and other indicators of material deprivation

It was clear that food bank users were unable to make ends meet and were falling further into financial hardship. This had clear consequences for their material well-being; they were frequently food insecure and often going without basic essentials.

Using a standardised measurement tool (Tarasuk, Mitchell et al. 2016), 78% of households were classed as severely food insecure over the past 12 months (Figure 2). In short, respondents were cutting back on food intake, experiencing hunger, and/or going whole days without eating because they lacked enough money for food. Compared to recent national data from the 2016 Food and You survey (Bates, Roberts et al. 2017), the prevalence of food insecurity among food bank users was 11 times that observed in the general population (88% vs. 8% moderate/severe food insecurity).

This was not a fleeting experience. For most food bank users, severe food insecurity was a chronic experience, occurring at least once in every, or almost every, month in the past year. Some of these households used food banks frequently in the past year, but for more than half of them, food bank usage was new or had only occurred in the past three months, suggesting a long period of time experiencing food insecurity before receiving food from a Trussell Trust food bank.

Alongside food insecurity, households also experienced other forms of destitution (Fitzpatrick, Bramley et al. 2016). Over 50% indicated they were unable to afford to heat their home for more than four days in a month and/or being unable to afford essential toiletries. Homelessness was also very prevalent; about 3% of respondents were sleeping rough, and another 20% indicated they had done so in the past 12 months.

Conclusions

Households referred to food banks are an extremely vulnerable population. Our findings highlight the depth of poverty, insecurity of incomes, and experiences of food insecurity and material deprivation amongst this group. We have also shown that people over-represented among food bank users are those with disabilities, lone parents and their children, and single male households.

These findings raise questions about the cost of living and whether the current social security system is meeting people's basic needs. Firstly, are levels of benefit support sufficient to ensure that all households relying on this income can always meet their basic needs? Our data suggest that this is not the case, especially for people who have disabilities and are relying on benefits. Secondly, for people in work, does this promise an income which meets their basic needs and that of their dependents? Our data suggests that insecurity and unsteadiness in income means even those in work can experience not having enough money for food.

The profile of people using food banks highlights particularly vulnerable groups in the population, namely people with disabilities, lone parents, and large families. These are groups who have been impacted by changes to welfare support (Hood and Johnson 2016, Equality and Human Rights Commission 2017) and increased conditionality (Watts, Fitzpatrick et al. 2014), and their presence in food banks suggests that they are no longer receiving adequate levels of support. As of April 2017, new benefit changes were introduced which are likely to mean that these groups will now be more financially vulnerable than at the time of this research (Hood, Keiller Norris et al. 2017).

The severity of poverty observed and what it means for people's ability to acquire sufficient and adequate food is a serious public health concern. It means household food insecurity should become a cross-departmental priority in the UK. This must include regular monitoring of food insecurity in the population to understand who is at risk and how this problem might be addressed over time (Taylor and Loopstra 2016).



In conclusion, this unique survey has called attention to the financial vulnerability of people using food banks and what this means for their material well-being: severe chronic food insecurity and destitution. This work points to the need for upstream intervention to address the financial insecurity and insufficiency of people at the lowest end of the income distribution.

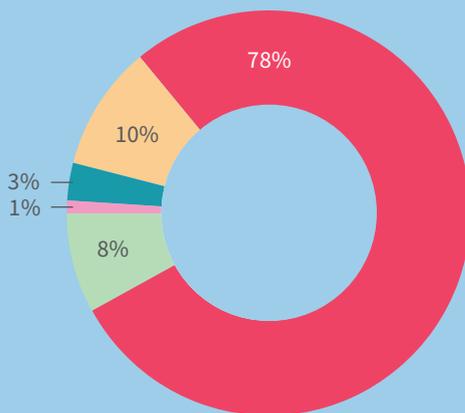


Figure 2: Household food insecurity status

- Food secure
- Severe
- Marginal
- Missing
- Moderate

Notes: Data are weighted sample proportions.

About the project

This report was a collaborative project between researchers at the University of Oxford, King's College London, and The Trussell Trust Foodbank Network. It was jointly funded by the ESRC Impact Acceleration Account at the University of Oxford and The Trussell Trust. The research was designed and facilitated by Rachel Loopstra and Doireann Lalor, with support from Trussell Trust staff. A random sample of food banks was invited to participate in the study. This report is based on data from the

first 18 participating food banks, which were trained to implement and facilitate data collection in their own distribution sites. Food banks were in England, Scotland, and Wales. Over four-week data collection periods, food banks recruited a total of 413 households. This reflected a response rate of 71% of eligible households asked to participate. The full report on study findings and a technical report are available as free downloads from <https://www.trusselltrust.org/>

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