



# IT DOESN'T ADD UP

## Activity guide for facilitators

April 2023

# IT'S TIME TO GUARANTEE OUR ESSENTIALS

Universal Credit should offer support to anyone in need of help, but right now it's not providing enough to cover the cost of life's essentials, such as food, household bills and travel costs, with 90% of low-income households receiving Universal Credit going without.

The UK government must make sure the basic rate of Universal Credit at least covers life's essentials and that support can never be pulled below that level.

## BE PART OF THE CAMPAIGN

Join us in calling on the UK government to guarantee our essentials. We know change happens when more people understand an issue and you can help us build a foundation of knowledge in your community.

This activity helps build understanding of the change that's needed to social security so that it protects people from going without the essentials and having no option but to turn to a food bank.

## Instructions

*This activity could take between 20 minutes - 1 hour and would work best with a group of 5-15*

1. Print off the Receipt Activity page for your participants and ask them to imagine and complete their own weekly spend, as an individual adult, before adding up the total
2. Once completed, ask your group the following questions:
  - a. How challenging was it for you to work out what your weekly spend is?
  - b. How did it feel to see the total number?
3. Ask your group how much they think an individual adult will receive per week in Universal Credit
4. Reveal that, as of April 2023, the basic rate of Universal Credit will only be £85 a week for an individual adult and ask participants:
  - a. What's your reaction to learning the amount of Universal Credit an individual adult receives in a week?
5. Cut out and distribute the stories among the group. Ask individuals to read them aloud and discuss
6. [Watch this animation with your group](#)
7. Ask the group: How can it be right that the very system which was created to support us when we face challenging times is pushing people deeper into hardship?

## Take action

1. Share the animation on your own social media networks
2. Stand with us and join our movement for change: Become a campaigner with the Trussell Trust and join us in calling on the UK Government to guarantee our essentials. **Head to [trusselltrust.org.uk/essentials](https://trusselltrust.org.uk/essentials)**
3. Do the same activity with your friends and families, inviting them to become Trussell Trust campaigners too

## Share stories from people going without essentials

This activity encourages people to reflect on how they would survive on such little income. Combining this with the stories of people who have not been able to afford the essentials themselves is a powerful way to build empathy, but also understanding of why things need to change.

Feel free to print these stories out and place them on the table as part of the session you run.

*“If the social security system were adequate food banks wouldn't be needed. And that would be an amazing position to be in - to become unnecessary.”*

*Ben's story, who volunteers at Warrington Foodbank and receives Universal Credit*

*“Thinking back to this time I can still remember the burning pain I felt from not eating and always feeling cold.”*

*Deborah's story, a full-time carer who receives Universal Credit*

*“Imagine not having £1 in your purse when your child's tooth falls out, or sitting watching your child eat while your stomach grumbles with hunger.”*

*Caroline's story, a single mum in part-time work who receives Universal Credit*

*“A gentleman required food that needed zero cooking as he had no gas and no electricity, having turned them both off as he couldn't afford to pay for them.”*

*Kathleen, West Lothian Foodbank General Manager*

*“If I don’t eat anything, don’t turn the lights on, have a cold shower, and don’t go anywhere, I can probably live on that much. Just sit in a chair, in the dark, not being a human being.”*

*Victoria’s story, who needed social security payments to look after her family after a heart attack and a stroke*

## FAQs

### What is the Guarantee our Essentials campaign?

We’re campaigning alongside the Joseph Rowntree Foundation to call for an Essentials Guarantee which would embed in our social security system the principle that, at a minimum, Universal Credit should protect people from going without the essentials. This means:

- creating an independent process to determine the rate at which Universal Credit is set and ensure it is linked to the cost of essentials
- ensuring that the Universal Credit must at least meet this level
- ensuring that support can never be pulled below this level.

We have a strong foundation to build on the work of our incredible network in calling for change, as 66% of the general public think the basic rate of Universal Credit is too low and 72% support the Essentials Guarantee.

Our campaign is falling on fertile ground and in taking this activity into your community, you can be part of building greater understanding that helps us achieve our vision so that no one needs a food bank to get by.

### What is Universal Credit?

Universal Credit is the main form of social security or government support in the UK.

It is a monthly payment - or every two weeks for some people in Scotland - to help with living costs.

You're eligible for Universal Credit if you're on a low income or need help with your living costs, whether you are out of work, in work, or unable to work.

The initiative was introduced in the Welfare Reform Act 2012 to bring together six benefits within one scheme to ensure that everyone has enough money to cover their basic living costs.

### **What are 'the essentials'?**

Focus groups, including people receiving and not receiving Universal Credit, helped us and our campaign partners the Joseph Rowntree Foundation to define what is essential. It includes food and non-alcoholic drinks, electricity and gas, water, clothes and shoes, communications (including phones, internet and postage), travel and sundries (such as toiletries, haircuts, cleaning materials, bank charges).

It does not include housing costs, costs associated with children and additional costs due to being disabled, as these are covered by other benefits. As part of this campaign, we are calling for the UK government to set up an independent body to regularly work out what is essential and what this costs.

### **Why doesn't Universal Credit cover the cost of essentials?**

The UK government created Universal Credit to help people on a low income with their living costs. But the level of Universal Credit is not actually based on any calculation of essential costs. It floats completely free from the economic reality of people's lives.

From April, Universal Credit is only £85 a week for a single adult. Often people receive even less as they face deductions from their support which are automatically taken at unaffordable rates, for example to pay off debts to the government. Over half the people at food banks are facing these kinds of reductions at the very moment when they most need help.

The UK government can and must make sure the basic rate of Universal Credit is based on an assessment of what people need so it at least covers the cost of our essentials.

### **What is the Trussell Trust asking the UK government to do?**

We can't always deal with what life throws at us on our own, so we need to have a system that supports us all to afford the essentials while we recover from setbacks. The UK government must make sure the basic rate of Universal Credit at least covers the essentials, such as food, household bills and travel costs, and that deductions can never pull support below that level. Our research shows that the basic rate of Universal Credit needs to increase to at least £120 a week

to address the significant gap that now exists between the basic rate and what is needed to afford the essentials.

### **Having done this activity, I'm concerned about my finances. What should I do?**

If you're worried about money and struggling to afford essentials, the free helplines below offer personalised support:

#### *If you live in England or Wales*

Please call Help through Hardship for free to talk confidentially to a trained Citizens Advice adviser on: 0808 208 2138 (Open Monday to Friday, 9am - 5pm. Closed on public holidays.)

They can help address your crisis and provide support to maximise your income, help you navigate the benefits system, and identify any additional grants you could be entitled to. If needed, they'll issue you with a voucher so you can get an emergency food parcel from your local food bank.

#### *If you live in Northern Ireland*

Please call for free to talk confidentially to a trained Advice NI adviser on: 0800 915 4604 (Open Monday to Friday, 9am - 5pm. Closed on public holidays.)

They can help address your crisis and provide support to maximise your income, help you navigate the benefits system, and identify any additional grants you could be entitled to. The advisers can also provide specialist debt and budgeting advice to people calling the line. For more information, [click here](#). If needed, they'll issue you with a voucher so you can get an emergency food parcel from your local food bank.

#### *If you live in Scotland*

Please call Advice Direct Scotland on 0808 800 9060, or contact StepChange Scotland on [stepchange.org](http://stepchange.org) to get impartial and confidential money advice.