

PRESSURE IS RISING

EXPERIENCES OF HARDSHIP, HEALTH AND HUNGER IN WANDSWORTH 2022-23

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WELCOME AND INTRODUCTION

Since Wandsworth Foodbank opened its doors in 2013, we've seen the need for emergency food and support for people in hardship increase dramatically. Against a backdrop of austerity, steadily rising destitution levels across the UK¹, the pandemic and a cost of living crisis, emergency referrals to our food bank have increased by more than 400% since 2013, to a record 5,248 referrals in 2022-23.

During 2022-23 we provided emergency food and support at least once to 5,402 individual adults and children who were referred to us in hardship – equating to 11,146 emergency supplies of food and essential toiletries, including nappies and baby food for those who needed it.

In response to soaring fuel bills – unaffordable to many on the lowest incomes even with government energy support – we started providing Warmer Winter £49 fuel vouchers to help households top-up their prepayment gas and electric meters, so they could keep warm, have hot water and light, and heat the food we provided². Thanks to our supporters' generosity, we provided more than 500 fuel vouchers through the winter.

We continued to deliver emergency food to the homes of people who were unable to get to our centres because of illness or disability – 1 in 5 of all referrals last year. We're very grateful to our volunteer drivers, and to Wandsworth Council for their grant which enabled us to lease an electric van to help make this possible.

And while more than half of food bank referrals came from advice agencies like Citizens Advice last year, many other people we met weren't receiving support and advice to try to resolve difficult issues that were causing hardship, for instance around access to benefits or debt.

That's why we're so glad to be able to offer vital longer-term, expert advice and support through our Foodbank Advice Project, which we've run in partnership with Citizens Advice Wandsworth since 2015. Last year our Foodbank advisers – led by the wonderful Sylwia Wojnarowska who's been with us from the project's start – provided expert support to 630 people who had to use our food bank last year, with an average income gain of £745 per person (e.g. helping people access benefits to which they were entitled). They also provided support to an additional 144 food bank guests who returned to the project for further help and advice. Together we're committed to doing everything we can to help stop hardship and hunger in our community.

So ten years on, we're not celebrating the need for our food bank, but we are thankful for everyone who has helped make what we do possible.

We and St Mark's Church, Battersea Rise are so grateful to our brilliant and compassionate partner churches who give their space and time to host food bank welcome sessions with us: Mitcham Lane Baptist Church, Roehampton Methodist Church, South West London Vineyard, St Michael's Church Southfields and Shaftesbury Christian Centre. We're also grateful to Yvonne Carr Community Centre for allowing us to use their space to run a welcome session once a week since 2021, and to Revd Sue Clarke and St Paul's Church, Furzedown who hosted a weekly food bank welcome session from 2013-2020.

We're so thankful too to each of the 366 people who volunteered with us last year, motivated by a shared sense of justice and compassion for our neighbours facing hardship. Some of our volunteers have been with us from the very start, and we are so grateful for their and all our volunteers' incredible love, care, generosity of time, and commitment.

None of what we do would be possible without the kindness and generosity of our community – individuals, families, groups of neighbours, churches, faith groups, businesses and grant-funders – who have given food and money to help local people through the hardest times. The huge increase in need we've seen in the last ten years has always been equally matched by your generosity, and we are more grateful than words can say.

And finally, as this report shows, we're as committed as ever to highlighting the drivers and impacts of hardship and food bank use and to calling for change, with the stubborn hope that one day food banks like ours will no longer be needed because everyone has enough income for essentials.

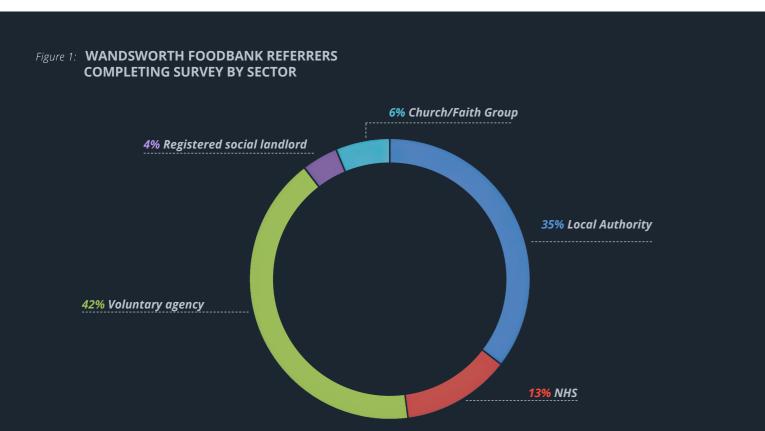
Thank you.

ADVOCACY AND COMMUNICATIONS MANAGER

METHODOLOGY

Data and findings presented in this report come from analysis of referrals to Wandsworth Foodbank between 1 April 2022-31 March 2023, using the Trussell Trust database. We sent an online survey to all referrer partner organisations. 48 referrers completed the survey (a response rate of 16%), with around half of respondents from the statutory sector and half from the voluntary sector (see Fig.1). We also ran a survey for two weeks in March 2023 across all seven Wandsworth Foodbank centres. In total, 83 guests completed our survey, a response rate of 48%. We emphasised that participation was voluntary, and would not impact their eligibility to receive help from the food bank. Most guestionnaires were self-administered to allow guests to complete the questionnaire confidentially. Our volunteers were also available if they needed assistance to complete the questionnaire. Twelve in-depth qualitative interviews with guests were conducted by Sarah Chapman (Wandsworth Foodbank's Advocacy and

Communications Manager) either in-person at a food bank centre or on the phone. The sample size was determined after thematic saturation was reached (i.e. when no new data is emerging during the interviews). All interviews were audio-recorded and transcribed by Sarah. Participants gave consent for insights from surveys and interviews to be shared anonymously.



KEY FINDINGS 2022-2023

- 1. Wandsworth Foodbank provided 11,146 three-day emergency food supplies to local people in hardship in 2022-23. This was an 11% increase on the previous year, and a 72% increase on the pre-pandemic year of 2019-20.
- One in three emergency food supplies were for children (33%), with the majority (72%) for children aged 0-11 years old.
- 3. Low income was the primary reason for referrals to Wandsworth Foodbank, accounting for 60% of all referrals³. This reflects the impact of rising essential costs on incomes from low-paid work and/or benefits which stayed the same.
- 4. Benefit payments being too low to cover essential costs was by far the most common cause of low income leading to food bank referral, selected by almost 9 in 10 referrers (85%). This was followed by low-paid work (67%), and a range of other issues related to the design and delivery of the social security system including deductions to benefits (56%), housing-related benefit not covering rent (48%), stoppage or reduction of disability benefit such as PIP (46%), people having no recourse to public funds including benefit payments (42%), and benefits sanction (42%).
- 5. Half of food bank guests (51%) reported that the 5-week-wait for Universal Credit had caused hardship and their need to use Wandsworth Foodbank.
- 6. Compared to the general population, people who used Wandsworth Foodbank were more likely to: have a disability or health condition that limits their daily life (64%); be a single person (48%); be a single parent (36%); be from a minority ethnic background (54%); provide unpaid care to a family member (29%); be unable to work, or unemployed (86%); live in social rented housing (67%).
- Three-quarters of food bank guests not in paid work were unable to work, because of disability or poor health (58%), or caring responsibilities for a disabled or unwell family member (11%) or for young children (10%).
- 8. While 34 out of 83 (41%) food bank guests reported a disability that limited their daily life 'a lot', only 14 of the

34 (41%) reported receiving Personal Independence Payment. This suggests that more than half (59%) of food bank guests who have a disability that limits their life 'a lot' could be going without the extra benefits support they may be entitled to.

- 9. We completed 1,104 home deliveries of emergency food supplies to people who were unable to get to our food bank welcome centres due to disability or poor health. This accounted for 1 in 5 of all referrals last year (21%).
- 10. While almost one in three people who used our food bank were unpaid carers (29%), the majority (62%) of carers who completed our survey did not receive Carer's Allowance, despite providing substantial caring hours per week (20 hours+).
- 11. Three-quarters (75%) of food bank guests were behind on bills and one-third (30%) had unaffordable debt repayments. Debt was a significant impact of hardship reported by 51% of referrers.
- 12. Poorer mental health was identified as the most common impact of hardship by almost all food bank referrers (90%), as well as suicidality (23%). More than half of food bank guests surveyed (55%) reported that they had experienced poorer mental health during the previous month.
- 13. We saw a welcome increase in numbers of food bank referrers who said they had signposted people in hardship to Wandsworth Council's crisis grants, with 8 in 10 (83%) referrers saying they had supported people in this way, compared to 5 in 10 (49%) five years ago.
- The majority of food bank referrers offered income maximisation advice including information about emergency support available, either in-house (63%) or externally (54%), before referring people to Wandsworth Foodbank. However, sometimes they had to send people elsewhere for further help (including to the food bank).
- Only 1 in 3 food bank guests (37%) received a crisis grant from Wandsworth Council in the previous 12 months, and most had heard about it from Wandsworth Foodbank volunteers or staff.
- Both food bank guests and referrers had overwhelmingly positive experiences of Wandsworth Foodbank. Referrers rated our service as 'very good' (96%) or 'good' (4%), and guests rated it 'very good' (93%) or 'good' (6%).

WANDSWORTH FOODBANK RECOMMENDATIONS

- 1. Income not covering essential costs was the key driver of hardship leading to referral to Wandsworth Foodbank last year, especially for people receiving benefits. We're joining with food banks across the UK, to ask the government for an 'Essentials Guarantee' to make sure that the basic rate of Universal Credit is at least enough to afford the essentials we all need, such as food, household bills and travel costs. Please join us. www.trusselltrust. org/get-involved/campaigns/guarantee-ouressentials/
- 2. We ask key statutory institutions in Wandsworth (e.g. Wandsworth Council, NHS South West London Integrated Care Board) to strengthen and resource anti-poverty, personcentred advice and support for low-income households in order to reduce hardship and improve health, especially among groups who are overrepresented at the food bank (eg people with disabilities and poor health, single people, single parents, carers, and Black and minority ethnic groups). This could include support to help people access Carers Allowance and disability benefits like Personal Independence Payments, including advocates to support people (particularly those with mental health issues) at health assessments.
- 3. We ask Wandsworth Council to continue to proactively advertise its crisis grants to residents, especially in more deprived parts of the borough and to groups who are overrepresented at the food bank, and to ensure all council staff who deal with residents facing hardship are aware of the grants available, and proactively encourage people and families in hardship to apply.
- 4. We ask Wandsworth Council to consider providing an income maximisation and a benefits check to each household applying for a crisis grant, to ensure residents in hardship are receiving all the benefits they are entitled to, including Council Tax Reduction.

- 5. We ask Wandsworth Council to provide cash grants to residents in hardship, which enable people to meet costs of essentials that they cannot buy with supermarket vouchers, like essential bills, children's shoes and travel to work. Cash grants would be of particular help to families in our survey who had unexpected crises (e.g. had to move suddenly as a result of domestic abuse), providing vital emergency financial support at a very difficult time.
- 6. Wandsworth Foodbank to explore the possibility of extending its debt advice provision for food bank guests, for instance by accessing grant-funding to add in a specialist debt advisor to the Foodbank Advice Project.
- 7. Wandsworth Foodbank to work with guests to understand if food parcels could be developed to better meet the needs of guests, while being pragmatic and nutritious. While food bank provision is short-term emergency food, referrers and guests highlighted the importance for guests' health and well-being of continuing

AN OVERVIEW OF WANDSWORTH FOODBANK USE IN 2022-23

During the last year, with soaring inflation and the cost of living crisis, we saw record levels of need for Wandsworth Foodbank's support – matched only by the levels of need we saw in the difficult first year of the pandemic.

Although Wandsworth Borough is often viewed as a wealthy borough, in reality it has a mix of wealth and deprivation. An estimated 35,529 people experience income deprivation across Wandsworth⁴; and 1 in 7 people experience food insecurity⁵. Trust for London estimates that 34% of people (28% of children) are in poverty in Wandsworth, compared to 27% across the whole of London⁶.

This heat map (Fig.2) illustrates the correlation between areas of highest deprivation in Wandsworth Borough and people's need to use our food bank. The dots represent households referred to Wandsworth Foodbank in 2022-23, showing greater concentrations of food bank referrals in areas of highest deprivation (orange-red).

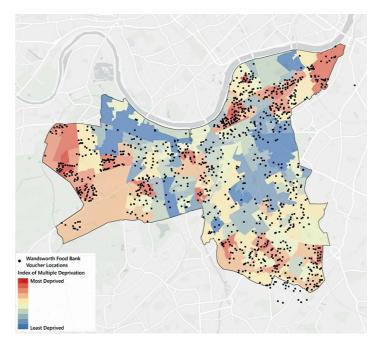


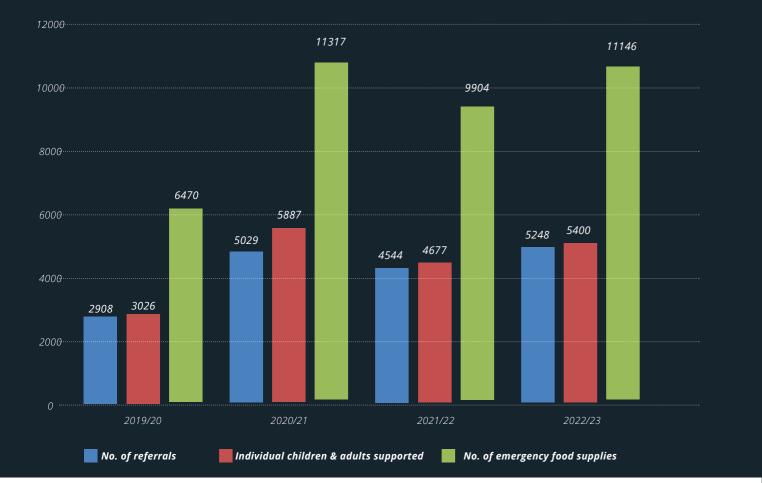
Figure 2: Heat map of households referred to Wandsworth Foodbank, 2022-23



EMERGENCY FOOD PROVIDED

Data collected from each referral to Wandsworth Foodbank in 2022-23 shows that:

- We provided 11,146 three-day emergency food supplies to local people referred to us in hardship by statutory agencies, charities and community groups. This was an 11% increase on the previous year, and a 72% increase on the pre-pandemic year of 2019-20⁷ (Fig.3).
- One in three emergency food supplies were for children (33%), with the majority (72%) for children aged 0-11 years old.
- We supported 5,400 individual adults and children – a 79% increase compared to 2019/20, and a 248% increase on 2013-14.



REASONS FOR FOODBANK REFERRAL

- Low income income too low to be able to afford essential costs – was by far the most common reason for people being referred to Wandsworth Foodbank, accounting for 6 in 10 of all referrals⁹ (Fig.5). This was three times as many compared to 2019-20 and 31% more even than in the first pandemic year – reflecting the devastating impact of rising essential costs on incomes from low-paid work and/or benefits which stayed the same (Fig.6).
- Referrals due to ill-health also increased significantly during the pandemic and have remained relatively high, as have referrals for people with no recourse to public funds (and who are therefore excluded from most benefits, and some local councils' emergency support schemes).

Figure 3:

Emergency food supplied by Wandsworth Foodbank, 2019-23

More than half of households (57% or 1408 households) who used the food bank last year used it only once, and the average number of times a household used our food bank was twice. However, 614 households needed to use our food bank three or more times during the year – more than in any previous year – consistent with the long-term trend of deepening hardship⁸ (fig 4).



- Used food bank once
- Used food bank twice
- Used food bank three/four times
- Used food bank five or more times

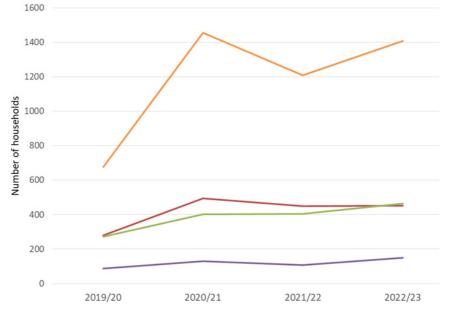
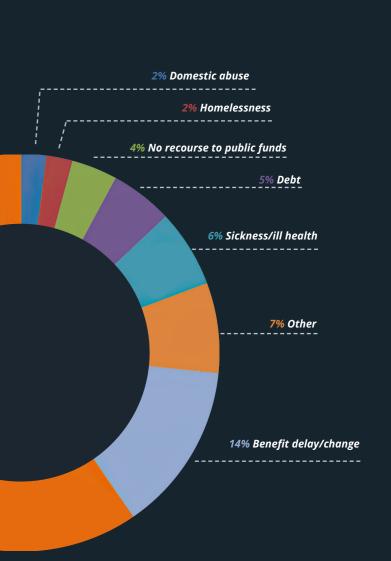
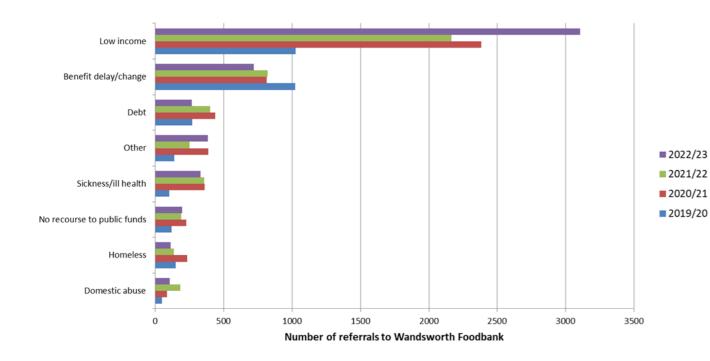


Figure 5: Main reasons for referral to Wandsworth Foodbank, 2022-2023

60% Low Income





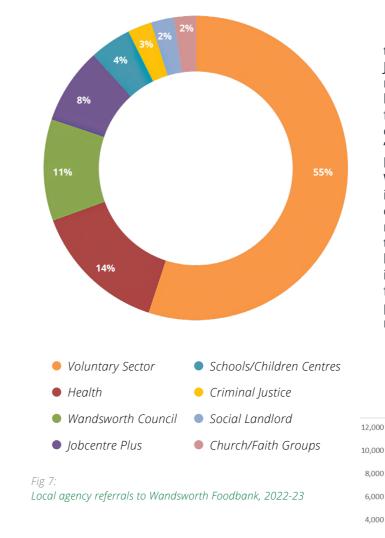


HOME DELIVERIES TO DISABLED OR UNWELL PEOPLE

Post-pandemic, we've continued to deliver emergency food to the homes of people experiencing hardship who are unable to get to our centres because of poor health or disability (Fig.7). During 2022-23, we completed 1,104 home deliveries (1 in 5 of all referrals), including to people who had just been discharged from hospital, people going through treatment for cancer, and people experiencing poor mental health. Several guests and referrers spoke about how helpful this had been:

"What I like about Foodbank is the quickness of delivering food to people who are unable and cannot attend Foodbank." – Referrer

"Honestly brilliant. They come quickly and just everything is on point with the service. They're so friendly and nice, they make you feel welcome. They just make you feel good when you speak to them. And there's no delay in getting the help, they ring you as soon as and it's delivered when they say." – Participant 8, female, single parent



WHO REFERRED PEOPLE TO THE FOOD BANK

More than half of emergency food bank referrals came from the voluntary sector (55%/2,865 referrals), of which the majority (65%/1,893 referrals) were from Citizens Advice Wandsworth or the national Citizens Advice/Trussell Trust Help through Hardship free phone line¹⁰

(Fig.7).One in ten referrals were from local GP practices (10%/501 referrals), with other health referrers including mental health teams (3% of referrals) and social prescribing teams (2%).

One in ten (11%) referrals were from Wandsworth Council, with social services, commissioned services such as for domestic abuse, mental health support, and housing teams referring most often.

While Department for Work and Pensions policy is that Jobcentre Plus staff don't 'refer' people to food banks, until October 2022 local jobcentres staff regularly 'signposted' people in hardship to Wandsworth Foodbank via email (and we recorded

the data). After we highlighted to Wandsworth Jobcentre managers some of the most common reasons work coaches cited (like deductions to benefits leaving people without enough money for food and essentials), and asked what more they could do to prevent hardship, they largely stopped 'signposting' people to our food bank, which most likely accounts for the reduced data this year. Wandsworth Foodbank saw a smaller increase in number of food supplies provided last year compared to food banks in the Trussell Trust network in England (Fig.8). We hope it may indicate that an increased local provision (e.g. more people helped by our Foodbank Advice Project, and improved emergency grants for food and fuel from Wandsworth Council) may be having a small, positive impact locally – although further research is needed to ascertain this.

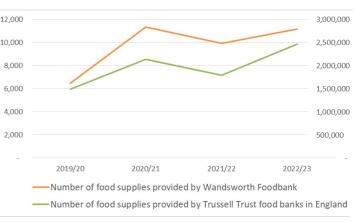


Fig 8:

Number of food supplies provided by Wandsworth Foodbank compared to Trussel Trust food banks in England, 2019-23

WHO USED WANDSWORTH FOODBANK IN 2022-23?

With around 300 agencies referring to Wandsworth Foodbank, we have a unique insight into where gaps in provision exist, who is falling through them, and how the voluntary and statutory sectors can work together to close those gaps.

We conducted a survey in March 2023 to identify who uses our food bank and why. We compared the results against the general population of England, London and Wandsworth using data from Census 2021¹¹. We discovered that people who used Wandsworth Foodbank were more likely to:

• Have a disability or health condition that limits their daily life (64%)

Disability and poor health in people who had to use Wandsworth

- Be a single person (48%)
- Be a single parent (36%)

Fig 9:

- Be from a minority ethnic background (54%)
- Provide unpaid care to a family member (29%)
- Be unable to work, or experiencing unemployment (86%)
- Live in social rented housing (67%)

We hope that understanding more about the groups of people most at risk of hardship and needing to access emergency food aid from our food bank welcome centres across Wandsworth Borough will help shape anti-poverty strategies and work across the statutory and voluntary sector, as well as strengthening and targeting financial support and advice for residents who need it most.

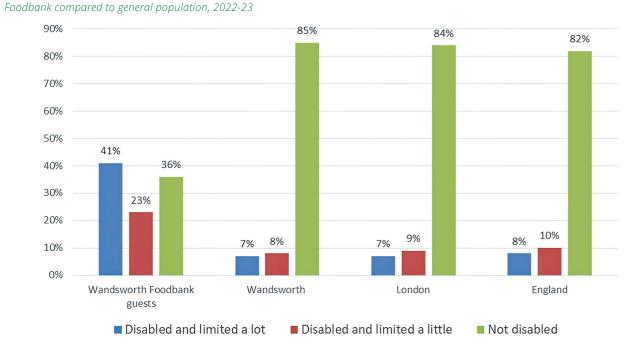
PEOPLE WITH A DISABILITY OR HEALTH CONDITION

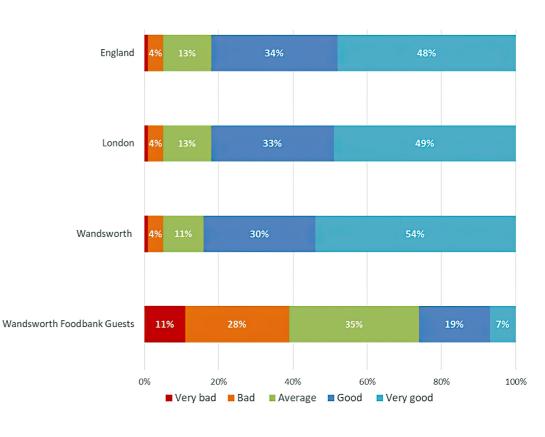
Disabled people and people with poor health *"My health is bad because I suffer with seizures and I have* are overrepresented at our food bank (Fig.10 epilepsy. Sometimes you have good days, sometimes you on following page). Two-thirds (64%) reported a have bad days. It varies really. It definitely limits my daily disability or health condition that limits their daily life. I would hate to think I didn't have any help at all. life 'a lot' (41%) or 'a little' (23%). Only 7% (4 out of Some people haven't got family and friends, you know. 53) who had a disability or health condition were in If they're in the same situation with me, which a lot of employment, which was much lower than those who people who have disabilities and can't work are, I do feel did not report a disability or health condition (27%). sorry for them." - Participant 8, female, single parent

This finding is consistent with new Trussell Trust research that finds more than a quarter of disabled people (26%) experience food insecurity, nearly three times higher than the rate amongst non-disabled people (10%)¹².

It also resonates with research from disability equality charity Scope that found disabled people often faced extra costs – including higher usage of everyday essentials and energy – which alongside 'an inadequate welfare system, are all making it

Fig 10: Self-reported health status of Wandsworth Foodbank guests, 2022-23





harder for disabled households to meet the extra cost of disability'¹³.

Additionally, 39% of food bank guests reported their overall health as 'bad' or 'very bad' – significantly higher than the general population (5%) (Fig.11). Evidence shows that this simple question could reliably predict: healthcare demand more than the diagnosed presence of health conditions¹⁴; mortality rate¹⁵; and higher uses of hospital services¹⁶. It also highlights the need to ensure people have adequate incomes, as living below the minimum income standard is damaging to health and well-being.



SINGLE PARENTS

Fig 12:

Single parents were also disproportionately likely to need to turn to our food bank to get by, with one in three households surveyed being single parent led (36%) (Fig.11). Compared to households in Wandsworth, single parent households were three times as likely to have to use our food bank as nonsingle parent households – highlighting the financial strain many single parents experience as they juggle employment, insufficient benefit payments and caring responsibilities.

One single parent who is a student and works parttime said:

"My son goes to nursery all week except for Thursdays, that's like our day off. I use Universal Credit to pay the

Households using Wandsworth Foodbank by household type, 2022-23

So I have to pay it first obviously, which can be quite difficult sometimes because it's not cheap." - Participant 9, female, single parent

85% but how it works is that it's paid in arrears, isn't it.

These pressures are exacerbated further when parents experience domestic abuse, including at the point of fleeing to safety, as one mother in a refuge explained:

"Once you move out of your house, you have nothing. You're practically homeless. And to start over is really, really hard – like no savings, no nothing. Especially when you've been through financial abuse, there is nothing." Participant 12, female, single parent

SINGLE PEOPLE

Single people accounted for almost half of households (48%) who needed to use our food bank during the last year, highlighting the precariousness of living in a household with one source of income, especially if that income is from low-paid insecure work, or from benefit payments of as little as £85 a week (Universal Credit core weekly rate) if someone is unable to work, or looking for work.

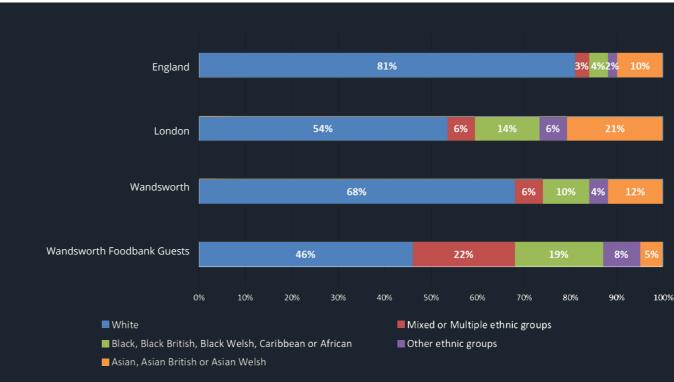


One-person household: Aged 66 years+ Multiple adults without dependent children

Cohabiting-couple family: All children non-dependent

- One-person household
- Multiple adults with children
- Lone-parent household
- Other household types







PEOPLE FROM MINORITY ETHNIC BACKGROUNDS

People from Black and minority ethnic groups were disproportionately likely to need to use our food bank last year, compared to white people in Wandsworth (Fig. 12). More than half of food bank guests surveyed (54%) were from Black or other minority ethnic groups, compared to 32% of the general Wandsworth population. This is consistent with Trust for London research that finds people in London from Black and minority ethnic groups are far more likely to be in poverty (33%) than white people (18%)¹⁷.



UNPAID CARERS

were unpaid carers (29%)¹⁸. For this group, caring responsibilities often meant they were not able to take on paid work, or had to reduce their paid work hours, or needed to rely on benefit payments that did not cover the cost of essentials – leaving them at greater risk than non-carers of experiencing hardship and the need to use a food bank.

Concerningly, while carers are entitled to receive Carers' Allowance (£69.70/week in 2022-23), the majority (62%) of carers who completed our survey did not receive Carer's Allowance, despite providing substantial caring hours per week (20 hours+).

Foodbank guests who received Carer's Allowance appreciated it, despite payments being low for the number of hours they put in:

"Carer's Allowance is handy for me because it comes in every week. So I have a little something every week. I mean that's all I can say about it. It's not a lot of money, but it's enough to get me by every week." - Participant 4, female, single parent

UNABLE TO WORK OR UNEMPLOYED

Almost one in three people who used our food bank The majority of people using our food bank were not in paid work (86%), compared to 27% of the wider Wandsworth population¹⁹, showing that being unable to work or experiencing unemployment is a key factor in hardship and needing to use a food bank - especially when out-of-work benefit payments are too low to cover essential costs. This is consistent with data from food banks across the Trussell Trust network²⁰.

> Three-quarters of food bank guests not in paid work were unable to work, because of disability or poor health (58%), or caring responsibilities for a disabled or unwell family member (11%) or for young children (10%)(Fig.13).

Of the food bank guests who were not in paid work and selected 'other', the majority (62%, or 8 of 13 respondents) were looking for work or training for work. Of the remaining five respondents, one had just been released from prison, three did not give more information, and one was hoping to volunteer as a route back to work:

"I was working full-time until a few years ago and then I was signed off sick, but I want to get back to work. I'm desperately looking for a little voluntary work that I can do to try to keep pressing on." - Participant 11, male, single parent



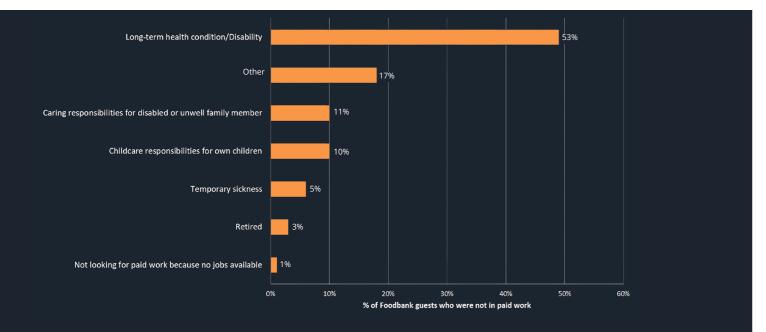
LIVE IN SOCIAL RENTED HOUSING

Two-thirds of people using our food bank (67%) lived in social rented housing (eg Council or housing association accommodation) and one-quarter lived in private rented housing (25%). The remainder were statutorily homeless, living in emergency, temporary or refuge accommodation (7%) – almost twice the percentage of people across the UK who experienced some form of homelessness in the previous 12 months (4%)²¹.

Trussell Trust's report, Hunger in the UK, highlights that while just 8% of people in the UK live in social housing, this figure is much higher amongst people experiencing food insecurity (27%) and people referred to food banks in the Trussell Trust network, with almost half (46%) living in social housing²².



Reasons Wandsworth Foodbank guests were not in paid work, 2022-23



19

WHY DID PEOPLE NEED TO USE WANDSWORTH FOODBANK

The main drivers of hardship and food bank use identified by Wandsworth Foodbank referrers and by people experiencing hardship who used our food bank in 2022-23 were:

- Rapid increases in the cost of living which outstripped low incomes
- Benefit payments that were too low to cover the cost of essentials
- Challenges in accessing benefits to which people were entitled
- Problem debt.

LOW INCOME AND THE COST OF LIVING

Both Wandsworth Foodbank guests and referrers pointed to the rapid increase in the cost of living as a key issue causing hardship and the need to access emergency food aid last year.

Soaring inflation impacted everyone, but evidence shows that it impacted low income households hardest. With low income households spending more of their budgets on energy bills and food, the Resolution Foundation estimated that their effective inflation rate was higher than average: 12.5 per cent for the poorest tenth of households, compared to 9.6 per cent for the richest ten percent ²³. Prices of food and non-alcoholic beverages in particular rose sharply, by 19.1% in the year to April 2023 ²⁴.

Several referrers highlighted the financial difficulty their clients experienced due to incomes staying the same, while prices continued to rise:

"It's the cost of living – price increases in supermarkets/ shops/utilities etc. but no increase in household income." Referrer

"The continuing and growing gap between income and expenses as costs rise more quickly than incomes." -Referrer Food bank guests also spoke of the disconnect between stagnating incomes and rising essential costs, as well as the worry and stress caused by the resulting financial difficulty:

"I'm really struggling because everything has increased but most people are still receiving the same Universal Credit. It feels absolutely horrible, especially when I've always been independent and I worked hard." - Participant 3, female, single parent

The majority of food bank guests pointed to the cost of gas and electricity as particularly problematic, and also highlighted the constant challenge of having to keep pre-payment meters topped up in order to have heat, light, hot water for washing, and the ability to cook.

"Sometimes I haven't been able to put the gas on because it's costing so much. It cost me £40 a week to have it on. For me, it's a lot of money because obviously I can buy other stuff with that for my daughter. So unless it's really cold, we won't have it on." - Participant 8, female, single parent

Almost all food bank guests struggled with increases in the price of basic food, with many noticing prices change from day to day, and several altering what they bought to try to make ends meet:

"Then when the food started going up as well, I mean it's ridiculous how much it goes up, and it changes every day. It's crazy. I used to be able to get a loaf of bread for about 50 pence, and now cheapest bread in there is like 90 pence." - Participant 4, female, single parent

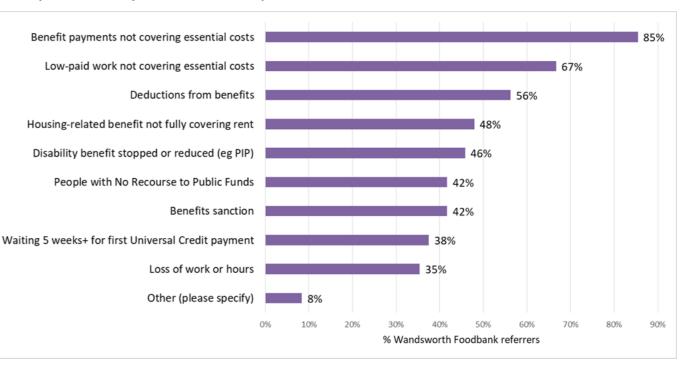
"Some days I just didn't buy anything. I changed my diet much more to cheap carbohydrates – rice, noodles, things like that." - Participant 10, male, single With low income (i.e. income too low to be able to afford essential costs) accounting for 6 in 10 of all referrals to Wandsworth Foodbank in 2022-23, we asked local referrers to select from a list the main causes of low income that had prompted food bank referral (Fig.15).

Benefit payments being too low to cover essential costs was by far the most common cause of low income leading to food bank referral, selected by almost 9 in 10 referrers (85%).

This was followed by low-paid work (67%), and a range of other issues related to the design and delivery of the social security system including deductions to benefits (56%), housing-related benefit not covering rent (48%), stoppage or reduction of disability benefit such as PIP (46%), people having no recourse to public funds including benefit payments (42%), and benefits sanction (42%).

Fig 14:

Causes of low income seen by Wandsworth Foodbank referrers, 2022-23



This is consistent with new research from Trussell

Trust which found: "The most significant cause of the financial insecurity that is driving the need for food banks is the design and delivery of the social security system. The research highlights four main issues affecting food bank users: lack of information about entitlements; difficulties claiming and sustaining benefits, particularly Personal Independence Payments (PIP) for people who are affected by a long-term physical or mental health condition or disability; insufficient income from benefits when they are accessed; and further reductions to income from sanctions, caps and debt deductions."²⁵

INSUFFICIENCY OF BENEFIT PAYMENTS

The insight that 9 in 10 Wandsworth Foodbank referrers reported that income from benefits did not cover the cost of meeting basic needs is consistent with Trust for London-funded research:

"Safety-net benefits for people living in London continue to fall well short of meeting minimum needs. With the cost of living payments from government in 2022, support for out of work single working-age adults living on their own covers just 6% of minimum needs (after rent and council tax have been paid). The adequacy of support provided by safety-net benefits has reduced substantially over time – falling from 35% in Inner London in 2014."²⁶

This insufficiency is particularly difficult for the groups of people who were most likely to need to use our food bank. For most, moving into paid employment to boost household income was not currently an option – meaning they were entirely reliant on income from benefit payments that many guests said were too low to last the month:

"All my food is so expensive and I still have to buy nappies and things for my son. Sometimes we're just scratching at the end of the month and it's led me to ask for help from the food bank." - Participant 12, female, single parent

One food bank guest, a woman in her 60s who had stopped work due to poor health, spoke of the shock of moving from paid work to benefits:

"Honestly, I never saw this coming. I was thinking, I'll be able to stay on at work until I go for my pension. I knew I wasn't feeling very well, but I was managing it until it reached a point where I realized that I can't do it anymore. Imagine you're somebody that you work, you get money, you buy what you want to eat – and then it comes to a point that you can't even buy what you would like to eat." - Participant 1, female, couple

Other food bank guests highlighted the shortfall between housing-related benefits and rent costs. Rent is much more expensive in London than in the rest of England²⁷, however the Local Housing Allowance (LHA) rates have been frozen which means low-income household have to cover the shortfall for their rent from their limited budget²⁸.

Several guests spoke of needing to top up their rent from other benefits, leaving them short of money for essentials like food: "I applied for Universal Credit after I had my son. It's been helping me, otherwise I couldn't afford the rent – but the truth is they don't pay all the rent, they just help me with part. I have to put another £250 on the top and more for the bills. And that is what is making it so difficult in this moment in time for me." - Participant 3, female, single parent

"They give me £77 a week. My husband is a pensioner, he's supposed to have £800 a month but they give him £700. We live in a shared-ownership house on which we pay rent – over £560. My income [from work] was helping, but now nothing is coming from there." -Participant 1, female, couple

While some guests mentioned the government's two £325 Cost of Living payments paid during 2022-23 to people receiving benefits, and monthly Energy Support Payments during the winter, it was described as having a minimal impact on the household's finances:

"I don't think it really did make a huge difference to be fair. It just went towards household stuff really, and travel. It didn't go on anything fancy, just on essentials like topping up on laundry detergent." - Participant 9, female, single parent

"I mean milk and eggs and stuff is going through the roof. And electricity is going through the roof. The £60 [energy support payment] that they give us, thank God for that, but it still doesn't cover the month." - Participant 4, female, single parent

This was consistent with Trust for London research that found: "Even with the cost-of-living support payments, a couple with two children, on out of work benefits, only have just over half (52%) of what they need for a minimum standard of living."²⁹

CHALLENGES IN ACCESSING BENEFIT PAYMENTS

Alongside emphasizing the insufficiency of benefits to meet real costs of living, referrers and guests also questioned the ability of the benefits system to respond quickly and effectively enough to individuals' and families' changing circumstances:

"Benefits are slow to respond when people are losing jobs or have family compromised health-wise, and are not substantial enough to cover real cost of living need." -Referrer

Both Wandsworth Foodbank referrers and guests highlighted design issues within the social security system that caused hardship, including the 5-week wait for Universal Credit first payment and challenges accessing disability benefits such as Personal Independence Payments. These are also the two benefits which our Foodbank Advice Project most often supported food bank guests with during 2022-23.

UNIVERSAL CREDIT

Before Universal Credit, people who experienced illhealth or became unemployed would receive out-ofwork benefits within 10-14 days of applying. Now the system is designed to make people wait five weeks or more for their first payment of Universal Credit.

Fig 15:

Why benefits did not cover essential costs

Waiting 5 weeks+ for first Universal Credit payment

Deductions from benefit payment

Benefit cap reducing amount received

Housing-related benefit not fully covering rent

Two-child benefit limit (for households with 3+ children)

A disability benefit stopped or reduced (eg PIP)

Benefits sanction

Correct benefits but don't cover essentials costs

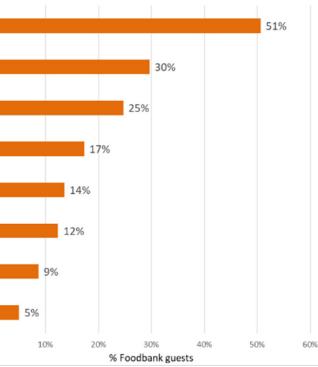
In our research, half of guests (51%) reported that 5-week wait for Universal Credit had caused hardship and their need to use the food bank (Fig.15). One guest who had recently moved into a refuge with her child explained:

"It's a long time, especially because when you ask for Universal Credit it is because you are already in a difficult situation – that's why you're asking for it. The process is long, plus you have to wait another extra five weeks for that first payment." - Participant 12, female, single parent

During this waiting time, many people were forced to take an Advance loan from the government in order to pay for essential costs like rent and food. Several guests highlighted the impact of the government taking money at source from benefit payments (deductions) to repay the Advance:

"I had to take an Advance, so the first thing that started when I was on Universal Credit was that I was in debt immediately. And it's like, well that's great because I've already got enough debt and now you've given me some more, just so I can put food on the table." - Participant 11, male, single parent

One single mother who can't work due to a disability, highlighted that the system can be quick to stop one benefit (in her case Employment Support Allowance) but slow to start a new one (Universal Credit), causing hardship which became



ongoing due to deductions reducing the monthly payment she received:

"I was waiting a full four weeks or more, definitely. Because they'd stopped my other benefit, I was worried. It's so worrying when you've got a child. I didn't know at first that I could get the Advance, they don't tell you. Someone else told me. It took a few days and they did put it over, but then obviously they start to deduct it. They were taking out a big chunk that I wasn't aware would be so much." -Participant 8, female, single parent

ACCESS TO PERSONAL INDEPENDENCE PAYMENTS

In addition to out-of-work benefits like Universal Credit, people who are disabled or experiencing poor mental or physical health may be entitled to disability-related benefits like Personal Independence Payment (PIP), if they find it hard to do everyday tasks or get around because of their condition.

However while 34 out of 83 (41%) of food bank guests reported a disability that limited their daily life 'a lot', only 14 of the 34 (41%) reported receiving PIP. This suggests that more than half (59%) of food bank guests who have a disability that limits their life 'a lot' could be going without the extra benefits support they may be entitled to.

It corresponds with feedback from other food bank guests who spoke about lack of knowledge of, and challenges accessing, financial support to which they are entitled. This suggests that agencies working together to deliver a person-centred approach would improve income maximisation efforts. It is crucial that any design places lived experience at its heart.

The key PIP-related issues that food bank guests reported included not being told that they may be eligible for PIP; complicated application processes and long forms which were difficult to complete unaided; long waits for and stress of health assessments; and applications being turned down or payments reduced.

One guest who was dyslexic said:

"I panic when I think about having to fill in a form because I think it's going to take me ages; people are going to think

I'm stupid because I make loads of mistakes. And then I get quite emotional about it, as you can see, because it's horrible to be viewed as stupid and incapable when you know you're not." - Participant 11, male, single parent

Several guests with long-term mental health difficulties highlighted the need to have expert support in order to successfully navigate the disability benefits system:

"The average person does not have a clue how to fill out that application properly. They will go ahead and do it, thinking they can, but they have a way of asking questions that different people will answer different ways. You have to have somebody who knows what they're doing, to be successful." - Participant 6, male, single

"I've sent off a second PIP with my support worker. I'm waiting to hear. I'm so confused, all my letters. I don't even open them anymore." - Participant 7, female, single

Three guests interviewed were waiting for health assessments – one had waited more than a year – and spoke of the stress it caused knowing their income depended on it:

"I just had an assessment, so I don't know how long it's going to before I get a judgment on that. They said it would take six weeks. That kind of stresses me out as well, because I had originally put in the paperwork nearly two years ago, and they had only just decided to do the assessment now." - Participant 5, male, single

"I mean that stuff makes you very anxious. It makes you very uncertain. It makes you scared. If you can't find somebody to go with you to the assessment, you're terrified. I've been through it three or four times. It's terrifying to go to the assessment because you just don't know how to answer the questions correctly, but everything depends on that." - Participant 6, male, single

Another guest interviewed had recently had her PIP application rejected, despite having health issues that impacted her everyday life 'a lot':

"I got told to apply for PIP because of my depression and anxiety, and they turned me down. That was a couple of months ago. I told them everything. I had an interview on the phone and basically when it came back, it said like 'You take your daughter to her appointments'. Yes I do, because I have to, otherwise it's not fair on her." -Participant 4, female, single parent During 2022-23, our Foodbank Advice Project helped more than 50 guests apply for PIP, as well as helping more than 30 people to successfully challenge or appeal adverse PIP decisions, resulting in back payments of money that people had been eligible to all along.

However with the high numbers of people who are disabled or in poor health being referred in hardship to Wandsworth Foodbank, many of whom turn out to be eligible for disability benefits, it's clear that more resources and earlier intervention are needed to help local people access these benefits to which they're entitled, to prevent hardship and the need for emergency food aid.

25

DEBT

Fig 16:

The cost of living crisis, alongside low-paid work and benefits that did not cover essential costs, had resulted in three-guarters (75%) of food bank guests falling behind with bills and one-third (30%) reporting having debt repayments that they couldn't afford. More than half of referrers (51%) reported debt as an impact of hardship that they had seen in their clients.

The most common types of debt experienced by food bank guests were priority debts for electricity (41%) and gas (33%). One-quarter of guests (25%) reported being in rent arrears, or in debt to Thames Water (Fig.16).

Several guests also reported having to borrow money to try to meet essential costs, like rent, food, gas and electricity, causing them further problems and stress:

"I managed to juggle, borrow money from friends, family, anyone. Sometimes you see these debt things on TV and you wonder how on earth did someone get in such a situation where they just owed money everywhere? Well, just to survive, that was me." - Participant 10, male, single

Guest experiences are consistent with Office for National statistics research which found that more

Types of debt experienced by Wandsworth Foodbank guests

than 1 in 5 adults in Great Britain (22%, equal to around 11.5 million people) reported borrowing more money or using more credit because of the increased cost of living between 25 January-5 February 2023 ³⁰.

The ONS research also highlights the impact of financial hardship on health, which we will explore in the next section: "Half of adults (49%) who reported that they were behind on energy bills between 14 September and 8 January 2023 also reported high levels of anxiety, compared with a third of those who were not behind (33%)."

Almost half of food bank guests surveyed (45%) said they would like to see Wandsworth Foodbank being able to offer more support with problem debt, repayment and management. One guest said:

"People struggling on low incomes will often have debt as well, it goes together. And because you guys are so easy to speak to, because you've gained the trust and people know that you're there for a good reason, debt advice would be a good thing to help a lot of people." - Participant 8, female, single parent

At present only one of our Foodbank Advice Project advisers is qualified to provide specialist debt advice. With problem debt looking set to increase in the months ahead, we will explore the possibility of adding a second specialist debt adviser to the team.

WANDSWORTH FOODBANK **IMPACTS OF HARDSHIP EXPERIENCED BY PEOPLE USING WANDSWORTH FOODBANK**

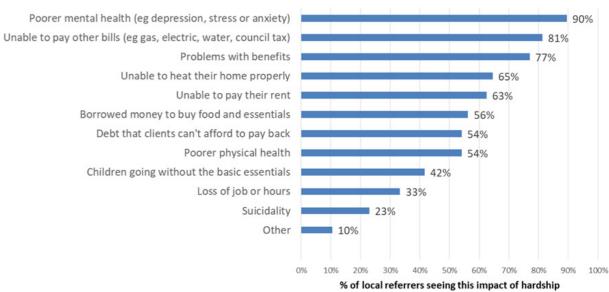
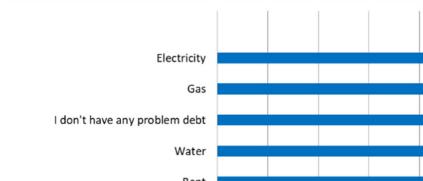
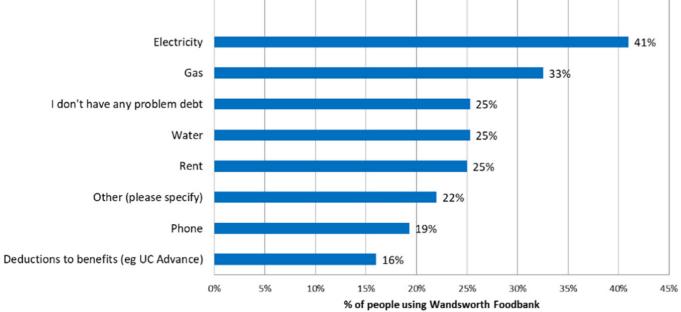


Fig 17: Impacts of hardship seen by Wandsworth Foodbank referrers, 2022-23





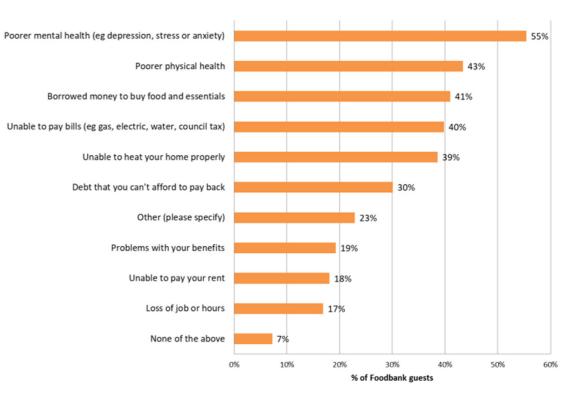


Fig 18: Impacts of hardship experienced by Wandsworth Foodbank guests, 2023



We asked food bank referrers and guests about the impacts of hardship they had seen or experienced during the previous 12 months.

Poorer mental health was identified as the most common impact of hardship by almost all referrers (90%), as well as suicidality (23%)³¹ – highlighting the need to address the causes of hardship that local people are experiencing and provide emergency financial support³², alongside mental health support. One guest said:

"The stress of debt is unbearable. I ended up having a complete meltdown and going to the doctor and going on antidepressants combined with counselling. It kept me going, but it wasn't fixing anything – the debts don't just go away." - Participant 10, male, single

All the issues identified by the survey were echoed in the in-depth interviews with food bank guests. Half of guests surveyed (55%) reported that they had experienced poorer mental during the previous month, and 4 in 10 guests said they had experienced poorer physical health.

All guests interviewed spoke about how the stress of hardship had impacted their mental health:

"It actually gets you down. I mean I suffer with depression anyway, so it made it a lot worse. And it's literally because your mind is saying, oh my gosh, you should be able to provide for your family, it shouldn't be this hard, you know? And then you start blaming yourself for things like, what can I do differently? But you can't do anything differently. It's not nice." - Participant 4, female, single parent

Others spoke about how financial hardship had impacted their physical health. This was particularly an issue for food bank guests with long-term health conditions. Several were trading down their food choices by swapping more expensive fresh fruit and vegetables for cheaper, filling meals to meet their energy intake as cheaply as possible.

"I'm an insulin-dependent diabetic but the only sort of foods I can afford regularly are pastas and rice, which are not good for diabetics because of the starch and sugar in them. So that has affected me quite a bit. I mean I find it difficult to be able to get fresh veg and fruit and sugar-free stuff, because the prices are always out of my range sort of thing." - Participant 5, male, single "Someday you can afford to eat what you want, and then it has reached a point where you have to restrict yourself. The fruits and vegetables, we need them every week. I need the greens, the spinach, because of my diabetes. I needed them but now I have no option." -Participant 1, female, couple

This is concerning, as some of the guests with chronic health conditions required a healthy diet to manage their condition effectively. Malnutrition is a common and costly problem in the UK, costing £23.5 billion annually³³, or around 15% of the health and social care budget³⁴. The majority of our guests were experiencing severe food insecurity with hunger³⁵. Therefore any intervention which aims to improve the diet and health of food bank users must first satisfy the most basic physiological needs such as having sufficient food, safe and stable housing, and warmth during winter³⁶.

Several guests spoke of the challenge of juggling caring responsibilities against the need and desire to work:

"If we could work out more hours of free childcare or something like that, I could actually do more [work]. That is what is putting a stop on my professional side. For example my son started nursery recently, but it's just like five hours. That's not even enough for me to work outside – that's why I'm still doing things online. Even when I'm doing things online, sometimes I cannot have him in here. It's quite difficult to manage but I have been doing it." - Participant 3, female, single parent

One guest spoke about juggling his responsibilities as a carer for his grandmother with the precariousness of a zero-hours contract.

"I lost my job in Covid. After that it was hard to find jobs, you know. I was doing Amazon Flex, delivering parcels, and sometimes there is a job and sometimes there's no job. It's online, you pick up shifts. But who picks up the shifts quick, he's the one who's going to get the delivery. So everyone is fighting for it basically – you have to be faster – and sometimes you miss it. You can't rely on this." - Participant 2, male, single

All guests interviewed spoke of feeling ashamed that they had to use the food bank:

"Well, it is a very difficult thing. It's not an easy thing. You feel shy, and sometimes you're going there and you feel like, oh perhaps a neighbour will see me and think what's happening? But now we have reached a point where you can't hide it. You can't tell people, but you also can't hide it." - Participant 1, female, couple

Some spoke of feeling let down by the social security system and frustrated that the help wasn't there when they needed it most:

"It feels dehumanising to have not done anything wrong, but to feel like I'm being treated as a second-class citizen. I've paid my national insurance. I've worked most of my life. I'm only asking for the help that I was told I was paying my national insurance and tax for – you know, just in case something happens in the future, we'll be there to help you. That's the other thing. I love the way they behave as if it's their money. It's not their money. It's money we all give them to look after for us, to help in society." -Participant 11, male, single parent

The same food bank guest cried when he spoke about what receiving a free Vodafone Sim card from Wandsworth Foodbank had meant to him³⁷. His experience demonstrates the constant pressure that worrying about money can have on mental wellbeing, and how being able to switch off from the worry (if only for a few hours) is essential to maintaining physical and mental wellbeing:

"I'm extremely grateful for the Vodafone SIM card, because it works brilliantly and it's enabled me to do other things. Actual things that sound silly, but I'm able to download and watch a film and things like that, because I've got such a lot of data or credit on there, which is brilliant. All of a sudden, your life isn't just existing, you actually have recourse to do things for your leisure. You feel bit more normal and not like every day is just geared around surviving until you go to bed." - Participant 11, male, single parent

The lack of a holistic approach to the needs of people living in financial hardship was outlined by one food bank guest who contrasted her experience as a child growing up on an estate, and that of her son. By focusing solely on financial need, the need for children to be free from worry about finances and to enjoy their childhood can be overlooked: "Days out with other parents are important. I remember when I was growing up there were organisations that my mum was a part of, where we would go on days out. We lived on an estate and they would have movie projectors and they'd bring them into the estate and all the kids would sit there and have fun days. We'd have face painters come in the estate. Ice cream vans would come, bouncy castles would come. And in Wandsworth, I don't feel like that's available for us here, because it's a very affluent area." - Participant 9, female, single parent

This insight resonates with new research from Child Poverty Action which reveals more than three-quarters of parents (79%) receiving a meanstested benefit worry about not having enough money to provide for their family, and two-thirds (67%) say their children have too many money worries and challenges these days to be able to enjoy their childhood³⁸.

The impacts of hardship described by food bank guests reflect findings in Trussell Trust's new report, which points to the complex and cyclical relationship between poverty, and disability and ill-health³⁹. Long-term health conditions are more prevalent amongst households with lower levels of income, and conditions tend to be more severe⁴⁰. Low income in turn leads to worse health outcomes, including life expectancy, mortality rate, and health status⁴¹.

It is therefore vital that addressing and ideally preventing hardship and poverty is factored in to public health planning, with resources within health services to support people to resolve issues causing hardship.

ACCESS TO EMERGENCY FINANCIAL HELP THE IMPORTANCE OF LOCAL SAFETY NETS

When people are facing hardship and adverse life events, and their incomes do not cover costs of essentials like rent and food, local welfare assistance schemes provided by councils are a vital local safety net.

We welcome the significant improvements Wandsworth Council made to its local welfare assistance scheme, the Wandsworth Discretionary Social Fund (WDSF), in 2022-23 – including increasing the amount of emergency financial support provided to residents in hardship to around £1million, and working towards a 48-hour turnaround for crisis grant applications for supermarket and pre-payment fuel vouchers.

We believe a more rapid response for crisis grants (and other grants such as Discretionary Housing Payments) could help reduce the need for our food bank, because local people in hardship would be able to access alternative emergency financial help more quickly. At the moment, some referrers in our survey acknowledged that even when they helped someone apply for a grant, the time it took and the urgency of people's situations meant they often needed to refer the person to the food bank too:

"Most of the support applications are ultimately successful but even short-term support (such as crisis applications to Wandsworth Council) takes some time to process so leaves client needing food bank support/fuel vouchers in short term." - Referrer

We saw a welcome increase in numbers of food bank referrers who said they signposted people in hardship to Wandsworth Council's crisis grants, with 8 in 10 (83%) referrers saying they had supported people in this way, compared to 5 in 10 (49%) five years ago⁴² (Fig.19). Wandsworth Foodbank staff have worked hard to ensure organisations referring people in hardship to us also know about and help people access crisis grants, and we understand that Wandsworth Council has too.

Food bank referrers are not always informed by clients of the outcome of emergency grant applications. Of the outcomes that were known, referrers reported that around half of applications for a range of emergency grants were successful (Fig.20). Reasons given included:

"Some families have already applied and been declined, and some families have received grants or support and told they will not receive further grants." - Referrer

% of Wandsworth referrers signposting to/helping people apply

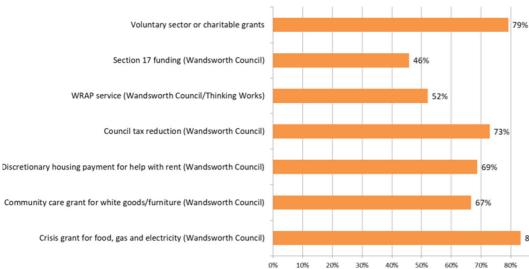


Fig 19 Local emergency financial support referrers signposted

people to aside from Wandsworth Foodbank, 2022-23

"Results depend on client feedback, whether we assisted with the application, signposted or made a referral." - Referrer

"I have managed to get Discretionary Housing Payments awarded and had grants for furniture or money agreed *quite often."* - Referrer

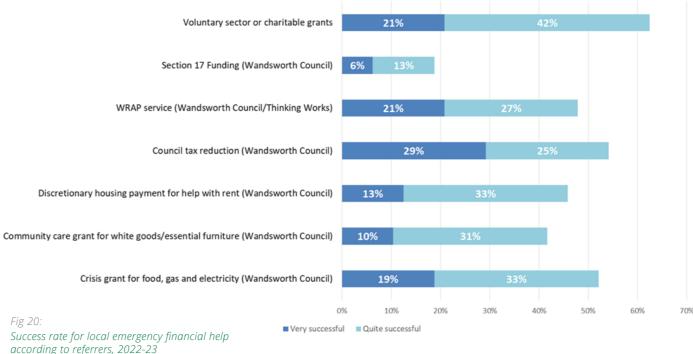
The most successful type of emergency grants according to referrers were voluntary sector or charitable grants, with almost two-thirds of referrers (63%) saying these applications had been successful:

"Voluntary sector have given speedy responses and are" therefore more immediate in their support. Boroughlinked are time-consuming undertakings and come with *uncertainty."* - Referrer

Having specialists within a team was seen to improve the chances of clients being able to access emergency financial support:

"We have an employed team which specialises in benefits and grants which is why we have success." -Referrer

This highlights the complexity of form filling needed to achieve a successful application, for instance for grants like Discretionary Housing Payments. The skills or digital access necessary to complete an application for some emergency financial support



can often be out of reach for those in most need.

Positively, the majority of food bank referrers said they offered people income maximisation advice including information about emergency support available, either in-house (63%) or externally (54%), before referring people to Wandsworth Foodbank.

However, several referrers spoke of the pressures on their time and capacity to help people address hardship and access emergency financial support, leading them to send people elsewhere for further help (including to the food bank):

"I don't know about some of these services, nor do I have the time resource to support families to make applications due to the high level of referrals to Early *Help."* - Referrer

"People often come to us quite distressed, desperate, cold and hungry. These are indeed difficult times. There is only so much information we can give them – we are likely to signpost to the experts locally who are really good." - Referrer

"Once I issue a voucher I leave it to the Foodbank team to follow up on requests and needs with their expertise." - Referrer

Pressures on time and capacity of both referrers and people in hardship, and a lack of awareness of local emergency financial support available, may contribute towards the low uptake of emergency financial support accessed by food bank guests (Fig.21). This points to the need for a borough-wide conversation about how to further strengthen hardship support (and prevention) within the voluntary sector, council and statutory bodies, including health services.

Only 1 in 3 food bank guests surveyed (37%) reported receiving a crisis grant from Wandsworth Council in the previous 12 months, despite experiencing hardship. Of those who had received a crisis grant, almost all had first heard about it from Wandsworth Foodbank volunteers or staff:

"The food bank is the one that helped me get all this, to be honest with you. They're the support in the middle, to get you the link to all these things. And they make sure you've had them or you haven't, you know, they're really good." -Participant 8, female, single parent

Emergency support received by food bank guests in the

previous 12 months, aside from Wandsworth Foodbank

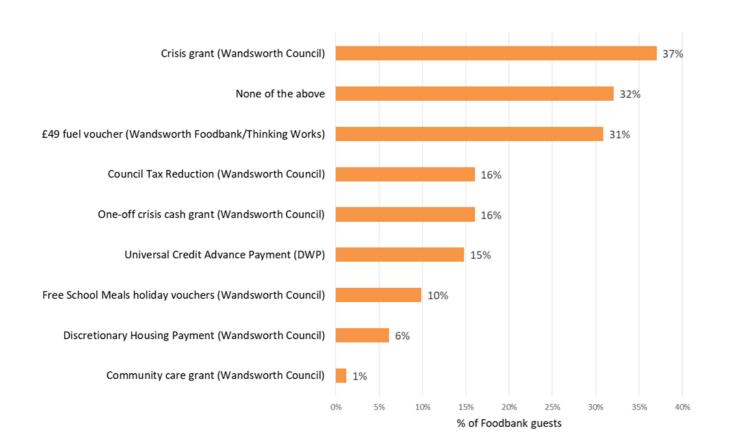
Fig 21:

Wandsworth Foodbank, volunteers and team members often helped people apply for a crisis grant within a food bank session – something that several guests reported as being very helpful:

"I heard about that through the wonderful, kind, generous-hearted people at the food bank. They actually sat down with me and went on an iPad and made the application there. And then it came back yes, fine – so that was really good." - Participant 10, male, single

Food bank guests talked about the importance of face-to-face and word of mouth information, highlighting the importance of ensuring that all frontline services in the community are able to tell local people about emergency financial support available, like crisis grants (e.g. GPs and community mental health teams, Jobcentre Plus staff, schools and children's centres, faith groups and the voluntary sector).

They also highlighted the importance of advertising local emergency financial support both online and



offline, for instance on community noticeboards and high-traffic areas like bus stops, to ensure people who don't have ready access to the internet are not excluded from this help⁴³:

"People can't always go online. Signs on the street would be good rather than just on the internet, and signs on buses." - Participant 8, female, single parent

Several food bank guests wondered why statutory services hadn't told them about local emergency financial support options available. This suggests there is still more to be done to raise awareness within the statutory sector of these sources of help, and to increase the capacity of local agencies to help people access them.

One guest, who had recently fled domestic abuse, highlighted the importance of joined-up working between social services teams and emergency financial help teams at Wandsworth Council. The guest emphasised the need to ensure that all Council staff were aware of, and proactively helped people access, emergency financial support available for people and families experiencing hardship:

"I didn't hear about them [crisis grants] before the food bank centre at St Mark's Church. Even when you have a social worker, or people in the organisation, they should know these things and tell you about it. I think the departments are very separate. They simply don't seem to communicate with each other and don't tell us about this help that can actually provide." - Participant 3, female, single parent

The importance of joined-up working between Council teams to provide low-income households with immediate financial help, plus proactive advice and wrap-around support to reduce hardship longer-term, is consistent with a recent Local Government Association report: "Providing emergency funds to the most economically vulnerable people, these schemes are a critical mechanism for addressing immediate hardship. Further, by aligning this short-termhelp with a much broader advice, advocacy and proactive support infrastructure, such as income maximisation, welfare benefit entitlement, financial advice as well as other essential wrap-around services, they can also move households towards more long-term stability.⁴⁴"

One suggestion might be that Wandsworth Council automatically provides an income maximisation and benefits check to local residents who are applying for a crisis grant, and to those who are supported by social services and are facing hardship. This would reduce hardship by ensuring that individuals and families are receiving all the financial support they are entitled to – from DWP benefits to local Council Tax Reduction.

When food bank guests did manage to access local emergency financial support via crisis grants, they were very positive about the help provided. Two mothers, both of whom had experienced domestic abuse, said:

"It was very handy for me to have the vouchers and I could bring whatever [my son] needs, like meat, or nappies. So that was very helpful – even if I didn't have a penny in the wallet, at least I had that voucher that could help me." - Participant 3, female, single parent

"You told me, and I applied and I got it. I just applied for another one now, and it was granted yesterday. It makes a lot of difference. It just kind of takes the anxiety away. When I got the voucher, I stocked up on nappies and milk. And then mainly fruit. My son eats loads of fruit – he could eat fruit all day." Participant 12, female, single parent

At the moment, Wandsworth Council provides Sainsbury's or Asda supermarket vouchers as crisis grants, although most people in our research received Sainsbury's vouchers. While one food bank guest was pleased to receive Sainsbury's vouchers because it was near her house, every other guest said that vouchers for different, cheaper supermarkets would have been more useful. Guests suggested that Wandsworth Council could consider changing this:

"It was a really big help – I was able to keep warm, I was able to have a bath, I was able to cook. I could get food shopping for a whole month. The only thing I'd say is that it would be better if they had food vouchers for say Lidl or Aldi. You'd probably get more value for money. I got a £100 supermarket voucher but it was for Sainsbury's, and Sainsbury's is pretty expensive." -Participant 9, female, single parent

"The fresh stuff is a bit expensive, so we're always trying to go the cheapest shop. When they gave me the voucher, I was trying to ask them to give me the Asda one, not Sainsbury's, because Asda is cheaper. I don't want to be greedy – and maybe the quality is better in Sainsbury's – but sometimes when you're just trying to survive, you're going to go for something a bit less." -Participant 2, male, single

CASH GRANTS

Alongside crisis grants, Wandsworth Council provided a one-off cash grant early in 2023 to residents who had received at least one crisis grant during the financial year – the first time this had happened, to our knowledge. Households were automatically sent a Post Office voucher which they exchanged for cash at the Post Office, £75 for a single person or couple and £150 for a family with children.

Food bank guests in our research who received this cash grant spoke highly of the help it had given, enabling them to meet costs of essentials including items that they wouldn't have been able to buy with supermarket vouchers, like essential bills, children's shoes and travel to work.

"I thought where has this come from? I was like, oh my gosh, that really helped. It was brilliant. It made a big difference, honestly, it just helped so much. I paid all my bills and I had that little extra to see me through." -Participant 8, female, single parent

"There was a second time Wandsworth Council helped me, completely unexpectedly. They sent me £75 of Post Office vouchers. At that point I was getting so desperate that any money from anywhere was welcome. I had to go to the Post Office and they just gave me the cash, and honestly, my fuel bill was well under control but I needed to buy food. And I needed money because I have to travel when my work is on – if I've got no room on my credit card, I can't travel." - Participant 10, male, single

"It helped a lot. I bought shoes for my son to be honest – things that he needed, because he had grown quickly. He needed shoes, he needed clothes, and because we didn't bring much from the house, I needed to get some stuff for him." - Participant 12, female, single parent

We therefore continue to ask Wandsworth Council to provide cash grants where possible, as permitted in government Household Support Fund guidance. For instance, Wandsworth Council is still unable to provide British Gas fuel vouchers to residents in hardship who apply for a crisis grant - and only provides extra supermarket vouchers instead. Providing cash via a Post Office voucher instead would solve this problem and enable people to top up their British gas prepayment meter in a crisis, using their cash vouchers.

HOLIDAY FOOD VOUCHERS

Parents also spoke about how helpful supermarket vouchers given by Wandsworth Council to families whose children receive Free School Meals during school holidays were (£15 per holiday week/child during 2022-23)⁴⁵:

"That's really good as well, that helps, and they send it before the holiday start as well, straight in and it's there, so it's good. It helps you because you can get extra stuff in the holidays for the kids." - Participant 8, female, single parent

"When they were off school for the strike day, they even sent small voucher for the days they were on the strike. It does come in very handy when they send them in the holidays." - Participant 4, female, single parent

A recent report by Policy in Practice highlights the local safety net's vital role in preventing escalation of harm or crisis – particularly when people are experiencing issues with benefit payments, illness or disability leading to inability to work, debt repayments reducing already low levels of income, and having to move home (especially if suddenly, because of domestic abuse) ⁴⁶.

Experiences of food bank guests demonstrate the value of a joined-up, efficient system that delivers appropriate support quickly and directly to people and families in hardship. They also highlight the challenges that make their lives harder when support is not designed and delivered using joined-up, person-centred approach.

WANDSWORTH FOODBANK EXPERIENCES OF WANDSWORTH FOODBANK

We're delighted that people who had to use Wandsworth Foodbank in 2022-23 and food bank referrers were overwhelmingly positive about their experience. Referrers rated our service 'very good' (96%) or 'good' (4%), and guests rated it 'very good' (93%) or 'good' (6%).

Guests and referrers said they appreciated the person-centred way in which we supported people, and recognised our service was designed and delivered to acknowledge individuals' emotional and psychological needs as well as to provide emergency food and anti-hardship advice and support:

"It is fast and efficient and necessary and gives people practical and human support in a time of crisis, as well as a sense of being known and understood." - Referrer

"It's fantastic. Every time I talk to the food bank, everyone is very compassionate. You can feel it you know – it's not like you're doing just your job, or like I'm just a number. That's very good, especially when you're going through crisis." - Participant 12, female, single parent

Key aspects of what referrers and guests liked about Wandsworth Foodbank are arguably important for all services supporting people at difficult times in their lives.

Referrers highlighted the food bank's responsive and efficient services, with many commenting on its effectiveness, attention to detail, and overall excellence.

"Wandsworth Foodbank provides quick and efficient support, ensuring that food reaches those unable to attend in person. The [online] referral process is easy, and clients provide positive feedback on the service's availability and responsiveness." - Referrer

"They are very quick to respond, extremely polite and always helpful. It is a valued service." - Referrer

"They make sure that there is a variety of products, and how they engage with communities really touches our hearts." - Referrer People valued our food bank's welcoming and empathetic support, and several spoke about the food bank offering more than just food and essentials. It also created a sense of community, with friendly and caring volunteers who treated guests well:

"The service the organisation provides helps people with not just food/essentials, but with a sense of community from talking with volunteers in a welcoming environment." - Referrer

"The welcoming atmosphere as they walk in, they're made to feel like they are the same as people who have more money than them." - Referrer

"I'll be honest with you, everyone is just surviving, and I was feeling a bit nervous and shy. It was good when I came in though – all the staff were very helpful. They made me feel comfortable, more like I was in their house." - Participant 2, male, single

Referrers and guests also valued the trained volunteers and staff who are friendly, empathetic and kind, and can signpost and refer guests to further support to tackle the root causes of hardship (including to our Foodbank Advice Project which supported more than 600 people in 2022-2023):

"It is a welcoming non-judgmental space with access to extended targeted support to help minimise needs ongoing, allowing people to feel hopeful about a future without poverty and shame." - Referrer

"I've always felt welcome. It's just like coming in out of the cold. You know it's only going to help you." - Participant 7, female, single

Several guests and referrers spoke about the positive impact on mental well-being of being able to talk to volunteers and staff, and to be in a setting where there was no judgment for not having enough income for essentials:

"It has been so helpful to me. My whole last nine months, getting into such debt trouble, felt a shameful thing. Once I went in to the food bank, and I can't say this strongly enough, people are so friendly and warm and helpful. *Even just sitting down and talking to people for a couple* of hours, it helped me get through it all and I'm immensely grateful." Participant 10, male, single

Both guests and referrers highlighted the importance of the food bank providing fresh fruit and vegetables alongside longer-life food. One referrer did not know about this provision and highlighted the need for good communication about what the food bank could offer:

"Maybe better communication about the fresh food you" offer – I wasn't aware of all the food you can provide and clients do sometimes refuse referrals to you because they want fresh food." Referrer

Referrers also asked the food bank to continue to provide support beyond emergency food parcels, citing advice and casework to tackle hardship, and prepayment winter fuel vouchers in particular:

"Continue to provide additional support via advice and casework to those in need." Referrer

"Can you continue to provide the £49 fuel vouchers – a *lifeline to many."* **Referrer**

Almost all food bank referrers voiced concerns about the impact of continuing cost of living pressures on the low-income households they supported. Several acknowledged that, without changes to government policy and provision, the need for food banks looked likely to continue:

"I think food banks are essential hubs for people to go and get refuelled beyond just food now. They are becoming holistic centres to tackle rock bottom crisis need (poverty, poor health, poor morale and isolation). Unfortunately I feel we are so far from a time when food banks won't be needed, that there needs to be greater awareness of the extent of the crisis food banks face, to adapt and support food banks to grow and support those in hardship in the way they need to holistically." Referrer



WANDSWORTH FOODBANK **FOOTNOTES/REFERENCES**

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"Wandsworth Foodbank is a safe place of hope and help without being judged."

- Foodbank Referrer

"Everybody is so kind, so thoughtful and everybody, you know, there's no judgment ever. You just feel like it's okay to need the help – which of course it is."

- Foodbank Guest



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