

POVERTY HUNGER AND SOCIAL **IN** SECURITY

EXPERIENCES OF FOODBANK GUESTS
AND REFERRAL AGENCIES IN
WANDSWORTH BOROUGH 2017-2018



SUMMARY

- Foodbank use in Wandsworth Borough continued to rise in 2017-18, with more local people referred to Wandsworth Foodbank than in any previous year.
- Wandsworth Foodbank provided 5218 three-day emergency food supplies to local people in crisis during 2017-18. This is an increase of 11% on the previous year, and is similar to Trussell Trust foodbanks' average national increase (13%).
- 1209 individual households were referred for emergency food. The average number of referral vouchers per households was two in the year.
- 1000 individual children received emergency food from the Foodbank (38% of people helped). In total, 1897 food parcels were for children.
- The agencies who made the most referrals were Wandsworth Council (19%), Citizens Advice Wandsworth (17%) and JobCentrePlus (11% – twice the number of referrals as the previous year).
- For the fifth year running, benefit problems such as delay, change and sanction were the most common causes of foodbank referral (41% of referrals). This was followed by low income from work or benefits (27%), debt (9%) and No Recourse to Public Funds (5%).
- In-work poverty was seen as a growing problem by referral agencies – with 75% citing zero-hours contracts and 63% citing low pay as key reasons why paid work did not protect their clients in working households from needing to use the Foodbank in the previous year. 40% of guests surveyed were in households where at least one person was in paid work.
- Poverty and hunger severely impacts the health of those who experience it. When asked to identify impacts they saw in their clients during the past year, referral agencies cited poorer mental health (96% of referrers), poorer nutrition and poorer physical health (75% each). 47% of referral agencies witnessed suicidality in clients, twice as many as in the previous year.
- There was a sharp increase in foodbank use during December 2017- March 2018 – up 25% on the same period the year before (and compared to a 3% year-on-year increase during April-November). Universal Credit full service began rolling out across Wandsworth on 6 December 2017, and so this may indicate the start of accelerating hardship and food poverty that other areas of UC roll-out have experienced.
- The foodbank distributed 61 tonnes of emergency food and basic toiletries (eg loo roll, sanitary products, nappies).
- 163 local Foodbank volunteers gave 6743 hours to help their neighbours.
- 100% of referral agencies and guests rated the Foodbank's service as excellent or good (82% excellent; 18% good).
- The data was drawn from Wandsworth Foodbank's database/dashboard; interviews with guests (N=20) between 22-28 March 2018; and survey of front line professionals who refer to the Foodbank (N=165) between 19-31 March 2018. 51 local referral agencies (Voucher Partners) completed the questionnaire, giving a response rate of 31%.

RECOMMENDATIONS

1. **We recommend that Wandsworth Council's public health team should include food security as their area of priority**, on top of improving obesity, health and health behaviours of its residents. Evidence from other developed countries has shown that those who are food insecure are more likely to report poorer health outcomes¹ and higher annual health care utilisation cost² compared to those who are food secure.
2. **We ask the Department for Work and Pensions to urgently reconsider its sanctions policy**, scrapping it or at the very least introducing a yellow card system to give people time and opportunity to appeal the decision. We ask that parents with dependent children are exempted from sanctions policy.
3. **We ask that the government introduces policies that boost pay and offer greater protections** to low-paid workers and all those in zero-hours contracts, to ensure that work genuinely is the best way out of poverty (for those who are able to work).
4. **We ask that Wandsworth Borough Council works to tackle low pay locally** by becoming a Living Wage accredited employer, and actively encourages local businesses to do the same.
5. **We ask that Wandsworth Borough Councillors broaden the eligibility criteria for their Council's Discretionary Social Fund** so that local residents experiencing benefit problems are able to access this crisis financial help (eg residents not receiving benefits due to awaiting assessment, who are currently excluded from DSF).
6. **We ask that the DWP takes action to improve the social security system** so that it is more accessible, and less complex and overwhelming, to people with mental health difficulties and learning disabilities; and that it provides tailored, compassionate, individual support to people with poor mental health to avoid exacerbating pre-existing mental health conditions. This includes improving the quality of health assessments.
7. **We ask the DWP to ensure all local advisers and front-line staff, such as JCP work coaches, receptionists, and supervisors, complete mental health and disabilities awareness training**, to enable them to consistently and sensitively support people with mental health difficulties and learning disabilities well.
8. **We ask the DWP to urgently review Universal Credit Advance Payments**, and effectively make this the first payment of the claim rather than a 12-month debt. Reducing the waiting time for first payment would help prevent claimants being pulled into destitution, and would avoid chronic hardship while AP debt is deducted from already low incomes.
9. **We ask the DWP and Wandsworth Council to provide additional funding for high-quality benefits** and debt advice and ongoing support, including computer access and support to use it, for all Universal Credit claimants who need it. This is in addition to Universal Support.
10. **We ask Wandsworth Council to provide prompt, high-quality housing advice** and homelessness mitigation for council, social landlord and private tenants alike – and to proactively advertise the support available to Wandsworth residents, so they can easily find help before crisis hits.
11. **We ask that Wandsworth Council starts to cover the additional travel costs of homeless households** incurred because the Council has moved them to homeless accommodation outside of the Borough, until they are found permanent accommodation (for instance by providing travel cards).

WELCOME TO THE FOOD POVERTY REPORT 2018

Thank you for taking a few minutes to read this report.

Wandsworth Foodbank was started by local churches in 2013, in response to the growing needs of people in our local communities who were struggling to put food on the table. We're part of the Trussell Trust national network of foodbanks.

The Foodbank runs on the kindness and generosity of local people, faith groups, schools, businesses, and grant-making trusts, who give money, food and time to help their neighbours in need. (We don't receive any local or national government funding.)

There are three main ways we try to help:

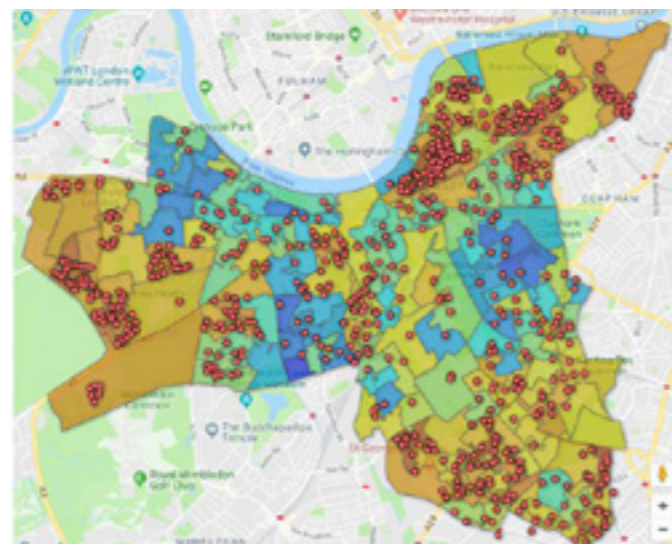
- Immediate emergency food and support for local people in crisis
- Signposting and advice to help foodbank guests resolve the crisis they face
- Research and advocacy around financial hardship and food poverty locally (of which our annual Food Poverty Report is one part).

The Foodbank has five centres in churches across the Borough: in Battersea, Clapham Junction, Putney, Southfields and Tooting. Between the centres, the Foodbank is open seven days a week.

IMMEDIATE HELP AND SUPPORT

Local agencies, such as social services, GPs, schools, housing associations, charities and advice agencies, register as Voucher Partners so they can refer clients they identify to be in financial crisis and food poverty to the Foodbank. Last year 165 local agencies referred clients to us.

When people arrive at the Foodbank, they are welcomed by trained volunteers who offer food and a hot drink while their emergency food supplies are prepared. Volunteers offer a friendly ear, signposting to further help and referral to our dedicated Foodbank Advisor through our Foodbank Advice Project partnership with Citizens Advice Wandsworth.



Food insecurity as demonstrated by foodbank use is clearly higher in wards experiencing high levels of deprivation, as reflected in the map, which shows location of households referred to the foodbank in 2017-18 (red dots), against areas of highest deprivation (red) to lowest (blue).

THE FOODBANK ADVICE PROJECT

The Foodbank Advice Project was generously funded by City Bridge Trust for three years until this year, and we are delighted that it is continuing for the next three years thanks to new funding from the Henry Smith Foundation.

During 2017-18 our Foodbank Advisor supported and advised 238 guests, the majority of whom presented with multiple problems and issues which required ongoing support. More than half of guests helped had a disability or long-term health condition (55%).

The main issues guests sought help for were benefit problems (55% of issues; nearly half of which related to Employment Support Allowance and Personal Independent Payment), followed by debt (23%) and housing (9%).

Of the guests helped by the advice project:

- 94% said it helped them resolve issues which caused their hardship.
- 91% said their worries and stress levels had been reduced.
- 75% said the advice and support had reduced their need for future foodbank support.

We are really grateful to Sylwia, our Foodbank Adviser, and the team at Citizens Advice Wandsworth for this excellent, valued partnership.

RESEARCH AND ADVOCACY

We are so pleased to be able to support local people facing financial hardship and food poverty, but wish we weren't needed.

We believe everyone should have sufficient finances to have sufficient food, whether that's from secure work that pays a liveable wage and/or from social security that provides children and adults with a safe safety net when they need it most.

This is why once a year we invite referral agencies to complete an online research survey, and we interview guests selected randomly at foodbank centres during one week in March. This year, 51 referral agencies completed the survey, and 20 guests were interviewed.

This report brings together their experiences and insights, along with data from the year's Foodbank referral vouchers, to highlight issues that cause hunger and poverty, and recommend suggestions for change.

This year, we've focused on five themes that we're particularly seeing as issues at the Foodbank currently: child poverty, in-work poverty, mental health and social security, Universal Credit, and housing/homelessness.

We hope it will help.

FOODBANK USE IN WANDSWORTH 2017-18

AFFIA'S EXPERIENCE

"I've got a job now so what I was on before, Income Support, they've stopped it. But it's been two weeks and I haven't got Working Tax Credit yet either. The lady on the phone said she doesn't know when she can activate it; it could take up to weeks, months.

I'm working as a receptionist but it's only part-time so it's not that much money. I was supposed to get paid this week but my details aren't through yet on the pay list, so the manager said I won't be getting paid this month. I was like, really?

They stopped my housing benefit too, so I hope I don't get into rent arrears. The council said I've got to re-apply with my wage slip, but I haven't got my wage slip! It's like a catch-22 – it's crazy. I knew about the Discretionary Social Fund but because I'm not on Income Support any more, they can't help me. They just gave me the foodbank voucher.

The one thing I do get is Child Benefit, but that's only twenty pounds, so it's a bit hard. Once my wages and Working Tax Credit are in place, I'm able to stretch the money and juggle things and get through, but on twenty pounds I'm struggling. I'm trying to make sure my daughter is covered – she's got to have her milk, her nappies. I can knock on my neighbour for toast for me. I'm worrying about my gas and electric because I don't want that to cut out.

What's ironic is that I done all my shopping three weeks ago, and in Sainsbury's there was a foodbank trolley and so I put some food in there. I was just doing that for everyone else, and now I'm here myself. You never know you're the one that's going to need help."

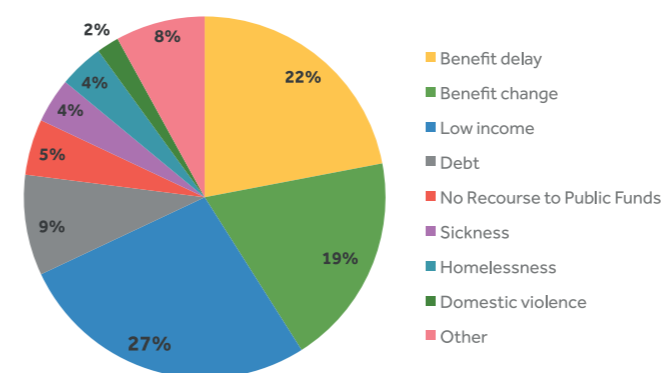
(All names have been changed)

DURING 2017-18:

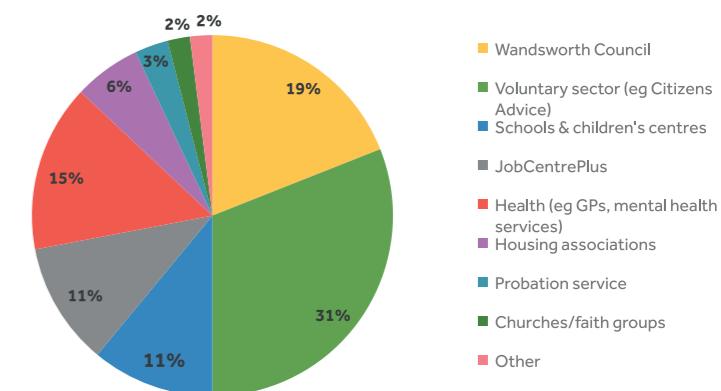
- Wandsworth Foodbank provided 5218 three-day emergency food supplies to local people referred in crisis – 1897 of which went to children (36%).
- This was an increase of 11% on the previous year, and similar to Trussell Trust foodbanks nationally, who saw an average increase of 13%³.
- 1000 individual children received emergency food from the Foodbank (38% of people helped).
- 1637 individual adults received emergency food (62% of people helped).
- 165 local agencies (Voucher Partners) made 2431 separate crisis referrals to the Foodbank.
- The average number of crisis referrals per household was 2 in the year – an increase from 1.8 per household in 2016-17.
- For the fifth year running, benefit problems were the most common cause of crisis referrals (41% of all referrals) – up from 39% the previous year.⁴ These include changes, delays and sanctions which cause income interruption and hardship.
- One in four (27%) crisis referrals were because of low income, whether from work or social security payments, or a combination of both.
- The other key crisis referral reasons were debt (9%); having No Recourse to Public Funds (5%); sickness (4%); homelessness (4%) and domestic violence (2%).
- The agencies who made the most referrals were Wandsworth Council (19%); Citizens Advice Wandsworth (17%) and JobCentrePlus (11%, twice the number of referrals as the previous year)⁵.
- 15% of referrals were by health professionals (8% GPs, 6% mental health services, 1% hospitals).
- 11% of referrals were by the Borough's primary schools and children's centres.
- Between April-November 2017, the number of emergency food supplies we provided increased by 3% on the same period the year before. However in December 2017 - March 2018 we saw a sharp increase in Foodbank use – up 25% compared to the same period the year before. This is the same time that Universal Credit full service began rolling out in Wandsworth Borough.
- All 20 of the Borough's wards had residents referred in crisis to Wandsworth Foodbank.
- The foodbank distributed 61 tonnes of emergency food and basic toiletries (eg loo roll, sanitary products, nappies).
- 163 Foodbank volunteers gave 6743 hours to help their neighbours across the Borough
- 100% of Referral agencies and guests rated the Foodbank's service as excellent or good (82% excellent; 18% good).

FOODBANK USE IN WANDSWORTH BOROUGH CONTINUED TO RISE IN 2017-18, WITH MORE LOCAL PEOPLE REFERRED IN CRISIS BY LOCAL AGENCIES THAN IN ANY PREVIOUS YEAR

CRISIS REFERRAL REASONS AS IDENTIFIED BY REFERRAL AGENCIES



WHERE DID CRISIS REFERRALS TO WANDSWORTH FOODBANK COME FROM DURING 2017-18?



IMPACTS OF POVERTY AND HUNGER

Financial hardship and food poverty severely impacts the lives of children and adults who experience it, and more widely, is both an economic and social justice crisis that needs to be tackled urgently.

Poverty and hunger come at great personal cost to individuals and families, but also inevitably at a cost to – and extra pressure on – local health and local authority services. For instance, in this research, more than half of referrers (55%) said they'd seen social services needing to become involved with their clients during the year.

One referrer wrote that, without the Foodbank:

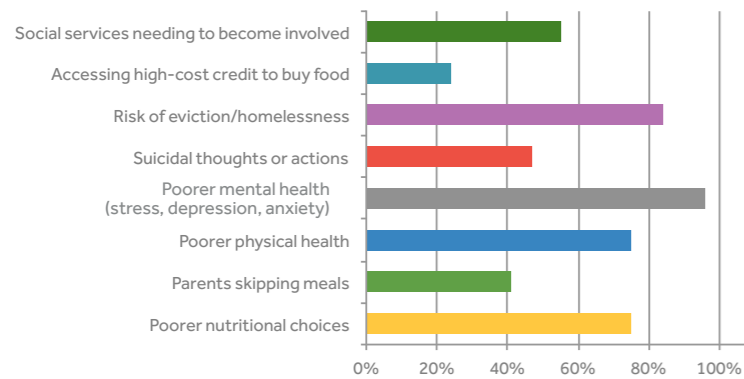
“Patients with complex long-term conditions would not be able to feed themselves or their family properly & would almost certainly end up in hospital.”

Our research found that during 2017-18:

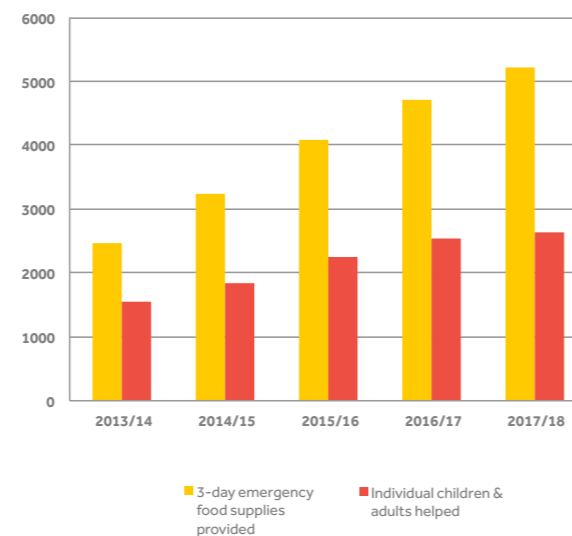
- 96% of local foodbank referral agencies saw poorer mental health (stress, anxiety and depression) as an impact in clients, an increase from 84% the year before.
- Almost half of referrers (47%) witnessed suicidality in clients, twice as many as in 2016-17 (24%).
- 30% of foodbank guests interviewed had considered or attempted suicide in the previous 12 months (6 of 20 guests).
- 3 in 4 referrers (75%) cited poorer physical health as an impact they saw in clients, up from 64% in 2016-17.
- Nearly twice as many referrers this year said clients were forced to make poorer nutritional choices because of financial hardship, compared to the year before (75% compared to 42%).

As you read the case-studies at the start of each section, please take a moment to hear and understand the impacts felt by each guest who is sharing their experience with you.

IMPACTS OF FINANCIAL HARDSHIP & FOOD POVERTY SEEN IN CLIENTS BY REFERRAL AGENCIES



NUMBER OF 3-DAY EMERGENCY FOOD SUPPLIES PROVIDED BY WANDSWORTH FOODBANK TO LOCAL PEOPLE IN CRISIS 2013-2018



One referrer wrote that, without the Foodbank:

“PATIENTS WITH COMPLEX LONG-TERM CONDITIONS WOULD NOT BE ABLE TO FEED THEMSELVES OR THEIR FAMILY PROPERLY & WOULD ALMOST CERTAINLY END UP IN HOSPITAL.”

MUMMY, WHAT'S FOR TEA?

EXPERIENCES OF CHILD POVERTY AND FOODBANK USE

JOSIE'S EXPERIENCE

"I'm on a low income and it's just difficult to have a lot of food. I have six children so I'm always running out of food. The school gave me vouchers so I can top up the food that I have to feed them right through the month. That's what brought me here.

My partner, he works, but we have to pay all the bills and everything so it's not enough for food. So we always need food. If there's not too much I make my kids eat and I go without.

My partner does cleaning work, full-time, but it's low paid. His cleaning wages are £455 per month, and we have to pay the rent from that. We don't get Housing Benefit – or any other benefits because I'm waiting on the Home Office to sort my documents out. It's been two years now.

It's difficult but I try not to let it affect me, I just learn to live with it and take one day at a time and do the best I can do. I don't let it get me down, because I have to be strong for my children. Sometimes my sister or a friend will help me out. I'll borrow money from them, but I always have to worry that I need to pay them back. I don't want to owe them for too long.

I don't know what I would do without the foodbank. You always really help me out, to feed the children, provide the things that we really need, tell me about advice."

Child poverty is increasing, locally and nationally. The Equality and Human Rights Commission says recent changes to taxes and social security will pull 1.5 million more children in to poverty in the UK by 2022, and that the child poverty rate for those in lone parent households will increase from 37% to over 62%.⁷

Growing up poor adversely impacts children's health, housing, education, future work prospects and life expectancy, and puts at risk children's basic human right to have the food they need.

While foodbank use is not a measure of child poverty, it serves as a warning sign of chronic or deepening poverty as families exhaust all other financial means of providing food and basic essentials for their children.

IN 2017-18, WANDSWORTH FOODBANK PROVIDED 1897 THREE-DAY EMERGENCY FOOD SUPPLIES FOR CHILDREN WHOSE FAMILIES WERE REFERRED IN CRISIS BY LOCAL AGENCIES

During the year:

- One in three of all emergency food supplies were for children.
- 77% of emergency food went to children of primary school age children or younger – highlighting that younger children are at particular risk of poverty and food insecurity.
- 1000 individual children received emergency food from the Foodbank – 38% of all people helped.
- 89% of parents surveyed had skipped meals so their children could eat.
- The majority of families surveyed were in working households (56%), highlighting that paid work is not a guaranteed way out of poverty.
- One in ten Foodbank referrals were made by local schools and children's centres.

One in five referral agencies said they had referred families to the Foodbank due to concerns about children going hungry during the last year, and just under half said they knew parents who had skipped meals so their children could eat:

"[We refer] if clients do not have a regular flow of income and are struggling to purchase food to meet their dietary needs – particularly if they have young dependent children that they need to feed."

"Low income is a problem when it comes to maintaining a steady and nutritional food supply. Usually low income families are just scraping by in all departments – food, rent, transportation."

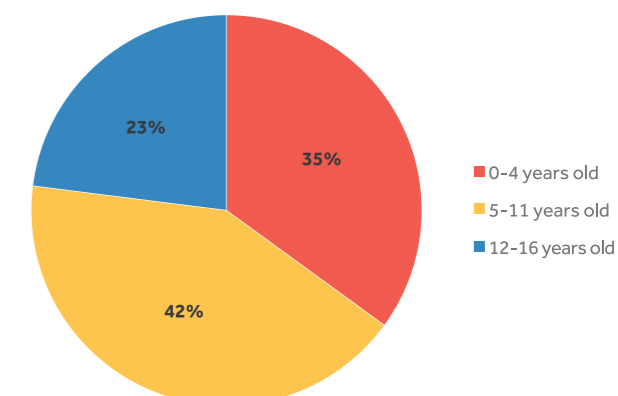
One agency clearly explained the devastating downward spiral that – without early help – local families can experience:

"Typically all of these issues would follow each other. We find clients will buy the cheapest available food to save money immediately, when that isn't yielding enough of a saving they skip meals so children/ disabled/elderly family members can eat. Poorer physical health and poorer mental health then follow."

"It is usually at that point, as rent arrears start to build, that clients either self-refer or our income collections team make a referral. I usually find clients have started using credit cards or payday loans to cover food costs because they are trying to meet rent and council tax payments."

"Without intervention, fear of social services taking children into care, fear of eviction, fear of failure would massively increase the risk of actually attempting suicide as opposed to repeatedly thinking of it."

AGE GROUPS OF CHILDREN RECEIVING EMERGENCY FOOD SUPPLIES DURING 2017-18



NEARLY ONE IN THREE WANDSWORTH CHILDREN ARE LIVING IN POVERTY. IN TWO WARDS, NEARLY HALF OF CHILDREN LIVE IN POVERTY⁶

Agencies also highlight the particular vulnerability of children whose families have No Recourse to Public Funds due to immigration issues. Having NRPF means adults are usually not allowed to work nor receive social security payments, effectively leaving them destitute.

Last year 5% of referrals to Wandsworth Foodbank were because of NRPF, and for these referrals, the majority of food (52%) was for children – suggesting that current government policies do not adequately safeguard the welfare of all children in our communities, whatever their parents' immigration status.

Three of the twenty guests interviewed for this research had No Recourse to Public Funds at time of interview. Two were families with young children, and both had been waiting for more than one year for the Home Office to decide their immigration status. Both were referred to the Foodbank by their children's primary school:

“We’re homeless, living in a B&B at the moment. We just need our immigration status sorted out, and then I can work again and find somewhere to live. Until then it’s our priority to feed our children. My wife and I both miss dinner 3-5 nights a week: we must make sure our children have been fed before we feed ourselves.”

REFERRAL AGENCIES ALSO RAISED CONCERNS ABOUT THE ADVERSE IMPACT OF BENEFIT SANCTIONS ON CHILDREN

Nearly three-quarters of referrers (72%) said benefit sanctions were often or sometimes a reason for Foodbank referral. Of these, the majority (66%) thought sanctions were rarely used fairly and proportionately, with the

remaining one-third saying they were only sometimes used fairly and proportionately. No referrers thought sanctions was usually used fairly and proportionately.

Several referrers cited the need for DWP/JCP staff to take into account individual families' circumstances – including parental mental health – to ensure the well-being of children in the household:

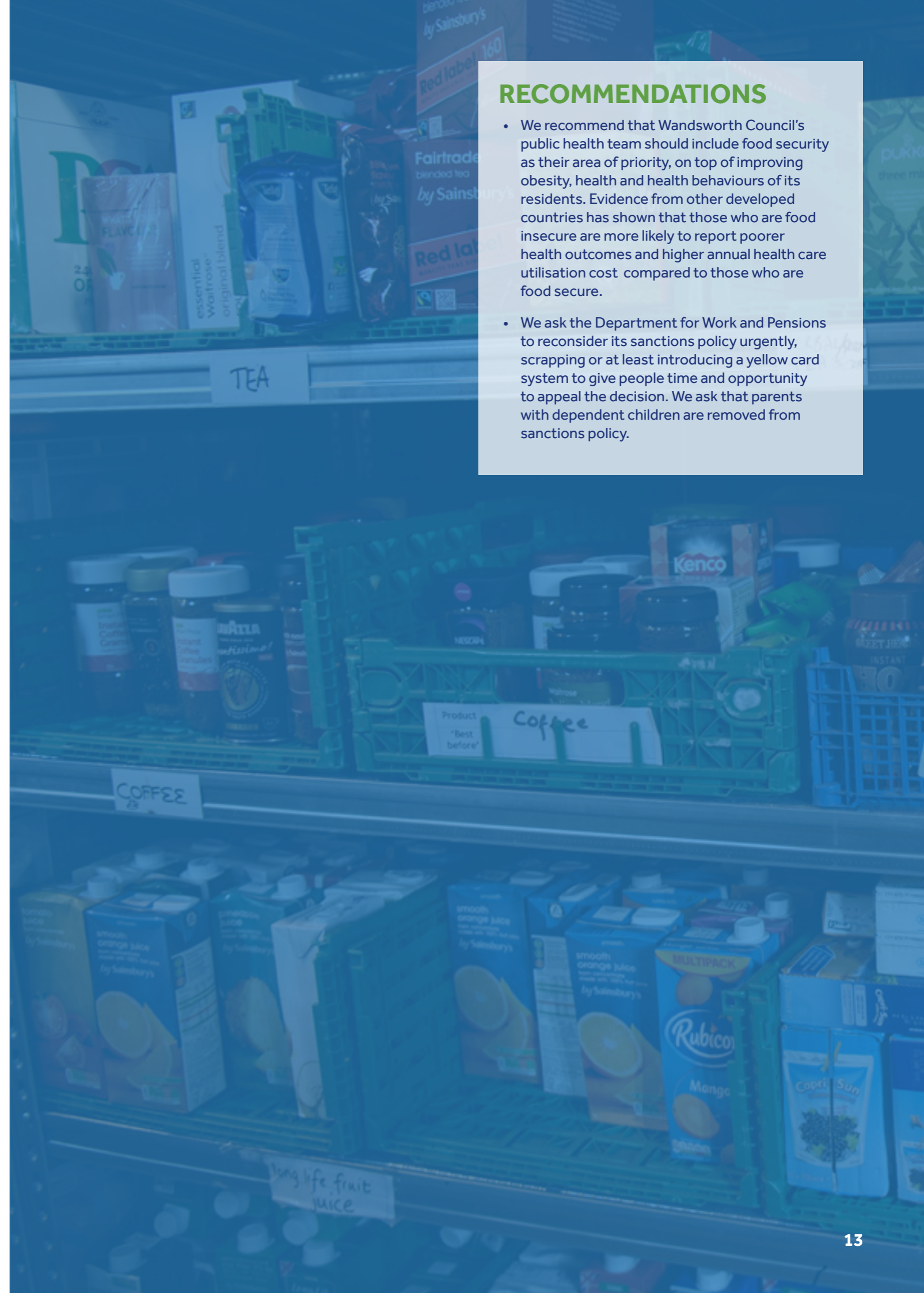
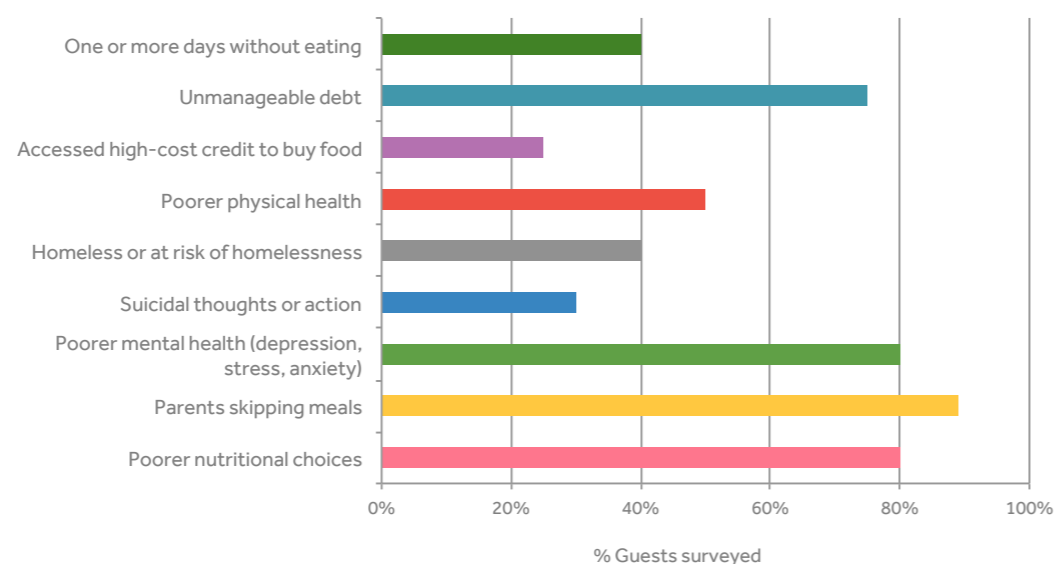
“The family’s whole situation needs to be taken into account. Sometimes parents need to make the choice of attending their benefit appointment or attending their child’s hospital appointment. They should have more empathy for parents who have mental health issues such as anxiety, as it can be very difficult for them to attend their appointments.”

Apart from the individual human costs of poverty, child poverty is estimated to cost the UK at least £29 billion each year.⁸ Of this, £20.5 billion is a direct cost to government resulting from additional demand on services and benefits – including local authority services – as well as reduced tax receipts.

We know that foodbank use is only the tip of the iceberg in terms of being a measure of food insecurity. Many people experience food poverty for months before attending a foodbank, and still more do not use a foodbank at all. One study estimates that as many as 17 times the number of people using Trussell Trust foodbanks are food insecure in the UK.⁹

We believe it's vital that government and local authorities recognise, measure and respond to the growing problem of food poverty in children and families – and ensure local and national policies safeguard and support the health and well-being of our children, both now and in the future.

IMPACTS OF FINANCIAL HARDSHIP & FOOD POVERTY EXPERIENCED BY FOODBANK GUESTS



RECOMMENDATIONS

- We recommend that Wandsworth Council's public health team should include food security as their area of priority, on top of improving obesity, health and health behaviours of its residents. Evidence from other developed countries has shown that those who are food insecure are more likely to report poorer health outcomes and higher annual health care utilisation cost compared to those who are food secure.
- We ask the Department for Work and Pensions to reconsider its sanctions policy urgently, scrapping or at least introducing a yellow card system to give people time and opportunity to appeal the decision. We ask that parents with dependent children are removed from sanctions policy.

WORK IS [NOT ALWAYS] THE BEST WAY OUT OF POVERTY

EXPERIENCES OF IN-WORK POVERTY AND FOODBANK USE

TONI'S EXPERIENCE

"I work four cleaning jobs; my husband is a coach driver on a zero-hours contract and he had no work during the snow and bad weather. I came to the Foodbank at Christmas as well because all the work had dried up then too.

He's never signed on in his life before, he always worked, but then he signed on for Housing Benefit and they said they'd pay the next month, but they didn't and I got done for it. I got a letter from the housing association just after Christmas, saying if I don't clear the arrears they'll take us to court, get a possession order. I had to pay £297 back to them.

Me and my daughter skip meals to feed the kids. I say are you not eating? And she says I'll get something later, but I know she doesn't. I do worry about it; I think what am I going to do for dinner? Where's it going to come from?

The Foodbank is excellent. All that shopping! It's a huge great weight off my shoulders, because I haven't got to worry about food. They're such nice people here. I like that it's in a church. I feel safe.

It took courage for me to ask for help. I was so embarrassed – I'm working, I should be able to be self-sufficient. But it's just hard times at the moment. It can only get better."

IN-WORK POVERTY IS A GROWING PROBLEM. MORE THAN HALF OF LONDONERS IN POVERTY ARE IN WORKING HOUSEHOLDS – A 50% INCREASE OVER THE LAST DECADE, EQUATING TO 1.3 MILLION PEOPLE.¹⁰ IN WANDSWORTH, 20% OF JOBS ARE LOW-PAID (IE PAID BELOW THE LONDON LIVING WAGE).¹¹

We asked guests and referral agencies about their experience of in-work poverty and found that:

- 43% of referral agencies said they'd referred working households to the foodbank.
- 40% of guests surveyed were in households where at least one person was in paid work.
- Of those not in paid work, only 2 out of 12 guests (17%), were currently able to work. Both were actively seeking employment and both had been referred to the foodbank by JobCentrePlus.
- Of the remaining guests not in paid work:
 - 42% (5 guests) were too unwell to work, the majority of whom were experiencing delays in social security payments, leaving them with low or no income.
 - 24% (3) were not able to work because they had sole childcare responsibilities for very young children.
 - 17% (2) had No Recourse to Public Funds due to immigration issues and were not allowed to work, even though they wanted to.

One in five referral agencies cited in-work poverty as an increasing factor causing foodbank referral during the previous year:

"Working families struggling to cope. Low wages, zero-hours contract work."

"Self-employed and income fluctuates."

"Typically, utilities and food are rising faster in price than earnings, so if income is low and debt is high, these increases crush even the best planned budget. You simply cannot pay a shopping bill that goes up by £3 a week, when your pay rise was only £1.10 per week."

We asked why paid work wasn't protecting people from needing to use the foodbank, and found that:

- 75% of both referral agencies and guests cited zero-hours contracts.
- 63% of referral agencies and 25% guests cited low pay (ie below the London Living Wage).
- 50% of referral agencies and 25% guests cited underemployment (not enough work hours available).
- 31% of referral agencies and 25% guests cited lack of sick pay.

A lack of sick pay, for instance in agency or zero-hours contracts, followed by delays in being able to access state sickness benefits, was a driver of foodbank referral for three of 20 guests interviewed during our research.

All three guests had become ill during the previous few weeks, but none had received sick pay: one because she was a self-employed cleaner; and two because their zero-hours contract did not include it. All were single, and so were entirely responsible for their household's income. None of them were in receipt of sickness benefits at time of interview, although two were waiting for help from specialist advisers to complete benefit applications.

The third, a nurse in her 60s who was employed by an agency to work in a local nursing home, had fallen and broken her arm. Only then did she realise that she wasn't entitled to sick pay:

"Unfortunately agency work is not as good as a permanent job because if anything happens to you – no work, no pay. Now that I can't work, there's nothing coming in. My state pension is not that much – £300 a month. I've got rent to pay, I've got to eat, lots of things I'm struggling with."

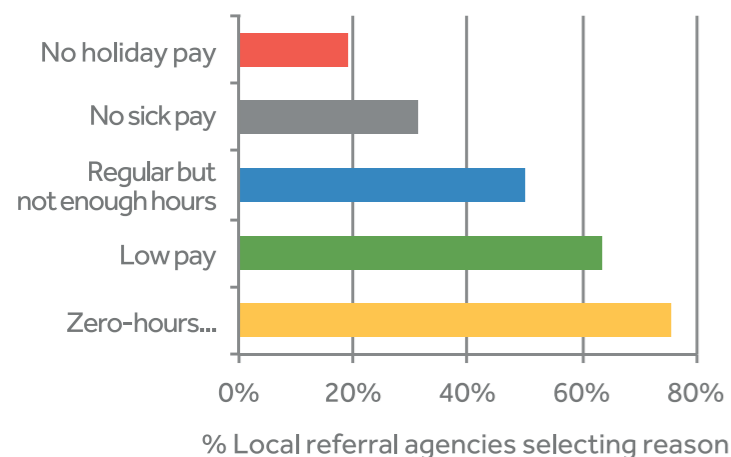
Citizens Advice referred her to the Foodbank, and helped her claim Housing Benefit and Pension Credit. She said the Housing Benefit team at Wandsworth Council had been very helpful, but two months after applying she was still waiting to receive Pension Credit:

“I was worried that I might be evicted since I wasn't able to pay my rent, but Citizens Advice advised me to go to the Town Hall for Housing Benefit. We filled in the forms and they said to me, don't worry, we'll let you know how much you need to pay, just relax. My rent has come down to £15.60 a week. It didn't take very long, and because I knew I had a roof over my head, that was one less stress.

“But Pension Credit? They are helping, but they are not helping at the right time. It's a bit late; it should be a bit quicker. I wouldn't be here [at the Foodbank] if I had the Pension Credit now.”

When the government responds to questions about rising foodbank use in the UK, it often states that the reasons people need to use foodbanks are 'complex', and that 'work is the best way out of poverty'.

WHY DIDN'T PAID WORK PROTECT WORKING HOUSEHOLDS FROM CRISIS FOODBANK REFERRAL?



However, as the experience of Foodbank guests and referral agencies shows, poor-quality work can be precarious, stressful and too low-paid to meet households' basic living costs – and therefore does not prove to be the best way out of poverty.

To protect people from financial hardship and food poverty, we need employers to offer secure work, with regular, guaranteed, decently-paid hours – and sick pay and holiday pay – and government to encourage and incentivise employers to do it.

RECOMMENDATIONS

- We ask that government strengthens policies that boost pay and offer greater protections – including sick pay – to low-paid workers and all those in zero-hours contracts, to ensure that work genuinely is the best way out of poverty (for those who are able to work).
- We ask that Wandsworth Borough Council works to tackle low pay locally by becoming a Living Wage accredited employer, and actively encourages local businesses to do the same.

MENTAL HEALTH & SOCIAL SECURITY
EXPERIENCES OF MENTAL HEALTH,
THE BENEFITS SYSTEM AND FOODBANK USE

NANCY'S EXPERIENCE

“I was cleaning – three private jobs, but it soon whittled down to two. It ended up like a regular £70 a week. One of those I stopped working for: my mood started to change and I couldn't face going, even though I needed the money.

I've been feeling quite low. I've never slept so much. I know it's the financial issues; that I can't afford electricity or gas, and I'm in rent arrears now. I had to prioritise – I had to buy food. I think they've sent me a letter saying the housing benefit has stopped but when I looked at it it's too overwhelming for me at the moment.

I've just been prescribed medication for bipolar but I can't afford to pay for it. It's going to be an issue because I'll have to wait up to eight weeks for PIP and I'm not guaranteed to get it. I was trying to get other work, I didn't want to just give in. I don't like claiming benefits because I know how hard it is to get them; you have to fight for stuff.

I just hope I do get PIP but it's daunting. If you've left something out, or not put the right words in – this is what it's like with all benefits. That's why people connected to Springfield goes to see this chap for advice, which is why you have to wait a long time for the appointment I suppose.

I definitely feel at times that life is too much of a struggle. Really I say I'd never act on anything like that, it's more a case of wishing I was dead. It's just too much of a struggle basically.

The Foodbank is excellent though. Just really friendly, nice people here who don't make you feel bad for having whatever problems you've got. Very kind.”

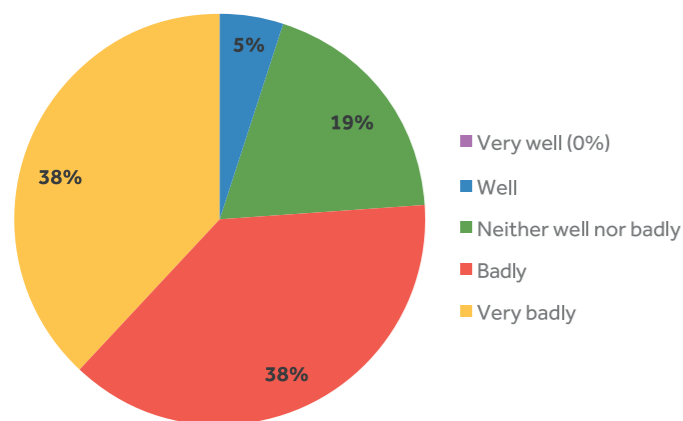
EVERY WEEK AT THE FOODBANK WE SUPPORT LOCAL PEOPLE WHO ARE EXPERIENCING POOR MENTAL HEALTH WHICH HAS CONTRIBUTED TO, OR BEEN EXACERBATED BY, THE FINANCIAL HARDSHIP AND FOOD POVERTY THEY'RE EXPERIENCING.

We now regularly provide mental health training for our volunteers, so they are able to support guests as well as possible; and we're delighted that staff from Talk Wandsworth have recently joined us at our Friday foodbank sessions to help guests experiencing stress, anxiety and depression access support directly.

Our research found that:

- 96% of referral agencies cited poorer mental health (stress, anxiety, depression) as an impact of hardship and food poverty in clients, an increase from 84% the year before.
- 80% of guests said they had experienced poorer mental health in the previous year.
- 47% of referral agencies witnessed suicidality in clients, twice as many as in the previous year.
- 30% of foodbank guests interviewed had considered or attempted suicide in the previous 12 months (6 of 20 guests). This is the same number as in last year's research, suggesting that suicidality is a worryingly consistent experience for people in severe financial and food crisis.
- Three-quarters of referrers (76%) thought the benefits system catered badly or very badly for their clients with mental health difficulties. 19% said it catered neither well nor badly, and only 5% thought it catered well.

HOW WELL DOES THE BENEFITS SYSTEM CATER FOR YOUR CLIENTS WITH MENTAL HEALTH DIFFICULTIES? (REFERRAL AGENCIES)



The most common issues raised by referrers were:

- DWP and local JCP staff did not always have enough understanding of or make allowances for clients with mental health problems.
- Mental health problems were inadequately assessed, and not taken sufficiently into account. This was especially in relation to Employment Support Allowance or Personal Independence Payments, where people were wrongly being classified as fit to work and/or not being awarded PIP.
- The social security system is too complicated and inaccessible for clients with poor mental health.
- Their clients' experience of the benefits system often exacerbated their mental health difficulties.

For instance, referral agencies said:

“Health assessments are woefully inadequate when it comes to mental health problems.”

“I don't think the government or the council takes into consideration the difficulties people with mental health face day to day. It's not always easy to leave your home and access the correct support. Community Mental Health Teams are stretched and don't always have the resources to cater to everyone's need, resulting in someone who needs support with a form won't be seen for a week or two and the form would be late. People are being asked to attend interviews constantly: this just makes them more anxious, resulting in not wanting to attend and then benefits being taken away.”

“Even when a person has been repeatedly sanctioned and recently attempted suicide, there is a tendency to find them to have capacity for work-related activity and all the threats of sanctions that go with it.”

“I think the services are hard for them to access and at times they are expected to be able to cope beyond their capacity.”

“Our clients with mental health issues have had their mental health made worse by sanctions and failing the medicals.”

“I feel staff at JCP need more training and experience to handle people with mental health difficulties.”

Two of the guests interviewed were experiencing mental health crises which had led to income crisis (ie being unable to work) – although both said their financial crisis was exacerbating their mental health crisis still further. Both had been referred to the foodbank by local mental health professionals.

Neither guest had received advice or support from DWP or JCP, or crisis financial assistance from Wandsworth Council's Discretionary Social Fund (an emergency provision that local authorities can offer to safeguard the well-being of their residents in crisis). In fact neither guest met the DSF eligibility criteria set by Wandsworth Council, which states that guests must be in receipt of qualifying benefits to apply (which they weren't).

With 41% of Foodbank referrals relating to problems with benefits last year, 19% of Foodbank referrals being made by Wandsworth Council, and 36% of Wandsworth's DSF unspent in 2016-17¹², we suggest there is a need for Councillors to re-think the Council's DSF criteria and provision so that residents can better access crisis help – whatever the cause of crisis.

There is clearly room for improvement in how the benefits system is designed and implemented in relation to people with poor mental health, so that it provides a genuinely secure social security support for people when they are most vulnerable. This has also been called for in the recent response to the Improving Lives Green Paper by five leading professional associations for psychological therapies.¹³ Similarly there is an opportunity for Wandsworth Council to improve access to emergency financial support for some of the borough's most vulnerable residents in crisis.

RECOMMENDATIONS

- We ask that the DWP takes action to improve the social security system so that it is more accessible, and less complex and overwhelming, to people with mental health difficulties and learning disabilities; and that it provides tailored, compassionate, individual support to people with poor mental health to avoid exacerbating pre-existing mental health conditions. This includes improving the quality of health assessments.
- We ask the DWP to ensure all local advisers and front-line staff, such as JCP work coaches, receptionists, and supervisors, have completed mental health and disabilities awareness training, to enable them to consistently and sensitively support people with mental health difficulties and learning disabilities well.
- We ask that Wandsworth Borough Councillors broaden the eligibility criteria for their Council's Discretionary Social Fund so that local residents experiencing benefits problems are able to access this crisis financial help (eg residents not receiving benefits due to awaiting assessment who are currently excluded from DSF).

“I DON’T THINK IT DOES HELP ANYBODY MUCH.”

EXPERIENCES OF UNIVERSAL CREDIT AND FOODBANK USE

SONNY’S EXPERIENCE

“Going without food is kind of frequent. When I was working in food places, you get free food, so that’s one benefit. I worked in Nine Elms market and I got fruits and vegetables and milk, then after that I became jobless.

JobCentrePlus referred me here. I was speaking to the lady there and she’s kind of concerned about my well-being. A couple of days ago I was kind of down and out, where I just didn’t really care anymore.

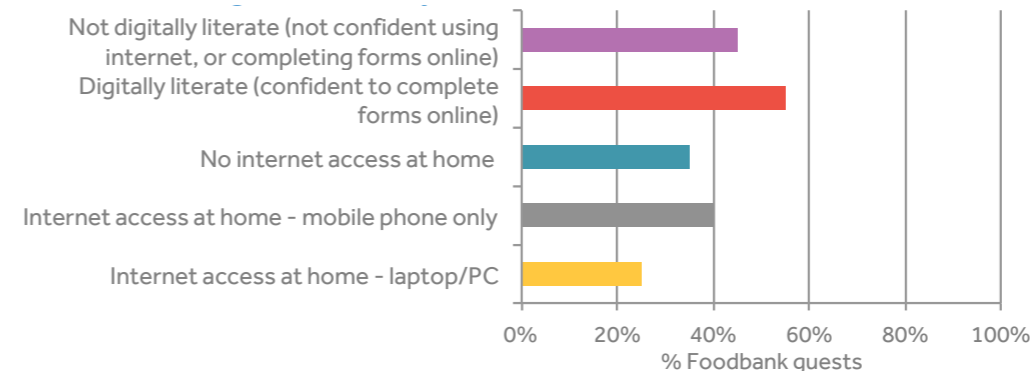
At the moment I’m on Universal Credit. It’s very tough. Very, very, very tough. I’ve only been on it for 3 months. I don’t think it does help anybody much, because at the end of the day, you’re left in debt.

It’s all changed from JSA, so when you apply online you have to verify your own ID, and because my phone was broken, I couldn’t verify my own ID. I had to wait an extra three weeks before I could get my screen fixed. I’d say it took at least a month after that to get any money.

They will give you an advance, but you’re going to have to pay it back and it’s going to lower the money that you’re getting now. With my deductions it’s £244 a month, so it’s not really much to survive on. You’re struggling the whole time.

Me personally, I would think if you didn’t have any suicidal thoughts when you were in this situation, there must be something wrong. I did tell my GP and they prescribed me antidepressants and therapy, but I didn’t end up going because of funds and that.

I think there needs to be more of these Foodbank places. I think you guys are actually a help. If I couldn’t come here, I’d go to my friend. I know I can count on him for anything, it’s just that certain things, he’s not in the power to help me. He’s kind of in the same predicament as me.”



DIGITAL LITERACY AND ACCESS TO THE INTERNET

Universal Credit (UC) is the government’s flagship welfare reform of the benefits system, rolling six ‘legacy’ benefits into a single monthly payment for people who are out of work or on a low income in work.

Until December 2017, only a few people received Universal Credit in Wandsworth (mainly single people with no children or significant health issues). While Universal Credit’s twin goals are sensible – to simplify a complicated system and ensure that work pays – evidence from academics and charities across the UK shows that Universal Credit continues to have significant built-in issues that can pull people in to destitution.

During our research, both referral agencies and guests expressed concerns about Universal Credit rolling out locally, and the impact it will have on local people this year.

Our research shows that:

- Just under half (43%) of referrers said they had referred clients to the Foodbank who were waiting up to 6 weeks for first UC payment; and 38% had referred clients waiting more than 6 weeks for first UC payment.
- 2 of the 3 guests interviewed who were claiming UC had waited more than 6 weeks for their first payment; both were referred to the Foodbank because monthly deductions for Advance Payments had left them without enough money for food.
- There was a sharp increase in foodbank use during Dec 2017- March 2018 – up 25% on the same period the year before (and compared to a 3% year-on-year increase during April-November). Universal Credit full service began rolling out across Wandsworth on 6 December 2017, and this may indicate the start of accelerating hardship and food poverty that other areas of UC roll-out have experienced.
- One-third (34%) of referrers said they had clients who were struggling to manage monthly UC payments, including rent payments (eg compared to previous income from work or benefits which were more often paid fortnightly).
- The third guest, a young mum, was only receiving Child Benefit (£20.70/ week) while she waited for an interview at JCP so that her UC claim could begin (at which point she could request an Advance Payment).

- Almost half of guests (45%) said they were not digitally literate enough to confidently complete forms online (eg benefit applications).
- One-third of guests did not have internet access at home, either via broadband or mobile phone, which would make it difficult for them to successfully apply for and maintain a UC claim, which is ‘digital by default’.

Since December, we – with Citizens Advice Wandsworth, Katherine Low Settlement and Southwest London Law Centres – have been calling for Wandsworth Council and local DWP to improve the quality and availability of advice and support for local people claiming Universal Credit, including funding for ongoing digital support and additional crisis financial help. We welcome the Universal Credit working group resulting from this which has met three times to date.

However we believe more can be done to make Wandsworth a flagship borough for excellent support for people receiving Universal Credit in the year ahead – and so avoid hardship, crisis and the increased need for Foodbank help that other full service areas have seen.

RECOMMENDATIONS

- We ask the DWP to urgently review Universal Credit Advance Payments, and effectively make this the first payment of the claim rather than a 12-month debt. Reducing the waiting time for first payment would help prevent claimants being pulled into destitution, and would avoid chronic hardship while AP debt is deducted from already low incomes.
- We ask the DWP and Wandsworth Council provide additional funding for high quality benefits and debt advice and ongoing support, including computer access and support to use it, for all Universal Credit claimants who need it. This is in addition to Universal Support.
- We ask Wandsworth Council to provide prompt, high-quality housing advice and homelessness mitigation for council, social landlord and private tenants alike – and to proactively advertise the support available to Wandsworth residents, so they can easily find help before crisis hits.

FROM DECEMBER 2017, UNIVERSAL CREDIT FULL SERVICE STARTED ROLLING OUT ACROSS WANDSWORTH BOROUGH – AND NOW INCLUDES FAMILIES AND PEOPLE WITH SIGNIFICANT PHYSICAL AND MENTAL HEALTH ISSUES.

NO PLACE LIKE HOME

EXPERIENCES OF HOUSING, HOMELESSNESS AND FOODBANK USE

IZZIE'S EXPERIENCE

"When I moved here, they said my tenancy would start in arrears because there was a Housing Benefit overpayment of £800 from when I was 16 years old, living in a hostel through social services.

I haven't received Universal Credit for eight months, not a penny, because I've been working and my earnings have been stable. But sometimes it just weren't enough.

The council sent me a letter seeking possession and I called the court team. She made an arrangement with me if I paid some of the overpayment back for four weeks, they wouldn't take me to court.

So for three weeks I paid them: £150, £200, £150. On the final week, the agency informed me there was no more work, so I called the court team and told her. I said 'I can pay you £50 today but after that I can't pay you anything', but she just said 'No, £50 is not good enough'.

Since they served me these papers I'm in deep depression, I just don't know what to do. I'm just scared because am I going to lose my house?

The council guy did help when the arrears weren't so bad, but he gave me all the help he could and the most he could do was issue me a foodbank voucher. It was helpful but – not to be rude – it's not that helpful. I go there and say I have all of this debt, all of this stuff, and the best they can do is say 'Here's a foodbank voucher'.

Anytime I have come to the foodbank, though, I've been welcomed by friendly staff who offer me a lot of support. Any time I've come here, someone's gone through everything with me, so it's good."

In April 2018, the Homeless Reduction Act came into force, meaning that local authorities have an increased duty to prevent or relieve homelessness for anyone who is homeless or threatened with homelessness within 56 days. We welcome this, especially as Universal Credit (UC) rolls out across the Borough.

In our research:

- 25% of guests interviewed were homeless. Two were 'hidden homeless', sofa-surfing with friends and family; one was in a charity-funded hostel; and two families had been placed in emergency homeless accommodation by Wandsworth Council.
- Additionally, one guest had been homeless during the previous 12 months but had recently moved into a council flat.
- Nearly half (47%) of guests in rented accommodation were in rent arrears; and eviction proceedings were in process for one of them (Izzie's experience, left)
- 84% of referral agencies cited risk of eviction and homelessness as an impact of financial hardship they had seen in clients during the year.
- More than half (53%) of referral agencies said they had referred clients to the foodbank because of housing benefit not covering rent, leading to clients being short of money for food after they paid rent from their already low income.

In our research, two guests' households were in emergency homeless accommodation provided by Wandsworth Council. One family was in temporary accommodation within the borough, and one was in B&B accommodation outside of the borough.

One aspect of the housing crisis is a lack of sufficient local social housing, which means that councils across London are placing households they have accepted as homeless in emergency and temporary accommodation outside of their own borough.

In December 2017, 372 homeless families were living in temporary accommodation outside of Wandsworth Borough, placed there by Wandsworth Council¹⁴. The proportion of placements of homeless people in temporary accommodation outside of Wandsworth Borough has tripled since 2010, from 11% to 34% in 2017¹⁵.

At the Foodbank, we regularly support people placed in temporary accommodation outside the borough, who are referred to us because extra travel costs incurred have left them without enough money for food. Extra travel costs include the cost of bringing children back to their primary school every day (children get free bus travel but parents don't), attending medical and Jobcentre Plus appointments, or travelling to (usually low-paid) work.

To date, the Council does not routinely offer extra financial support, and says

"We do not provide funding for travel as these are expected to be provided by other welfare benefits."¹⁶

As new Councillors join Wandsworth Council, we hope there is an opportunity to re-think this policy, and for the Council to begin covering the travel costs of homeless families and individuals housed outside the borough until they are found permanent accommodation – so that households are not pulled into financial hardship and food poverty.

RECOMMENDATIONS

- We ask that Wandsworth Council starts to cover the additional travel costs of homeless households incurred because the Council has moved them to homeless accommodation outside of the Borough, until they are found permanent accommodation (for instance by providing travel cards).

**LONDON IS WIDELY ACCEPTED TO BE
IN THE GRIP OF A HOUSING CRISIS,
AND RENT ARREARS, HOUSING AND
HOMELESSNESS – INCLUDING HIDDEN
HOMELESSNESS – CONTINUED
TO CAUSE CONCERN FOR BOTH
FOODBANK GUESTS AND REFERRAL
AGENCIES DURING 2017-18.**

“IT’S NOT JUST THE PROVISION OF EMERGENCY FOOD AID, IT’S THE SYMPATHETIC SAFE SPACE, NON-JUDGEMENTAL APPROACH, AND THE SENSE OF RESTORED DIGNITY THAT PEOPLE LEAVE THE FOODBANK WITH. FOR SOME OF THE MOST VULNERABLE, FINDING SOMEWHERE WHERE THERE IS CARE AND COMPASSION QUITE LITERALLY SAVES LIVES.”

Referral partner, March 2018

ENDNOTES

- 1 Seligman HK, Laraia BA, Kushel MB. Food Insecurity Is Associated with Chronic Disease among Low-Income NHANES Participants. *The Journal of Nutrition*. 2010;140(2):304-310.
- 2 Valerie Tarasuk, Joyce Cheng, Claire de Oliveira, Naomi Dachner, Craig Gundersen, Paul Kurdyak. Association between household food insecurity and annual health care costs. *CMAJ* 2015, 187 (14) E429-E436
- 3 This 11% increase is despite the number of active Foodbank referrers falling slightly in the same period (from 168 to 165 agencies).
- 4 When referring clients, local agencies (Voucher Partners) are asked to select one primary reason for crisis referral on the foodbank voucher; the one they consider the primary cause of the crisis their client is facing.
- 5 The DWP says it doesn't refer to foodbanks, it 'signposts'. However, as the mechanism and outcome of 'signposting' is so similar to 'referrals' from other agencies, for simplicity we will use 'referring' in this report.
- 6 End Child Poverty, 2018. Households are living in poverty if their household income (adjusted to account for household size,) is less than 60% of the average. All poverty rates are calculated on an after housing costs basis. www.endchildpoverty.org.uk/poverty-in-your-area-2018
- 7 Equality and Human Rights Commission, March 2018. The cumulative impact of tax and welfare reform.
- 8 D Hirsch, 2013: An estimate of the Cost of Child Poverty in 2013
- 9 Anna Taylor and Rachel Loopstra, 2016: Too Poor to Eat: Food insecurity in the UK. Trust for London: London Poverty Profile 2017
- 10 Wandsworth Poverty and Inequality Indicators, Trust for London. <https://www.trustforlondon.org.uk/data/boroughs/wandsworth-poverty-and-inequality-indicators/> The London Living Wage is currently £10.20 per hour. This covers all boroughs in Greater London. The rates are calculated annually by the Resolution Foundation and overseen by the Living Wage Commission, based on the best available evidence about living standards in London and the UK. www.livingwage.org.uk/calculation
- 12 Wandsworth Council's response to Freedom of Information Request, Feb 2018: From April 2016-March 2017, what was the total grants budget for the DSF – and of this, how much was spent (in £s and as a percentage of total)? 'The grants budget was £260,000. Spend was £165,538, or 64% of budget.'
- 13 BPS, BACP, BPC, BABCP and UKCP, 2017. Response to Government consultation on work, health and disability. <http://www.babcp.com/files/Press/Joint-Green-Paper-response-BPS-BACP-UKCP-BPC-BABCP.pdf>
- 14 Wandsworth Council's response to Freedom of Information Request, December 2017.
- 15 Wandsworth Poverty and Inequality Indicators, Trust for London.
- 16 Letter from Paul Marten, CEO Wandsworth Council, July 2017.

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