



EASY ACCESS TO ADVICE AND SUPPORT ON MONEY MATTERS

February 2024

INTRODUCTION

It's not right that increasing numbers of people in the UK today need to use a food bank because they can't afford to eat and pay the bills. People need to use food banks because they don't have enough money for the essentials. But all of this can change. We know what's pushing people to food banks, so we know the building blocks needed to end hunger for good.

We know the factors that make it more likely people will need a food bank. We know most people at food banks will face more than one of these factors, and we know the way these issues combine and interact can make someone's life even harder. So, while this briefing focuses on advice and support on money matters, the recommendations will have most impact when combined with the recommendations in our other building blocks briefings.

We need every part of our society to drive this change. Together, we need to make sure that we have a supportive social security system, along with decent, secure and rewarding work, and safe, secure and affordable housing.

In addition, we need dignified support for disabled people and people with health conditions, and support and recognition for everyone who provides care.

Finally, easy access to advice and support on money matters, readily available mental health and trauma informed support, and strong and inclusive communities are also essential building blocks to a future where no one needs a food bank.

Further information about all of these building blocks can be found on our website trusselltrust.org/building-blocks

SUMMARY

“Maybe more things could be offered rather than you having to seek them out. It gets overwhelming and you get to a point and you don't know where to turn. The help is out there but it's not always easy to find where to go or who to speak to. When people become unemployed, there could be more information at the start of that journey.”

(Hunger in the UK research participant, England)

Living on a persistently low income makes it much harder to cover essential outgoings. Nine in ten (90%) people referred to Trussell Trust food banks are behind with essential payments - most commonly with gas or electricity bills (41%), followed by Council Tax (37%), water (32%) and rent or mortgage costs (25%).¹

Unexpected events and emergencies are also much harder to weather for people with no savings or financial buffer. We know people referred to our food banks are also more likely than most to have exhausted support from family and friends, or to not have these support networks to turn to at all.

Not being able to meet these essential outgoings and facing the prospect of harsh enforcement action can damage people's mental health, making recovery much harder. A lack of access to affordable credit is pushing people to high cost and risky alternatives, where these problems are even more acute.

At the same time, large sums of social security and reduced rates for essentials go unclaimed each year. Getting the right support is difficult on a good day. It's so much harder when you're unwell, dealing with other worries, or have been hit by something life-shattering like losing a loved one. People on the lowest incomes have told us it can feel like navigating a maze. Negative experiences, such as not getting help when they ask for it, also make it less likely people will reach out for support again when they need it.

Advice services that are suitably funded and well-targeted can help people access the support they are entitled to, providing protection against going without the essentials. Our food bank network has already recognised that this is a key step towards achieving a future where no one needs to use a food bank, with over 70% of Trussell Trust food banks now offering free, high-quality advice and support with money, usually by partnering with specialist advice services in their community.

This advice has helped secure £75 million in financial gains for people experiencing hunger², making it a lot less likely that someone will need a food bank in the future.

However, no one should be forced to turn to a food bank in an emergency to receive advice about benefits, debt or other money matters. More than a third of people (36%) referred to a food bank in our network said they received no other advice from other services before coming³. We need to ensure people can access advice and support much earlier.

To build a society where everyone has easy access to advice and support on money matters, we need to ensure that:

1. everyone can access the right advice and support when they need it, with high-quality advice services that prioritise people on the lowest incomes.
2. everyone who faces a sudden unexpected cost, or income shock, which puts them at risk of falling into financial hardship, can quickly receive effective and dignified 'cash-first' crisis support, coupled with access to advice.
3. robust protections ensure that the collection and repayment of debt does not push people into destitution.
4. debt is never collected in a way which exposes people to undue stress or intimidation.
5. when people need to access credit, there are ample affordable credit alternatives to high cost and risky options available.

WHAT IS THE PROBLEM?

Living on a persistently low income means people have to borrow for everyday costs, increasing the risk of problem debt.

Insufficient income from work or social security often leaves people with no option but to take on debt to cover everyday costs. The fact that it is hard or impossible to save money when trying to survive on such a low income also leaves people far more at risk of hardship when financial shocks hit, such as having to purchase or fix appliances, or pay for repairs to cars. The only options to meet these unexpected or emergency costs tend to be going without even more of the essentials we need, or taking on debt.

Of people referred to Trussell Trust food banks:

- Over half (53%) have faced a large and unexpected cost that they had difficulty paying in the previous three months.
- Only 10% have any savings, compared to 65% in the general population. Of the people referred to food banks with some savings, most (60%) have less than £100.
- 90% are struggling with some form of debt or arrears (including borrowing, household bill arrears and benefit debt owed to government).
- People referred to Trussell Trust food banks are also more likely than most to face multiple forms of debt and arrears and to owe money to friends or family.⁴

“Because I’m not working, I’m only getting £165 a fortnight. I’m in debt, I can’t pay the HP [hire purchase] on the car, I can’t pay bills, I’m [in] arrears with rent. I couldn’t pay the internet.”

(Hunger in the UK research participant, Northern Ireland)

The design of the social security system drives unaffordable debt.

Debt to government is a significant driver of hardship and hunger. The Department for Work and Pensions deduct debt payments from people’s Universal Credit to repay debts such as advances used to cover the five-week wait for Universal Credit, historic benefit overpayments, and Council Tax arrears.

- Nearly half (47%) of people referred to food banks in the Trussell Trust network are regularly having their social security income reduced by automatic government debt repayments.
- This figure rises to 57% of people referred to food banks in the network who are in receipt of Universal Credit.
- Nearly one in four (37%) people referred to food banks in the Trussell Trust network are behind with Council Tax bills.⁵

Debt deductions for money owed to government also helps to drive people into other forms of debt. People with deductions are almost twice as likely to have fallen into other

forms of debt because they couldn't keep up with bills than people who do not face deductions from their Universal Credit payments.⁶

“Lots of things just culminated and we got behind on some bills which we have sorted out. Like the Council Tax we've sorted that out, we're paying that back, they've been very helpful. So, a lot of bills we're behind on and you try and pay everybody, and you're left with nothing.”

(Hunger in the UK research participant, England)

Lack of access to crisis grants and affordable credit is pushing people to high cost and risky alternatives.

Discretionary crisis support schemes providing non-repayable grants can help people experiencing a short-term financial crisis. However, the availability of this kind of crisis support in some parts of the UK is patchy, and schemes are not reaching everyone who needs them.⁷

Other forms of affordable credit, such as community lending and no-interest loan options, are also severely limited in many communities. At the same time, barriers continue to exist to mainstream banks and financial products for people on very low incomes, with people referred to food banks less likely to owe money on a credit card than the general population.

As a result of this, people referred to Trussell Trust food banks are more likely to owe money to risky and unaffordable creditors. People are more likely to be in debt to a pawnbroker, payday loan provider, doorstep lender, money shop or unlicensed lender such as a loan shark⁸. These are among the most problematic types of debt, with high interest rates and punitive enforcement processes.

“I did go the wrong way, in sheer panic, I did take out one of these doorstep loans. I had £300, ended up paying £642 back...It was a crisis. Thinking how I am going to get my children to school I hadn't got the fuel to put into my car.”

(Hunger in the UK research participant, England)

Problem debt, harassment and the prospect of enforcement action can damage people's mental health.

Being in debt can trigger a downward spiral in people's mental health and wellbeing, while poor mental health is also associated with being in debt in the first place.

Almost one in five (18%) people with mental health problems are in problem debt, making them three and a half times more likely to be in problem debt than people without mental health problems (5%).⁹ This link is stronger among people from ethnic minority groups experiencing mental health problems, who are more likely than white people to be in a household that is behind on bills.¹⁰

The ways in which debt is collected can compound these risks and make an enormous difference to someone's immediate ability to afford the essentials, their health and wellbeing, and their longer-term financial security. Damaging practices include high volumes of letters and calls which can create feelings of hopelessness and bailiff or sheriff officer's action.

Among people referred to food banks in the Trussell Trust network who were behind on any of their household bills, one in eight (13%) had experienced bailiff action compared to 7% of people in arrears across the UK.¹¹ Research by Citizens Advice found nearly half of people (49%) who come into contact with bailiffs experience long-term financial consequences, such as not being able to pay other bills because of bailiff fees, and 72% experience an impact on their mental health with many left feeling unsafe in their home.¹²

“Utilities people in particular are playing hard-ball at the moment. So you know, if you lapse on a payment they're straight onto you. And they will not only threaten...I have some arrears with [my energy provider], they're very happy to add to those arrears by charging you late payment fee, or threatening debt collectors and things like this.”

(Hunger in the UK research participant, England)

Large sums of social security entitlements go unclaimed each year, and advice services which can address this are underfunded and overstretched.

In total, it is estimated that *at least* £19 billion of support from social security and social tariffs remains unclaimed each year.¹³ Addressing low take-up can help prevent people from needing an emergency food parcel to get by.

However, our Hunger in the UK study found people struggle to understand what financial help they are eligible for and how social security payments are calculated.

“They don’t tell you nothing. This country does that. Because, like, I didn’t even know I was entitled to be getting money for my disability. It was this lady that told me, ‘Why are you sick like that and not get any money?’ I didn’t know. Nobody told me. Universal Credit didn’t tell me. Nobody. That’s what I mean. There’s a lot of people out there that don’t know what they’re entitled to. The government is not telling you.”

(Hunger in the UK research participant, England)

We know that advice services can be a huge help, supporting people to access the benefits they are eligible for, or putting measures in place to help reduce and consolidate debts.

Data collected from the Help through Hardship helpline, run in partnership by Citizens Advice, Mind and the Trussell Trust, shows that between 1 April 2022 and 31 March 2023, 22% of people who raised an issue associated with social security and/or tax credits were identified as eligible for additional income and were supported to claim with an average estimated income gain of £3,005 per person.¹⁴

But not everyone is able to access this kind of advice and support. Our study shows 36% of people referred to food banks in the Trussell Trust network received no advice prior to their latest referral.¹⁵ This is partly because the advice sector is under strain, due to increased demand, case complexity, funding constraints and reduced staffing, all of which affect recruitment and retention.¹⁶

The way some advice services are delivered, prioritising the number of people seen over outcomes achieved, and only accessible online or by phone, also means that people on the lowest incomes are missing out on advice and support that could prevent them from needing an emergency food parcel.¹⁷ In addition, the fragmented nature of advice services means that the advice people receive does not always cover all of the different issues where they are in need of support. For example, only one in five (22%) people with mental health problems report speaking to a GP, social worker or mental health nurse about how their finances affect their mental health and less than three in 10 (28%) report that they have been proactively asked about their finances.¹⁸

We must recognise that better access to advice cannot end the need for food banks on its own. Increasingly, advisers have found that even when they successfully support people to make savings, access social security or manage debt, many people simply do not have sufficient income to afford the essentials. However, this advice can make an enormous difference to the depth of hardship people experience, and whether sudden income shocks or unexpected expenses trigger a spiral of debt and mental health difficulties, which can have profound and long-term consequences for people’s wellbeing and prospects.

BUILDING EASY ACCESS TO ADVICE AND SUPPORT ON MONEY MATTERS

- 1. Everyone can access the right advice and support when they need it, with high-quality advice services that prioritise people on the lowest incomes.**

Everyone should be able to access the right advice and support when they need it. All levels of government across the UK should address the funding gaps in advice services in their areas, with a particular focus on services that can prevent severe hardship, including benefits, debt, housing and immigration advice. This requires a fair funding settlement for local authorities where they are responsible for providing advice services.

Services should identify and prioritise people at high risk of going without essentials and provide help before they reach the point of needing a food bank. Interventions must be timely, with advice and support available before people are forced to endure highly stressful life experiences such as eviction, court action and needing an emergency food parcel. Funders and advice providers should also ensure there are multiple channels for accessing advice, including online, telephone and face to face services.

To maintain the quality of support, advice services should be independent and abide by the regulations that apply in the case of debt advice and immigration, with a focus on building the trust of marginalised communities.

We know that advice services that are well-connected locally tend to work most effectively. The range of organisations providing support to people facing financial hardship should forge close links and develop strong referral pathways between them, including local authorities and community organisations providing charitable food support. This makes it far more likely people will be connected with the right support, at the right time and through the right channel to meet their individual needs - and can prevent someone being forced to turn to a food bank. Addressing funding gaps will help build capacity across the advice sector to enable this.

- 2. Everyone who faces a sudden unexpected cost, or income shock, which puts them at risk of falling into financial hardship, can quickly receive effective and dignified 'cash-first' crisis support, coupled access to advice.**

When people on very low incomes face a sudden unexpected cost, or income shock - such as a washing machine breaking down, having to move to a new home, or facing a larger than usual household bill - they should be able to receive effective and dignified crisis support regardless of where they live. This means discretionary crisis support must be available across the UK and in every local authority area, supported by a strategy and multi-year funding securing this approach for the long-term.

It is crucial that grants are readily available as part of the crisis support offer for people facing hardship, ensuring people can be given money, rather than emergency food, repayable loans, or in-kind support (vouchers and goods). Evaluations have shown that grants are often more effective in enabling people to weather shocks and meet their needs than other forms of support.¹⁹ Alongside grants, crisis support services must remain

person-centred and able to offer alternative options where these are genuinely the right approach, such as the direct provision of more costly white goods and furniture items.

Crisis responses will only be effective if they are well connected to wider advice and support. This requires sufficient resourcing and a shared commitment across government and voluntary sector services to integrate different forms of support and create a 'no wrong door' approach to ensure the right services are unlocked for each individual. Services such as housing, health and social care need to be connected with advice providers and crisis support, so people can be given wraparound support alongside a cash intervention. There must also be clarity that people with restricted eligibility for support as a result of their immigration status are eligible for crisis support.

3. Robust protections ensure that the collection and repayment of debt does not push people into destitution.

No one should be forced to take on unaffordable debt to meet the costs of essentials, and when people are at risk of destitution the repayments of these debts should not necessitate people going without essentials or getting behind with bills.

Welcome steps have been made to move towards this goal, such as the Breathing Space scheme in England and Wales which provides people in problem debt 60 days of legal protection from creditors. The scheme also provides additional protection for people with problem debt who are receiving mental health crisis treatment. For this group, protection from creditors lasts for the duration of treatment plus 30 days. It has been suggested that some aspects of debt to government such as Advance Payments would be included in the Breathing Space scheme, however this has not yet happened.²⁰

Given the high numbers of people driven to food banks in part by benefit deductions to pay such debts, and the prevalence of mental health problems among people referred to food banks, we urge the UK Government to improve the scheme by including government debt within it as a matter of urgency.

The Financial Conduct Authority (FCA) requires creditors to put in place sustainable repayment arrangements that do 'not adversely affect the ability of the customer to meet their essential living expenses and priority debts'.²¹ However, there is currently no obligation on governments to meet the standards it demands of other creditors.

Government debt collection practices concerning all aspects of debt owed to government should be urgently reformed in line with the objectives set out for the private sector. For example, everyone should have an affordability assessment before debt repayments are set. This assessment should take account of all debts that individuals owe, and use well-established approaches to identify priority debts and agreeing payment plans to meet them.

4. Debt is never collected in a way that exposes people to undue stress or intimidation.

Being in problem debt is already strongly associated with poor mental health - something that punitive and threatening approaches to collection can make worse. Debt collection practices should be fair, compassionate and take account of individual circumstances.

The Trussell Trust has worked with people with experience of debt to government on recommendations for a better and fairer system for making debt repayments. The recommendations identified clarity, flexibility and respect as the key principles that should guide debt collection practices.²² Implementing these principles will require clearer information about the nature of debts being collected via deductions to social security payments and the opportunity to challenge a deduction before it begins.

Local authorities who have not already reformed their practices should follow the recommendations of research which has found that ‘harsh’ tactics are less successful in recovering debts than more supportive approaches. Councils should avoid the use of bailiffs and sheriff officers and respond to people falling behind with bills by offering support. This might include advice with money and wider services where people are facing issues such as housing problems, domestic violence, or health difficulties. The current Council Tax collection rules in England and Wales should also be reformed to give councils more flexibility to collect debts in an affordable way.

In the private sector, the government should implement reforms including a new limit on the number of times creditors (such as banks and utility companies) collecting debts can contact people within a given period, and independent regulation of bailiffs and sheriff officers through a statutory regulatory body.

5. When people do need to access credit, there are ample affordable credit alternatives to high cost and risky options available.

No one at risk of destitution should have to take on high cost or risky credit. Stronger Financial Conduct Authority regulations in recent years have reduced the harms of some of these products, but affordable alternatives are often still lacking. While cash grants are a far better alternative for people already experiencing destitution, affordable credit can play a role in helping people from slipping into destitution further down the line.

To do this, we need to encourage the growing provision of community sector lending such as credit unions, ensuring accessibility and sustainability of these more affordable options. All levels of government should continue to support the roll out of the No Interest Loan Scheme (NILS) across the UK to further increase the options available to people who are unable to access or afford existing forms of credit. A ‘Fair Banking Act’ would require banks to show how they are addressing financial exclusion and widening access to affordable credit.²³ These measures should provide expanded affordable credit options for people well before they are at risk of destitution.

WHO NEEDS TO BUILD THIS FUTURE?

The UK Government

The UK Government sets the framework for the funding and delivery of debt advice and support in England, while also setting the legislative requirements for debt collection and the management of debt to government in England and Wales. The UK Government should ensure sufficient funding and a workforce strategy is in place for all relevant advice services so that everyone who needs it can access expert, independent advice and guidance to help protect them from severe hardship. It should also enact further regulation of private lenders and bailiffs to protect people.

Reforms to Council Tax regulations should stop people becoming liable for their entire bill after missing one payment and end the threat of prison for non-payment of Council Tax in England - as is already the case in Scotland, Wales and Northern Ireland.

The UK Government should also ensure that alternatives are available to the use of high-cost credit for covering the cost of essentials - in particular a supportive social security system, that ensures everyone has enough to afford the essentials, and supports the wellbeing of everyone who needs its help.

Finally, it should ensure that its own practices in relation to debt deductions from social security payments align with debt collection best practice in other sectors, including introducing an affordability assessment for work coaches to use when agreeing debt repayments. The maximum amount that can be deducted should be reduced to 15% of the Universal Credit Standard Allowance, and the cap on repayments to DWP should be lowered to 5%, in line with the cap on third party debts.

Scottish Government, Welsh Government, and the Northern Ireland Executive

The Scottish and Welsh Governments, and the Northern Ireland Executive are responsible for the funding and delivery of debt advice and support in Scotland, Wales and Northern Ireland.

The Scottish Government must introduce legislation to bring public debt recovery in line with private sector regulation, so that public debt recovery practices are rights based, consistent and do not adversely impact children's wellbeing or push families into poverty. Following the review of the Scottish Welfare Fund, the Scottish Government must urgently increase funding to ensure it can meet demand for crisis grants. Longer-term, action to ensure a 'no wrong door' approach for anyone needing advice and support is essential.

The Welsh Government has protected funding for the Single Advice Fund and the Discretionary Assistance Fund for 2024/25, helping ensure crisis support and advice on money matters is in place for people in Wales.²⁴ This funding must continue in the longer-term, and local authorities in Wales must deliver on their commitment to the Welsh Benefits Charter in order to further improve access to financial support, increasing incomes and reducing the need for food banks.

The Northern Ireland Executive must immediately reverse budget cuts, including the ending of free school meal payments during holiday periods and the 50% reduction in the budget for the Discretionary Support scheme, as well as implement the recommendations from the independent reviews of Welfare Mitigations and Discretionary Support schemes. The Northern Ireland Executive should promote and value the role of independent advice through stable and secure funding support to enhance job security and allow for the long-term planning, development and delivery of high-quality, independent advice services.

Local government

Local government should fund and deliver money, debt and other advice services that prioritise people facing destitution and meet the need for such advice locally. They should ensure the effective integration of support locally by convening actors across money and debt advice, crisis support, community groups, and establishing place-based strategies to tackle destitution. Services should be delivered by organisations with local knowledge and understanding of the specific needs and experiences of their communities.

Where they haven't already done so, local authorities should reform their Council Tax practices to reduce punitive collection methods, not add administrative costs to Council Tax debt for low-income households, and take a single view of debt so all local debts are factored into a single and affordable repayment plan. Ensuring Council Tax reduction schemes are as generous as possible and increasing take up of support is also important to help reduce cost pressures for people on very low incomes and support Council Tax collection.

Local authorities know their areas well and can be well placed to reach marginalised communities. For example, the Mayor of London's Advice in Community Settings grant programme managed to reach people seeking advice, around a third of whom had not received support before, and beneficiaries of the programme were more likely to be younger, female or from a Black or Black British background.²⁵

Charities and community organisations

Face-to-face advice services in community settings can help reach more people, including more diverse demographic groups.²⁶ Community organisations providing charitable food support, including food banks, should continue to consider ways to support people beyond the distribution of emergency food. Integrating advice and support with money, befriending services and mental health support can help to join up interventions and address the root causes of people needing emergency food.

Civil society can play a key role in delivering more affordable credit options. For example, the No Interest Loan Scheme (NILS) is being piloted by Fair4All Finance, with Fair by Design and Toynbee Hall, to provide an alternative to high-cost options.

Many food banks are already utilising their connections to improve access to cash grants, advice and support. For example, Trussell Trust and Orkney Islands Council are jointly funding new cash-first crisis support, Orkney Money Matters, which is a collective community response led by Voluntary Action Orkney. The local authority is also participating in the initiative, improving access to the Scottish Welfare Fund crisis grants,

and creating additional cash-first support for people in crisis. The initiative has created a crisis line, based at the local Citizens Advice Bureau, with triage workers and additional advisers to give advice. Advisers also provide support with onward referrals to THAW, the local energy advice provider who can provide grants to help with energy bills, Orkney Blide Trust for additional mental health support, and Orkney Foodbank for emergency support where appropriate.

Employers and businesses

Businesses should take steps, where appropriate, to encourage customers and employees to check they're claiming everything they're eligible for. Best practice guides should be implemented such as those developed by the Money and Mental Health Policy Institute.²⁷ This includes recommending that employers offer money management tools and support as a staff benefit, and make short-term loans and credit facilities available to staff through payroll - allowing a lower rate of interest to be offered and helping employees to avoid fees and charges. Payroll savings schemes, including sidecar savings linked to a workplace pension, should also be offered to help workers build up savings for the future that can still be accessed in an emergency.

All employers, including those in the advice sector, should follow our recommendations on providing provide decent, secure and rewarding work.²⁸

Creditors, including financial services, utility companies and public sector organisations should follow best practice such as that set by the likes of Money Advice Trust and Advice UK. In their Do the Right Thing guide, these organisations recommend debt collection practices should focus on the full range of circumstances of those people who find themselves in debt, providing clear and encouraging communications, taking responsibility for collection, and prioritising sustainable repayment over unaffordable rates.²⁹

CONCLUSION

Improving the way debt is collected and increasing access to affordable credit will help to improve people's ability to afford the essentials and their longer-term financial security, preventing the need to turn to a food bank. Ultimately, through the recommendations set out here, the need for advice and support with money should reduce. However, easy access to independent advice and support should continue after there is no longer a need for emergency food, to ensure the need does not arise again.

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- ¹ Trussell Trust (2023), *Hunger in the UK* <https://www.trusselltrust.org/wp-content/uploads/sites/2/2023/08/2023-The-Trussell-Trust-Hunger-in-the-UK-report-web-updated-10Aug23.pdf>
- ² Trussell Trust food banks providing advice and support with money matters have helped secure £74.9 million in confirmed or expected financial gains in the period up to the end of December 2023.
- ³ The Trussell Trust (2023), *Hunger in the UK* – see endnote 1.
- ⁴ The Trussell Trust (2023), *Hunger in the UK* – see endnote 1.
- ⁵ The Trussell Trust (2023), *Hunger in the UK* – see endnote 1.
- ⁶ Trussell Trust analysis of a survey conducted by YouGov on their behalf. Total sample size was 2,017 adults 16+ claiming Universal Credit. Fieldwork was undertaken between 11th - 5th September 2023. The survey was carried out online. The figures have been weighted and are representative of all UK adults claiming Universal Credit (aged 16+).
- ⁷ The Trussell Trust (2024), *A supportive social security system, which ensures everyone can afford the essentials* <https://www.trusselltrust.org/wp-content/uploads/sites/2/2024/02/social-security-building-block-briefing.pdf>
- ⁸ The Trussell Trust (2023), *Hunger in the UK* – see endnote 1.
- ⁹ Money and Mental Health (2021), *The Facts* <https://www.moneyandmentalhealth.org/money-and-mental-health-facts/>
- ¹⁰ Money and Mental Health Policy Institute (2023), *Through the Lens: Ethnicity, Money and Mental Health* <https://www.moneyandmentalhealth.org/wp-content/uploads/2023/04/Ethnicity-money-and-mental-health.pdf>
- ¹¹ The Trussell Trust (2023), *Hunger in the UK* – see endnote 1.
- ¹² Citizens Advice (2023), *Rule Breaking Bailiffs Pushing People Further into Crisis as Fees Add to Debts* <https://www.citizensadvice.org.uk/about-us/about-us1/media/press-releases/rule-breaking-bailiffs-pushing-people-further-into-crisis-as-fees-add-250m-to-debts/>
- ¹³ Policy in Practice (2023), *Missing out: £19 billion of support goes unclaimed each year* <https://policyinpractice.co.uk/wp-content/uploads/Missing-out-19-billion-of-support.pdf>
- ¹⁴ CA Casebook. In the context of the Help through Hardship helpline, references to income gain mean additional money that has been received by the person or to which the person has an underlying entitlement. This is a combination of expected and confirmed gains, for example a social security claim, as well as one-off gains such as a one-off grant, depending on the circumstances.
- ¹⁵ The Trussell Trust (2023), *Hunger in the UK* – see endnote 1.
- ¹⁶ We Are Debt Advisers (2022), *Voices from the frontline: how MaPS is failing debt advice* <https://static1.squarespace.com/static/5fc91d958b9551093cfd009d/t/636d0552489df5193891ef12/1668089170624/Voices+from+the+frontline+-+MaPS+is+failing+debt+advice.pdf>
- ¹⁷ The Trussell Trust (2024), *A supportive social security system, which ensures everyone can afford the essentials* - See endnote 7.
- ¹⁸ Money and Mental Health Policy Institute (2023), *Through The Lens: Gender, Money and Mental Health* https://www.moneyandmentalhealth.org/wp-content/uploads/2022/09/Through-the-lens_Gender-money-and-mental-health.pdf
- ¹⁹ Trussell Trust (2022), *An Evaluation of the Leeds City Council Cash Grant Pilot programme* <https://www.trusselltrust.org/wp-content/uploads/sites/2/2022/11/Vantage-Point-Research-Leeds-Cash-First-evaluation.pdf>
- ²⁰ HM Treasury (2022), *Statutory Debt Repayment Plan: Consultation* [SDRP consultation document final version.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/114444/SDRP_consultation_document_final_version.pdf) ([publishing.service.gov.uk](https://www.publishing.service.gov.uk))
- ²¹ Financial Conduct Authority (2021), *Consumer credit and Coronavirus: Tailored Support Guidance* [Consumer credit and Coronavirus: Tailored Support Guidance \(fca.org.uk\)](https://www.fca.org.uk/consumer-credit-and-coronavirus-tailored-support-guidance)
- ²² Trussell Trust (2022), *Debt to Government: Deductions and Destitution Qualitative Research Report* [Debt-to-government-deductions-and-destitution-qualitative-research-report.pdf](https://www.trusselltrust.org/wp-content/uploads/sites/2/2022/11/Debt-to-government-deductions-and-destitution-qualitative-research-report.pdf) ([trusselltrust.org](https://www.trusselltrust.org))
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- ²⁴ Welsh Government (2023), *Welsh Government Draft Budget 2024-25* <https://www.gov.wales/sites/default/files/publications/2023-12/2024-2025-draft-budget-narrative.pdf>
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