



TEA



# POVERTY AND FOOD INSECURITY



Food bank use in Wandsworth Borough  
2018-19

## Key Findings

1. **Wandsworth Foodbank provided a record 5,770 three-day emergency food supplies during April 2018–March 2019.** This was an 11% increase on the previous year, and a 78% increase from five years ago.
2. **More than one-third of emergency food supplies were for children (37%),** the majority of whom were primary school age or younger.
3. **There are worrying indicators that persistent poverty is increasing.** While the number of individuals we supported decreased slightly to 2,513 people, the overall number of emergency food supplies increased for the 6th year in a row. People we helped needed more support, for longer.
4. **Statutory services made two-thirds of all referrals (64%), indicating that the food bank has now become an integral part of the social safety net** – even though this was never the intention.
5. **Financial hardship, poverty and hunger severely impacts the lives of local people who experience it.** Poorer mental health and problem debt were the most common impacts, cited by 9 in 10 referrers, and two-thirds of referrers cited poorer physical health.
6. **The top three reasons for referral to the food bank were ‘income not covering essential costs’, ‘benefit delays’ and ‘benefit changes’.** Issues with benefits accounted for 40% of all referrals last year, and low income 30%.
7. **Food bank referrals due to ‘income not covering the cost of essentials’ are mainly linked to benefits not keeping pace with the cost of living,** said 9 in 10 local referrers.
8. **The five-week wait for first payment of Universal Credit was the most commonly-cited benefit issue leading to food bank referral,** cited by 7 in 10 referrers.
9. **Universal Credit Advance Payment is a debt, not a solution** to Universal Credit’s five-week wait. One-third of referrers cited repaying Advance Payment debt as a reason for food bank referral.
10. **63% of people supported by our specialist Foodbank Adviser have a long-term health condition or disability,** three times the proportion of Wandsworth households which have at least one person with a disability or long-term health condition (21%) – suggesting that having a disability makes low-income households particularly vulnerable to needing to use the food bank.
11. **Our social security system needs to provide better support for people with mental health issues or learning disabilities,** with 80% of food bank referrers saying it catered ‘badly’ or ‘very badly’ for clients in this group (up from 76% in the previous year).
12. **Jobs are not a guaranteed route out of poverty, primarily because of low pay and not enough hours.** Half of referrers said they ‘often’ or ‘sometimes’ referred working households to the food bank last year.
13. **Priority debts like rent arrears, Council Tax and utilities were the most common problem debts** faced by people seeking advice from our Foodbank Adviser – rather than secondary debts like credit cards and catalogues.
14. **Three-quarters of food bank referrers supported clients living in emergency or temporary homeless accommodation** last year (78%), indicating that issues of homelessness and household food insecurity tend to coexist.
15. **Important local welfare assistance schemes are under-used compared to need,** with less than half of food bank referrers also referring clients to vital local social safety nets like Wandsworth Council’s Discretionary Social Fund (DSF) last year.

## Recommendations

We think the following actions would help lift the restrictions of poverty from local people, and help towards ending the need for food banks in Wandsworth.

1. **Department for Work and Pensions (DWP) to end the five-week wait for Universal Credit and reduce the rate of debt deductions,** so that repayments are affordable and people aren’t left without income for basic essentials like food. This is the government’s flagship welfare reform, and it needs to work.
2. **DWP urgently to improve the design, quality and delivery of health assessments** for Employment Support Allowance, Personal Independence Payment and Universal Credit; to ensure that people who are disabled and have long-term health issues are consistently protected from poverty and hardship.
3. **Wandsworth Council to create and publish a specific local Anti-Poverty Strategy** in partnership with multiple stakeholders – including statutory sectors (eg, school, health, police, housing association), voluntary sectors, and private sector (eg, local businesses, developers) – which would include key objectives of reducing child poverty, reducing the link between poor health and poverty, and reducing in-work poverty locally.
4. **Local businesses and large employers, like Wandsworth Council and its contractors, to play their part in lifting the restrictions of poverty from people by paying the real Living Wage<sup>1</sup>** – ideally as part of a borough-wide anti-poverty strategy.
5. **Wandsworth Council to invest in its local welfare assistance fund (DSF):** linking funding and criteria to a genuine assessment of local need, and increasing awareness of the scheme more widely to local organisations and people, so that it becomes the vital anchor it can be to prevent residents from being swept into poverty, food insecurity and food bank use.
6. **Wandsworth Council to cover the essential extra travel costs of homeless households whom it places further away in emergency or temporary accommodation,** because of a shortage of local social housing; and to provide a fridge-freezer and a cooker as standard in its temporary accommodation.

# Introduction

As a society, we believe in justice and compassion, and protecting each other from harm. But right now many people in Wandsworth Borough are locked in poverty, including one in three children<sup>2</sup>. Last year, Wandsworth Foodbank provided 5,770 emergency food supplies to local people referred to us in crisis – the highest amount ever, and a 78% increase over five years.

A partnership of local churches opened the food bank in 2013 in response to the growing need we saw in our communities. We spoke to teachers and social workers who were referring local people to food banks in neighbouring boroughs because there wasn't help closer by. We asked people with lived experience of poverty, who'd had to use a food bank, to help make our service as welcoming and helpful as possible. We hoped we wouldn't be needed for long.

Since then, we're really glad to be able to provide a service that 92% of referrers and guests rated as excellent. We're incredibly grateful to an amazing team of volunteers, and to everyone who generously donated money, food and basic toiletries to help their neighbours in crisis. And we're thankful for our Foodbank Advice Project, in partnership with Citizens Advice Wandsworth and funded by the Henry Smith Foundation, which last year helped nearly 200 households who'd been referred to the food bank.

But food banks are not a solution to poverty. In one of the world's largest economies, no one should be forced to use a food bank to meet their basic needs. No parent should face the impossible option of paying their rent or buying sufficient food for their children. We share a moral responsibility to make sure everyone has a decent standard of living, food on the table and the same chances in life.

This is why every year we report what we're seeing locally – the drivers and impacts of household food insecurity and food bank use – and suggest some actions we think would better anchor local people from being swept into poverty and hunger, and would move us closer to no longer needing to exist.

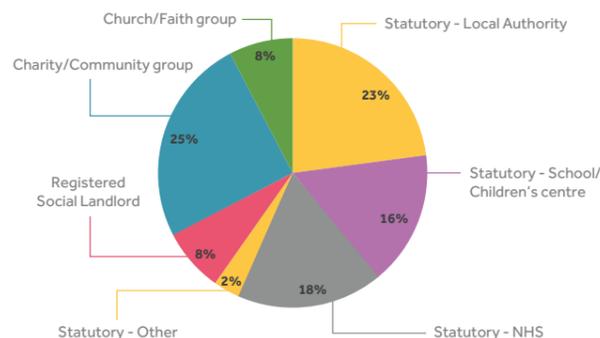
Poverty - and the need for food banks - isn't inevitable. It can be solved. But if we don't want to see another rise in food bank use next year, we need action now.

## POVERTY ISN'T INEVITABLE. IT CAN BE SOLVED.

### METHODOLOGY

This year's findings come from data from 2,660 voucher referrals; a survey of local referral agencies; and data from our Foodbank Advice Project on advice issues and demographic of people supported. 79 referrers responded to our online survey in March/April 2019. This represents 39% of agencies who referred to the food bank in 2018-19. We also conducted a short phone survey with 69 people who'd used the food bank in April 2019, which is where the guest rating comes from.

#### Local food bank referral agencies who took part in our survey March 2019



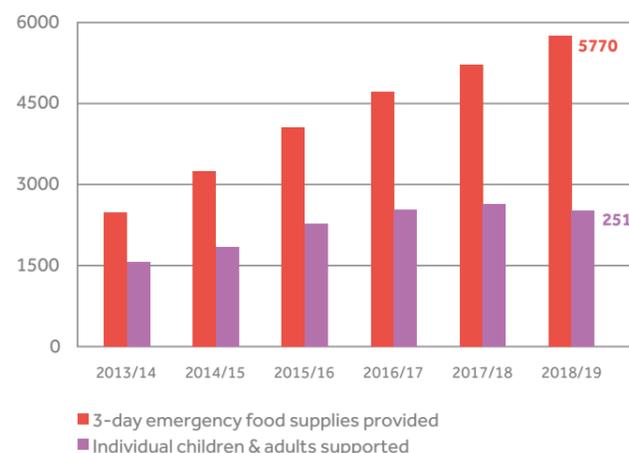
# Key findings 2018-19

**1** Wandsworth Foodbank provided a record 5,770 three-day emergency food supplies to local people during April 2018-March 2019. This was an 11% increase on the previous year, and a 78% increase in five years.

**2** More than one-third of emergency food supplies were for children (37%), the majority of whom were primary school age or younger.



### Emergency food supplies provided by Wandsworth Foodbank May 2013-March 2019



More than 200 local referrers made 2,660 food bank referrals during the year, a similar number of referrers to the previous year.

Local people who were referred were welcomed by volunteers at our five food bank centres in Battersea, Clapham Junction, Putney, Southfields and Tooting; and exchanged their voucher for food and essential toiletries for the household, packed according to their dietary requirements and family size, and offered choice whenever possible.

Volunteers offered guests drinks and snacks, a chance to talk, signposting to further support, and referral to our specialist Foodbank Adviser if needed.

One in eight food bank referrals were from local schools and children's centres; almost all of which were primary schools (46%) or children's centres (51%). Only 3% of referrals were from secondary schools. This is likely to be associated with the financial restrictions of benefit caps and freeze which have particularly affected lone parents with children,<sup>3</sup> and is reflected in research – some of it conducted in Wandsworth Foodbank and Wandsworth Citizens Advice – which found a higher proportion of lone mothers in food banks than in advice centres:

*'A partial explanation for this is that welfare benefits only cover a third to <60% of the minimum income standard for single adults and lone parents living in inner London, respectively.'*<sup>4</sup>

Since 2016, child poverty across Wandsworth has increased by 3% and now stands at 36%, according to recent estimates by End Child Poverty.<sup>5</sup> Children in some wards are particularly adversely affected, such as Queenstown Ward and Roehampton and Putney Heath Ward (where 51% of children live in poverty) and Latchmere Ward (47%). These are also the three wards seeing the most food bank referrals during the last year, as well as an above average proportion of emergency food supplies for children. In Queenstown Ward, 53% of supplies were for children; Roehampton and Putney Heath 44%; Latchmere 40%.

These findings suggest there may be large numbers of children not receiving the nutrition necessary for appropriate growth and development. The UK Royal College of Paediatrics and Child Health (RCPCH) reported that one in five children in the UK is living in poverty, with those from the most deprived backgrounds experiencing much worse health.<sup>6</sup> One local school referrer wrote:

*'If it wasn't for Foodbank I just do not know how our families would manage. There would be far more ill-health due to lack of food, more segregation due to lack of appropriate clothing and hygiene, and depression due to being unable to provide basics for your family... I've never seen life being so hard for so many.'* School referrer

**215**  
REGULAR  
VOLUNTEERS

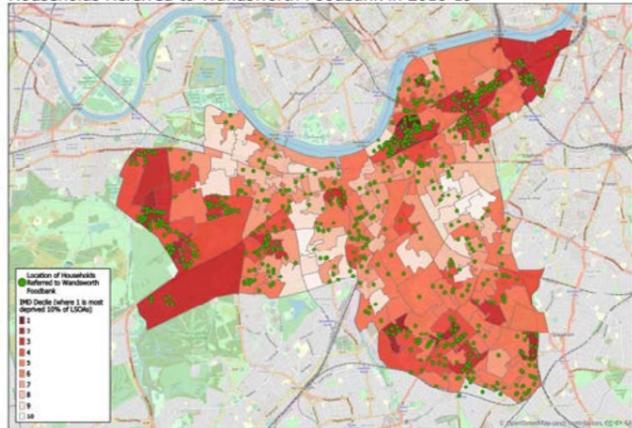
**64.7T**  
OF FOOD AND  
BASIC TOILETRIES  
DONATED

**3 There are worrying indicators that persistent poverty is increasing.** While the number of individuals we supported decreased slightly to 2,513 people, the overall number of emergency food supplies increased for the 6th year in a row.

Similarly we saw a small decrease in individual households helped (1,160 individual households – 49 fewer than the previous year), but those we helped needed more support, for longer: on average, households received 2.3 vouchers in the year, up from 2 vouchers the year before. A growing number of households were referred by local agencies five or more times last year – 126 households in total, an increase of 40% on the previous year.

Food bank use is clearly greater in areas of Wandsworth Borough experiencing high levels of deprivation, as shown in this map. The location of households referred to Wandsworth Foodbank in 2018-19 (green dots) is shown against areas of highest deprivation (dark red) to lowest (light pink).

Households Referred to Wandsworth Foodbank in 2018-19



We are committed to helping everyone who is referred, for as long as they are in crisis. We don't have a three-voucher limit – although we know some people still think we do. We just ask referrers to do all they can to ensure their clients have sufficient income to buy the food they need as soon as possible, because that's always the best solution.

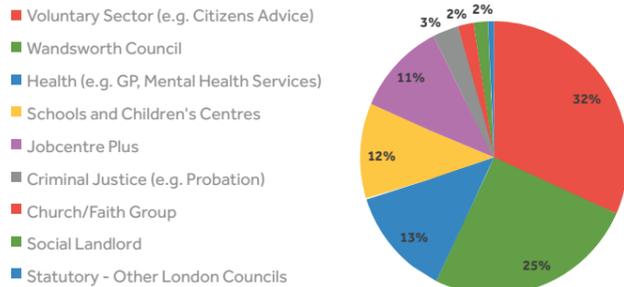
**4 Statutory services made two-thirds of all referrals (64%), indicating that the food bank is now an integral part of the social safety net – even though this was never the intention.**

Wandsworth Council made nearly 700 food bank referrals during the year, accounting for 1 in 4 of all referrals. Of these, social services made 40% of referrals, followed by

drug and alcohol support services (30%), domestic abuse support (10%), financial inclusion teams (7%), and housing and homelessness support (7%).

Statutory health services accounted for 13% of all referrals, with the vast majority of these made by local GPs (69%); followed by mental health services (22%), health visitors (5%) and hospitals (4%).

**Who referred people to Wandsworth Foodbank in 2018-19? % of 2,660 referral vouchers**



While Department of Work and Pensions (DWP) policy prevents jobcentres from becoming food bank referral partners, it encourages jobcentres to 'signpost' customers to food banks and other sources of voluntary sector support – and these accounted for 11% of all referrals last year.

One-third of referrals were from the local voluntary sector, and of these the majority (63%) were from advice agencies – mainly Citizens Advice Wandsworth. This was followed by referrals from charities working with refugees and asylum seekers (10% of voluntary sector referrals), family support (9%) and homelessness support (7%).

For local referrers, the food bank was seen as a sadly necessary part of the support they were able to offer people last year:

*'It's genuinely benefited our vulnerable service users by meeting needs in times of real crisis; where no other service can do this. Without such important work, our service users' wellbeing would deteriorate further and this has been prevented by this service. I am so glad such services exist.'* NHS referrer

*'Proving a sadly vitally-needed service to families in desperate need; doing so with compassion and without inducing shame they already feel.'* Local authority referrer

*'Keep up the excellent and essential service you provide. Unfortunately I can't see the day coming when we won't need you.'*

Voluntary sector referrer

**5 Financial hardship, poverty and hunger severely impacts the lives of local people who experience it.**

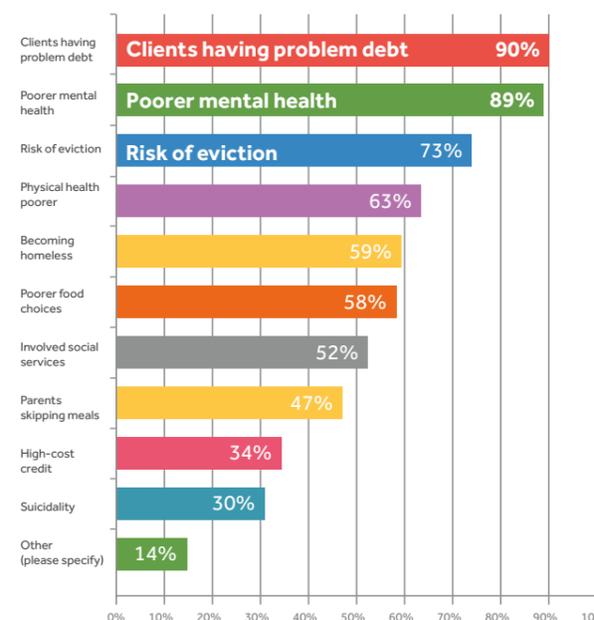
Poorer mental health and problem debt were the most common impacts, cited by 9 in 10 referrers. Two-thirds of referrers cited poorer physical health (63%) as an impact they'd seen – rising to 93% of NHS referrers.

*'I find it difficult when a person has struggled with mental health and their access to [benefits] is taken away almost immediately, thus affecting the person's mental health further. It is about the impact this has on people's mental health and wellbeing to leave them with no access to money at all. I really appreciate the Foodbank because without this organisation I wonder how some of my clients will eat from week to week.'*

Voluntary sector referrer

Poverty and its associated health and social inequalities in Wandsworth must be an urgent public health priority. Life expectancy is already 9.3 years lower for men and 4.5 years lower for women in the most deprived areas of Wandsworth than in the least deprived areas.<sup>7</sup> Premature mortality is among the worst in London according to London's Poverty Profile:<sup>8</sup> 728 out of every 100,000 people aged 55-64 years die during this period of their life, the fourth highest rate in the capital.

**Impacts of financial hardship, poverty & hunger referrers saw in their clients % of 79 agencies**



Precarious housing is also an issue faced by people referred to the food bank, with 3 in 4 referrers saying they'd had clients at risk of eviction and homelessness because of financial insecurity (73%), and 6 in 10 experienced clients actually becoming homeless in the last year (59%) – including being placed in emergency or temporary homeless accommodation (see also p.13).

Half of referrers (51%) – rising to 85% of schools and children's centres – said social services had needed to become involved with a family or individual as a result of poverty and food insecurity, at a time when local authority budgets are already under great pressure.

'Other' impacts cited were: increased stress in families, including increased incidence of domestic abuse; increased isolation because clients couldn't afford to travel or who self-isolated because of poverty-related shame and embarrassment; and a risk of people turning to acquisitive crime to meet basic needs.

**Benefits:**

**6 The top three reasons for referral to the food bank were 'income not covering essential costs', 'benefit delays' and 'benefit changes'.**

**Primary reasons for referral to Wandsworth Foodbank 2018-19 % of 2,660 referral vouchers**



Issues with benefits accounted for 40% of all referrals last year, and were the most common driver of food bank use locally – as has been the case every year since we opened in 2013.

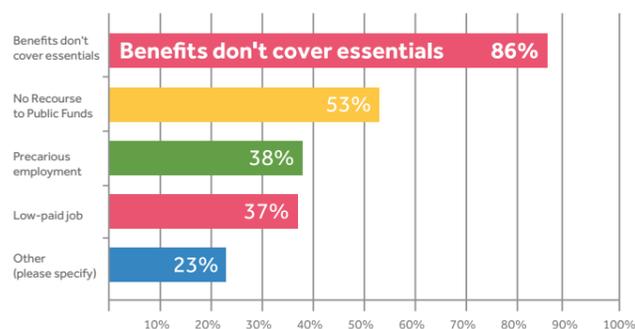
Nationally, Destitution in the UK 2018<sup>9</sup> research showed that benefit changes, delays and sanctions were all significantly involved in triggering destitution.

Food banks like ours cannot – and shouldn't need to – keep picking up the pieces for a social security system that isn't working effectively enough to anchor people from being swept into poverty and food insecurity. We all rely on our public services to work well for us in our time of need – like the fire service and the NHS. Our social security system should be no different.

We believe our social security system needs to be able to protect us when facing illness (4% of food bank referrals), experiencing domestic abuse (4% of referrals), if we're homeless (3% of referrals) – so that these life shocks don't push us further into poverty and needing to rely on a food bank for our basic needs.

**7 Food bank referrals due to 'income not covering the cost of essentials' are mainly linked to benefits not keeping pace with the cost of living, said 9 in 10 local referrers.**

**If you referred clients because of 'low income', what were the main causes of their low income? % of 78 agencies**



We're in the fourth year of the government's freeze on benefits, which means benefit payments are no longer linked to the cost of living (including the cost of housing). This policy was highlighted recently by Philip Alston, the UN Special Rapporteur on Extreme Poverty and Human Rights, who wrote:

*'Poor households typically spend a higher proportion of their income on consumer goods and necessities, and often struggle to put food on the table after bills are paid. Despite this, the Government froze benefit rates in 2016, allowing inflation to systematically reduce the value of benefits. Poor families have had to do more with less as the price of goods has gone up and the value of their income has declined. Households are expected to cope with a reduction of £4.4 billion in 2019–2020 alone.'*<sup>10</sup>

His analysis is echoed by local referral agencies in our research:

*'It's usually the case that benefits not keeping pace with the cost of living will mean clients reduce fuel consumption first, then cut travel costs by walking, and finally food. It is often when a bill comes in – especially utility bills – that a struggle becomes a crisis.'*  
Housing association referrer



## CLARA'S EXPERIENCE

Clara is a single lady in her 50s who was employed full-time until she became unwell. After being refused disability benefit Employment Support Allowance, she was told to apply for Universal Credit. Clara waited six weeks for first payment and had to take a £100 Advance. By this time, Clara was facing mounting service charge and fuel debts, and didn't have enough money for food. Clara's jobcentre work coach signposted her to Wandsworth Foodbank.

Our Foodbank Adviser, Sylwia, successfully challenged the ESA decision, resulting in the DWP back-dating seven months' payments to clear the service charge debt, and paying Clara an additional amount of Universal Credit. Sylwia also applied for a charity grant, which cleared Clara's fuel debt.

*'I just needed a bit of support to get back on my feet, but that five-week wait for Universal Credit was too long – I felt like I was sinking. I was already suffering from stress, and the system was making me more stressed. I was close to taking my life, it was so bad.'*

*They made me feel I was another person trying to scrounge off the government, even though I've paid in all my life – I've worked since I was 16. I was getting £67 Universal Credit a week, because they took some out to repay the Advance. How they think people can get by on the small amount of money they provide, I don't know. You've got bills to pay, food to buy. I started visiting friends when they'd be having dinner, hoping they'd invite me to eat with them because I had no food at home.'*

*Food bank was a life-saver, honestly. They gave me hope when I had lost all hope. It's not just the food but the all-round care. I remember standing at their door crying, because things had dropped so low. But the food bank was a safe and welcoming place, and Sylwia fought for me to get the help I needed. Things are so much better now. I'm looking for a part-time job until I get my health back and can work full-time again.'*

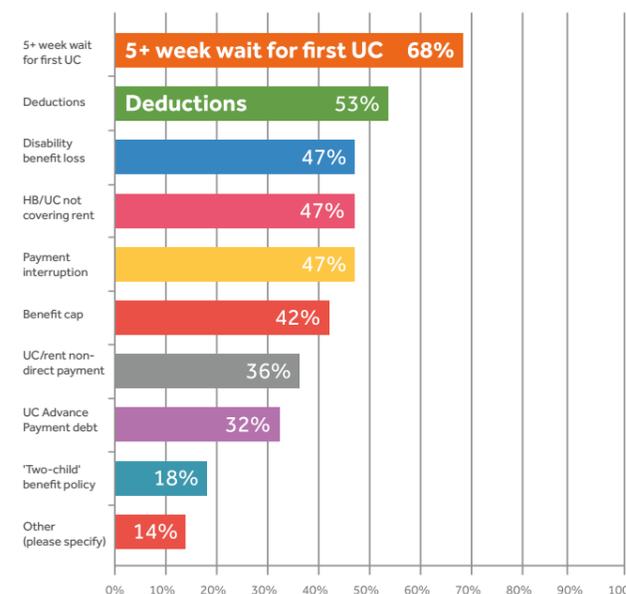
- Clara

All names of people in case-studies have been changed.

## Universal Credit:

**8 The 5-week wait for first payment of Universal Credit was the most commonly-cited benefit issue leading to food bank referral, cited by 7 in 10 referrers**

**For clients referred because of benefit delay or change, which issues led to crisis & food bank referral? % of 73 agencies**



In our experience – and that of our referrers and guests – most people simply cannot afford to wait a month or more without income for basic essentials, and it raises questions as to how right or reasonable it is for the government to design this delay deliberately into Universal Credit policy.

*'The waiting time for UC is still too long. The majority of UC funds are soaked up by rent and people fall into arrears. Another of our clients, due to the above barriers, has only £5.00 a week to live on.'*

Voluntary sector referrer

Under the previous system of legacy benefits, for instance, the government only expected people to wait 10-14 days for first payment of an income-replacement benefit, which was hard for many but far more manageable.

The government knows that some people struggle with the five-week wait,<sup>11</sup> but the small changes they've made so far aren't enough to stop people needing to use food banks. That's why this year we – along with thousands of people and charities across the UK – have joined Trussell Trust's #5WeeksTooLong campaign, calling for the government to end the five-week wait so that people can receive the help they need, when they need it.

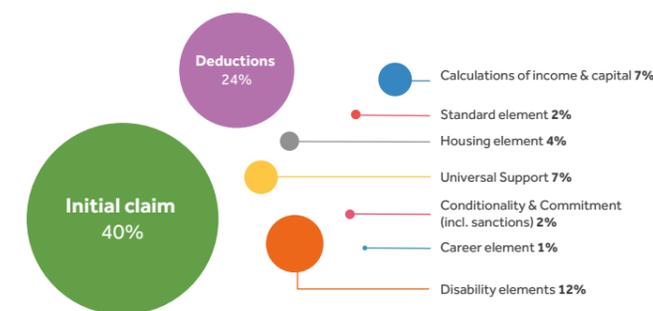
**9 Universal Credit Advance Payment is a debt, not a solution to Universal Credit's five-week wait. One-third of referrers cited repaying Advance Payment debt as a reason for food bank referral.**

Current Universal Credit design risks leaving people between a rock and a hard place, forced to choose between hardship now (five weeks without income) or hardship later (taking an Advance and repaying the debt over 12 months):

*'The long waiting period of Universal Credit is forcing people to take an Advance, which is further reducing any UC left over due to high deductions.'* Voluntary sector referrer

More than half of all people receiving Universal Credit in October 2018 had their payments cut at least 20% by the government to repay a debt,<sup>12</sup> including advances. Repaying advances can prolong debt and financial insecurity for people in a crisis. Deductions accounted for one-quarter of Universal Credit-related issues that our Foodbank Adviser helped people with.

**Universal Credit issues that local people needed help with from the Foodbank Adviser**



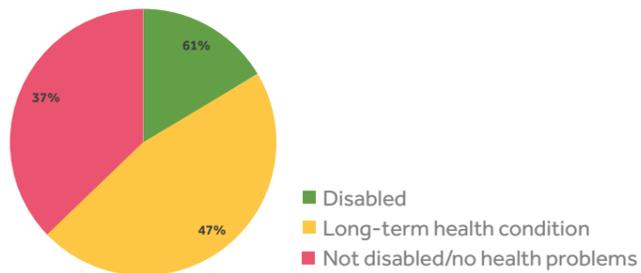
Until the government removes Universal Credit's five-week wait – and therefore the need for Advance Payment debt – and ensures debt deductions are manageable, it's vital that people can access a local social security safety net like Wandsworth Council's Discretionary Social Fund to prevent poverty and food insecurity (p.14).

# Disability & Health:

**10** Two in three people supported by our specialist Foodbank Adviser have a long-term health condition or disability (63%). This is three times the proportion of Wandsworth households which have at least one person with a disability or long-term health condition (21% of households<sup>13</sup>).

This is also a higher percentage than those accessing general Citizens Advice services locally (where 51% of people reported a long-term health condition or disability in 2018-19).

## Disability & health of people supported by our Foodbank Adviser % of 171 clients



This over-representation is a worrying indication that local people already experiencing poor health (ie, disability or long-term health condition) are being doubly disadvantaged by also being more likely to be pulled into poverty and food insecurity. It suggests that having a disability makes low-income households particularly vulnerable to needing to use the food bank.

This echoes research in the *Journal of Epidemiology and Community Health* which found that vulnerability to food insecurity has worsened among low-income adults since 2004, particularly among those with disabilities.<sup>14</sup>

Additionally, a study for the *Equality and Human Rights Commission* found that people with disabilities are among those who have been most affected by recent welfare reforms (along with lone parents and large family households):<sup>15</sup>

*'The most affected protected group is disabled people, driven largely by reforms targeting disability benefits directly. Families with disabled adults and disabled children have faced the largest financial loss in cash terms compared to any other household type.'*



Jim is a single man with multiple disabilities whose disability benefit Personal Independence Payment (PIP) was reviewed at a DWP medical assessment in 2018, resulting in it being significantly reduced. He was referred to Wandsworth Foodbank because his income no longer covered essentials. Our Foodbank Adviser, Sylwia, helped him appeal the DWP's decision, leading to his PIP being fully reinstated and back-dated in 2019.

*'I'd been assessed every year for five years, either ESA or PIP. At the last health assessment they barely touched on my mental health, even though it was the main reason I was there. Then they just cut my money in half.'*

*'It was really hard all winter, having to cut back on heating. I was in such pain with my leg because of the cold, and the flat got damp and covered in black mould because I couldn't heat it. I had to keep using the food bank so I had enough food to eat.'*

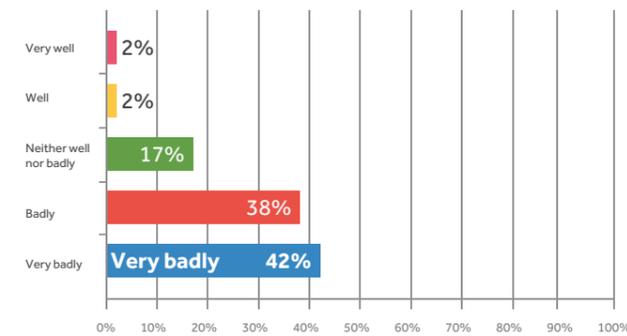
*'Sylwia was a great help with appealing the decision. I knew I was in the right, but wading through the all the forms and the evidence was really difficult, especially because I'm dyslexic.'*

*'I waited nearly ten months to get to the appeal hearing, and then it was over in three minutes. Before I'd even sat down, the judge said she'd looked at all the five years' of evidence from my psychiatrist and doctor and she was sorry I was there: that my benefits should never have been stopped. She recommended I shouldn't have another health assessment for ten years. That was absolutely brilliant, but I'm constantly on edge it's going to happen again.'*

- Jim

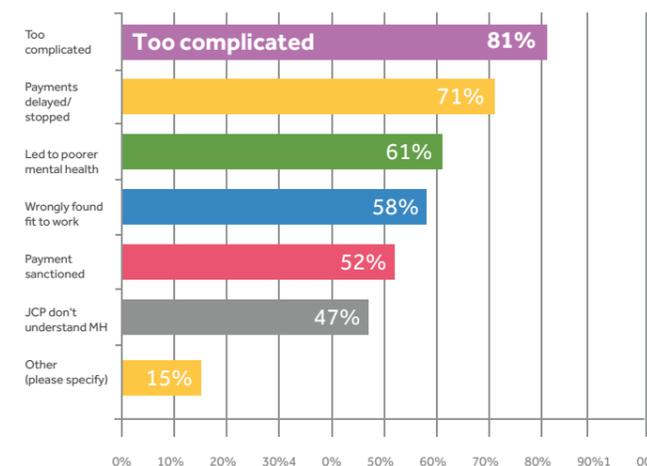
**11** Our social security system needs to provide better support for people with mental health issues or learning disabilities, with 80% of food bank referrers saying it catered 'badly' or 'very badly' for clients in this group (up from 76% in the previous year).

## How well does the benefits system cater for your clients with mental health issues or learning disabilities? % of 71 referral agencies



When asked what difficulties these clients had experienced in the previous year, 8 in 10 referrers said the current benefits system was too complicated to be successfully navigated; 7 in 10 said clients' payments had been delayed or stopped as a result; 6 in 10 said their clients' experiences of interacting with the benefits system had actually worsened their mental health; and 6 in 10 said clients had been wrongly found fit to work by DWP-contracted health assessors (rising to 91% of NHS referrers).

## What difficulties have your clients with mental health issues and/or learning disabilities experienced within the benefits system? % of 62 referral agencies



Referrers expressed frustration about what their clients experienced last year, broadly in two themes: a view of the benefits system as inadequate in terms of design, policies and implementation (especially health assessments); and frustration at the negative rather than supportive impact the system had on clients who were already experiencing poor mental health:

*'Typically the assessments fail to grasp, wilfully I believe, the bigger picture. Unless someone rocks, talks gibberish, or has recently (in the last two months) been hospitalised from a suicide attempt, they are seen as fit to work. No consideration is made of the fact that the client is compelled to attend, may not have anyone to escort them, and that the centres are bland and quiet places, quite unlike a modern workplace which would be a hive of activity.'*

Voluntary sector referrer

*'I work with clients in recovery from substances and mental health and help support them back in to work. In most cases when they receive a letter about a medical until after the appointment and after they received results, which normally ends up in an appeal. The whole process delays the clients' growth hugely and is counter-productive towards supporting people back to paid work.'* NHS referrer

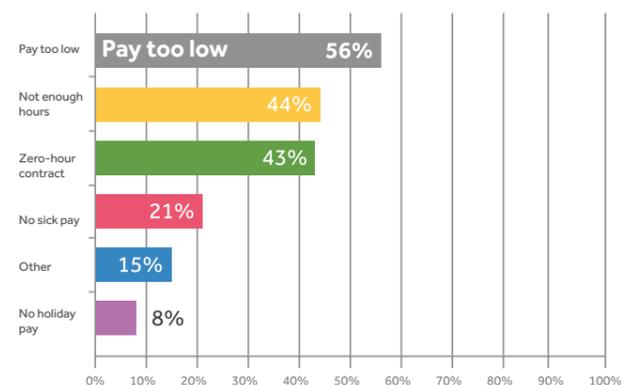
Two of the issues our Foodbank Adviser most often helped people with last year were resolving problems with disability benefits Employment Support Allowance and Personal Independent Payment. Last year, she supported people to make 36 disability benefit appeals, and 87% of known outcomes were successful, resulting in restored and backdated payments, and people no longer needing to use the food bank.

## In-work Poverty and Problem Debt:

**12** Jobs are not a guaranteed route out of poverty, primarily because of low pay and not enough hours. Half of referrers said they 'often' or 'sometimes' referred working households to the food bank last year.

This is consistent with evidence nationally that, despite the government's focus on work and record levels of employment, around 60% of people in poverty are in families where someone works.<sup>16</sup>

### Why didn't paid work prevent the need for food bank referral? % of 61 agencies

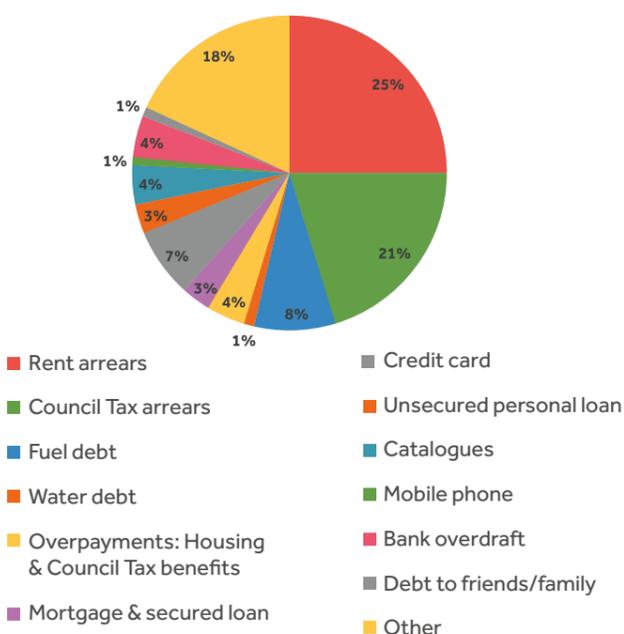


More than half of referrers identified 'low pay' as the reason paid work didn't prevent the need for food bank referral, followed by insecure work that didn't provide enough hours (44%). 'Low pay' was defined as less than the Living Wage as calculated by the Living Wage Foundation, currently £10.55 an hour. Unlike the Living Wage Foundation's rates, the government's minimum wage rate isn't calculated according to the cost of living, and is therefore less than people need to afford a decent standard of living, particularly in London where housing costs are high.

Although Wandsworth has one of the lowest rates of unemployment in London, 20% of jobs in Wandsworth are low-paid and income inequality is relatively high – with the gap between rich and poor being greater than in 26 out of the other 31 boroughs.<sup>17</sup> Alongside high housing costs and frozen benefit rates, it's never been more vital for local employers – including Wandsworth Council and its contractors – to play their part in lifting the restrictions of poverty from people by paying the real Living Wage.

**13** Priority debts like rent arrears, Council Tax and utilities were the most common problem debts faced by people seeking advice – rather than secondary debts like credit cards and catalogues.

### Types of debt our Foodbank Advice Project helped people with % of 72 issues



Problem debt – being unable to afford to repay debt or pay household bills – was the second most common issue our Foodbank Adviser helped people with last year, after benefit issues. Nearly two-thirds of these debt issues related to serious priority debts which, if not resolved, can lead to eviction and even prison (eg. for unpaid Council Tax).

Rent arrears accounted for 25% of debt issues our Foodbank Adviser supported people with. Of these, just under half (44%) were rent arrears to the local authority, with the remainder equally split between housing association and private landlord arrears. Council Tax arrears accounted for 1 in 5 problem debts for which food bank guests sought advice.

Last year, problem debt was the primary reason for 1 in 10 of all food bank referrals. We know from talking with people at the food bank that many more than this are experiencing problem debt; it just wasn't the primary reason they were referred. This wider experience of problem debt is reflected in findings from our referral agency survey, where 90% of referrers said problem debt was an impact of poverty they saw in clients last year (p.7).



## AMIRA'S EXPERIENCE

Amira and her children have lived in one room in a hotel for more than six months, placed there by social services after fleeing domestic violence. They have a small cooker, fridge and sink in their room, and use a shared bathroom.

Amira's visa status means she's not allowed to work apart from in her own business, and she's not eligible to receive benefits or free school meals for her children. Because of the domestic violence, she's been unable to run her business, so the family has no income. The children's primary school referred them to the food bank.

*'The most important thing for me is my children and when they ask, 'Mum, why did you leave our house, why did you give us this life?' it's so hard. When their friends want to come to our home, they say, 'What are we going to say? We don't have any home - we live in a hotel'.*

*Social services don't help us with any finances because I've got no recourse. The social worker could only help when I was really, really desperate. Two times she's given me Sainsbury's vouchers - £70 and £40 - but that's all.*

*When I came to the food bank, I met Sylwia [Foodbank Adviser] and she helps me with so many things. She's finding where I can get free immigration and family advice. She found Project 17 [a charity] which is going to help me with social services to try to get housing, and to solve my visa situation so I can work.*

*The social worker said they don't have any homes locally. I wanted to be near where I have support, where my friends are, where my children are at school. If I need to go somewhere to get advice, my friend takes care of my children. At the hotel, I can't leave my children alone, even my teenager, because the manager says it's not safe here.*

*The thing that would make the most difference is a home. It's part of being human, isn't it? And to be allowed to work, because I know I can support my children.'*

- Amira

## Homelessness & Local Social Safety Nets

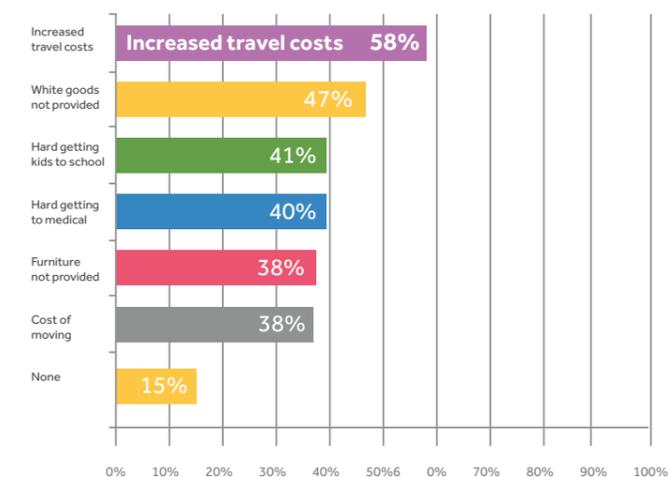
**14** Three-quarters of food bank referral agencies supported clients living in emergency or temporary homeless accommodation (78%), indicating that issues of homelessness and household food insecurity tend to coexist.

This reflects recently published research on the housing situations of food bank users in Great Britain, which found that nearly 18% of households using food banks were homeless, with more having experienced homelessness in the previous 12 months.<sup>18</sup>

We asked referrers what issues had led to hardship and food bank referral for clients in homeless accommodation. The top two issues were 'increased travel costs' (58%) and 'white goods not provided' (47%). This was followed by difficulty getting children to school, and difficulty attending medical appointments (40% each), both of which are likely associated with travel, as getting to school and appointments becomes more difficult, expensive and time-consuming the further away households are placed.

In May 2019, 3,023 Wandsworth children were living in emergency or temporary accommodation; and one-third of Wandsworth's homeless households – 722 of 2,133 households – were placed outside of Wandsworth Borough.<sup>19</sup>

### For clients in emergency/temporary accommodation, what if any of these issues led to hardship and food bank referral in the last 12 months? % of 53 referrers

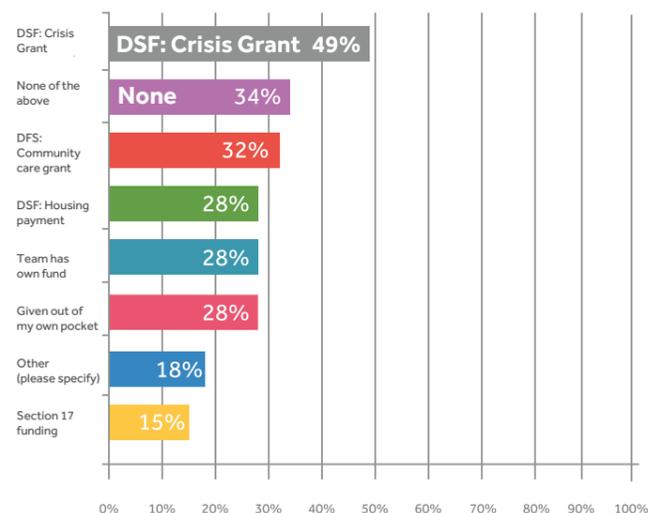


Following [last year's food bank report](#), we welcomed the Council's willingness to look again at covering travel costs for homeless households they place further away, often in different boroughs, because of a shortage of social housing locally. However, as yet, the Council still expects households to cover these costs from their own limited income. With a majority of referrers saying 'increased travel costs' caused hardship for these households, we'd again ask the Council to start covering travel costs for all who need this help.

Currently we understand that while Wandsworth Council provides a basic cooker in its temporary accommodation for families and vulnerable single people, it's not policy to provide a basic fridge-freezer. Although Wandsworth residents can apply for white goods through the Discretionary Social Fund, if they know about it, we'd suggest it's reasonable for both a basic fridge-freezer and a cooker to be provided as standard in emergency and temporary homeless accommodation.

**15 Important local welfare assistance schemes are under-used compared to need, with less than half of food bank referrers also referring clients to local social safety nets like Wandsworth Council's Discretionary Social Fund (DSF).**

**What emergency/financial support options have you referred people to in the last 12 months, aside from the Foodbank? % of 79 referrers**



Residents can apply to the Council's DSF for crisis help for food vouchers, gas and electric, white goods and essential furniture – up to two awards in one year – and for Discretionary Housing Payments to help with housing costs.

It's a really important safety net, but one that 44% of referrers said they didn't know about when asked why they hadn't used it. For those who had applied, there was a mixed picture of how successful applications had been:

*'Discretionary Housing Payments have generally been successful, providing much needed relief. However, the race is then on to find the lasting solutions. The community care grant scheme has been a lifesaver, preventing the use of payday loans to replace cookers and fridges.'* Housing association

*'Most have been successful with some missing out. One tenant wasn't able to get a full social fund furniture award as they had a part-time job, but more support should've been given in this complex case.'* Local authority referrer

*'Discretionary Social Fund is not always successful as person found ineligible due to not receiving eligible benefit ... which may be because the benefit has been [temporarily] stopped but you're unable to specify this on the form. Also, community care grant not given because furniture broken due to regular wear and tear.'* Local authority referrer

*'Inadequate – restrictive qualifying criteria often blocks families in need out.'* Local authority referrer

We welcome [changes the Council made to its DSF criteria last September](#)<sup>20</sup>, making people experiencing problems with benefits eligible to apply. We also welcome the fact that the Council spent its DSF (crisis and community care) budget for the first time last year, allocating £199,299 of £200k to local people in need.

However, we think the Council can be more ambitious in how it uses this vital provision to lift the restrictions of poverty and food insecurity on local people, and reduce the need for food bank referral. We'd encourage the Council to do more to advertise the DSF; to continue to review its criteria (eg, to understand why 51% of applications to DSF crisis and community care were refused in 2018-19); and to set its annual budget based on a genuine assessment of need, rather than by simply repeating the previous year's budget.<sup>21</sup>

## Endnotes

1 <https://www.livingwage.org.uk/calculation>

2 36% of children in Wandsworth Borough live in poverty after housing costs in 2017-18. Source: End Child Poverty. Regional Estimates LAD London with summary. [www.endchildpoverty.org.uk/poverty-in-your-area-2019/](http://www.endchildpoverty.org.uk/poverty-in-your-area-2019/) (accessed 31 May 2019).

3 'Households have seen significant actual cuts to their real income because of the various caps and freezes since 2010: a single earner couple with two children's income will fall by 0.7% in real terms, and an out-of-work lone parent with one child by 6.7% in real terms, between 2010/11 and 2019/20.' Source: Work and Pensions Committee, March 2019. <https://www.parliament.uk/business/committees/committees-a-z/commons-select/work-and-pensions-committee/inquiries/parliament-2017/inquiry19/> (accessed 31 May 2019).

4 Prayogo, E. et al. Who uses foodbanks and why? Exploring the impact of financial strain and adverse life events on food insecurity. Journal of Public Health December 2018.

5 End Child Poverty. Regional Estimates LAD London with summary. [www.endchildpoverty.org.uk/poverty-in-your-area-2019/](http://www.endchildpoverty.org.uk/poverty-in-your-area-2019/) (accessed 31 May 2019).

6 Viner R, Ashe M, Cummins L et al. State of child health London, United Kingdom. Royal College of Paediatrics and Child Health (RCPCH), 2017.

7 Healthwatch Wandsworth and Wandsworth Borough Council. Health inequalities and its impact in Wandsworth, May 2018. [https://www.healthwatchwandsworth.co.uk/sites/default/files/wandsworth\\_health\\_inequalities.pdf](https://www.healthwatchwandsworth.co.uk/sites/default/files/wandsworth_health_inequalities.pdf) (accessed 31 May 2019).

8 Trust for London. London's Poverty Profile for Wandsworth. <https://www.trustforlondon.org.uk/data/boroughs/wandsworth-poverty-and-inequality-indicators/> (accessed 31 May 2019).

9 Suzanne Fitzpatrick et al. Destitution in the UK 2018, February 2018. [www.jrf.org.uk/report/destitution-uk-2018](http://www.jrf.org.uk/report/destitution-uk-2018) (accessed 5 June 2019)

10 Philip Alston. Report of the Special Rapporteur on extreme poverty and human rights on his visit to the United Kingdom of Great Britain and Northern Ireland. United Nations, 23 April 2019. <https://undocs.org/A/HRC/41/39/Add.1> (accessed 31 May 2019).

11 National Audit Office. Rolling out Universal Credit, p7. <https://www.nao.org.uk/wp-content/uploads/2018/06/Rolling-out-Universal-Credit-Summary.pdf> (accessed 5 June 2019).

12 <https://www.parliament.uk/business/publications/written-questions-answers-statements/written-question/Commons/2019-02-07/218207/> (accessed 5 June 2019)

13 2011 Census: Table KS106 Adults not in employment and dependent children and persons with long-term health problem or disability. [www.wandsworth.gov.uk/downloads/file/7712/key\\_statistics\\_summary\\_census\\_2011](http://www.wandsworth.gov.uk/downloads/file/7712/key_statistics_summary_census_2011) (accessed 31 May 2019)

14 Loopstra R, Reeves A, Tarasuk V. The rise of hunger among low-income households: an analysis of the risks of food insecurity between 2004 and 2016 in a population-based study of UK adults. J Epidemiol Community Health Published online first: 29 April 2019. doi: 10.1136/jech-2018-211194

15 Nathan Hudson-Sharp et al. The impact of welfare reform and welfare-to-work programmes p218. National Institute of Economic and Social Research, 2018.

16 Social Metrics Commission. A New Measure of Poverty, p86.

17 Trust for London, London's Poverty Profile, Wandsworth. [www.trustforlondon.org.uk/data/boroughs/wandsworth-poverty-and-inequality-indicators/](http://www.trustforlondon.org.uk/data/boroughs/wandsworth-poverty-and-inequality-indicators/) (accessed 1 June 2019).

18 Clair A, et al. The Housing Situations of Food Bank Users in Great Britain. Social Policy Association, May 2019

19 Wandsworth Council, (Freedom of Information) Request for Information - 2019/1203 - Emergency & temporary accommodation, 7 June 2019

20 Wandsworth Council. More people to benefit from financial help. Sept 2018. [www.wandsworth.gov.uk/news/article/14721/more\\_people\\_to\\_benefit\\_from\\_financial\\_help](http://www.wandsworth.gov.uk/news/article/14721/more_people_to_benefit_from_financial_help) (accessed 1 June 2019).

21 For instance, in the last six months of 2018-19, 66% of the year's DSF (crisis and community care) fund was allocated to people the Council accepted to be in need. Looking ahead, to simply maintain this level of crisis help – and there are sadly no signs that need will decrease – Councillors would need to recommend the DSF (crisis and community care) budget is increased to at least £262K in 2019-20.



*'It makes such a difference to families that are really struggling. We have families where there is no food for children, and accessing the food bank really has been a lifeline.'*

Local school referrer

*'Food bank was a life-saver, honestly. They gave me hope when I had lost all hope. It's not just the food but the all-round care.'*

Guest to the food bank

## ABOUT WANDSWORTH FOODBANK

We're a local charity that's part of the [Trussell Trust](#) nationwide network of food banks, working to end poverty and hunger in the UK. We provide emergency food and support to people in crisis across Wandsworth Borough, and campaign for change to end the need for food banks.

Registered Charity No. 1149780



**Wandsworth Foodbank** is run by local churches, with the community and for the community, and is open 7 days a week.



[@WandsworthFB](#)



[wandsworth.foodbank.org.uk](http://wandsworth.foodbank.org.uk)

