

# Financial insecurity, food insecurity, and disability: the profile of people receiving emergency food assistance from The Trussell Trust Foodbank Network in Britain.

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# Acknowledgements

- Participating Trussell Trust foodbank managers and volunteers
- Study participants
- Doireann Lalor (Research Coordinator)
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- Advisory group members

Funding provided by:





Voucher code:  
Sailsbury Foodbank

Please complete form in BLOCK CAPITALS

To be completed by foodbank

Date fulfilled: / /

FB centre:

Client name:			Agency name: Citizens Advice				
			Agency contact tel:				
Client address:			Person issuing:				
			Authorised signature:				
Client postcode:			Date: / /				
Client year of birth:		Client ethnicity: <input type="checkbox"/> white <input type="checkbox"/> mixed <input type="checkbox"/> asian <input type="checkbox"/> black <input type="checkbox"/> chinese <input type="checkbox"/> other					
All adults in household: <small>Write in words e.g 'two'</small> <small>or if none, put a cross e.g</small> <input type="checkbox"/>	17-24yrs	25-64yrs	65+yrs	Children in household: <small>Write in words e.g 'two'</small> <small>or if none, put a cross e.g</small> <input type="checkbox"/>	0-4yrs	5-11yrs	12-16yrs

Is anyone in the household employed? ☐ yes ☐ no ☐ not known

Main cause of crisis (please tick ONE crisis type):

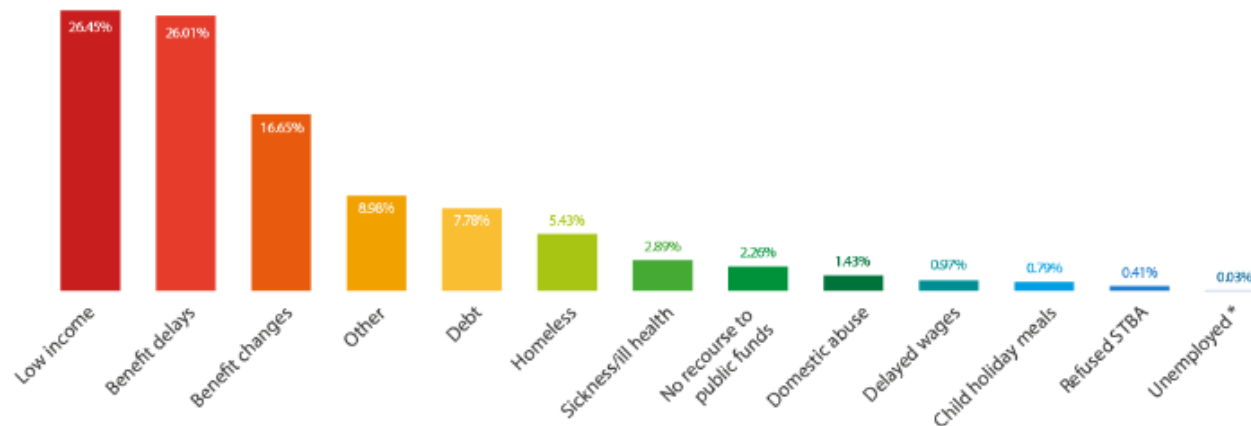
- |  |  |  |   |                                |
|--|--|--|---|--------------------------------|
| <input type="checkbox"/> benefit changes | <input type="checkbox"/> benefit delays      | <input type="checkbox"/> low income          | <input type="checkbox"/> no recourse to public funds        | <input type="checkbox"/> other |
| <input type="checkbox"/> delayed wages   | <input type="checkbox"/> debt                | <input type="checkbox"/> homeless            | <input type="checkbox"/> refused short term benefit advance |                                |
| <input type="checkbox"/> domestic abuse  | <input type="checkbox"/> sickness/ill health | <input type="checkbox"/> child holiday meals |   |                                |

Secondary causes of crisis (please tick any relevant ADDITIONAL causes of crisis):

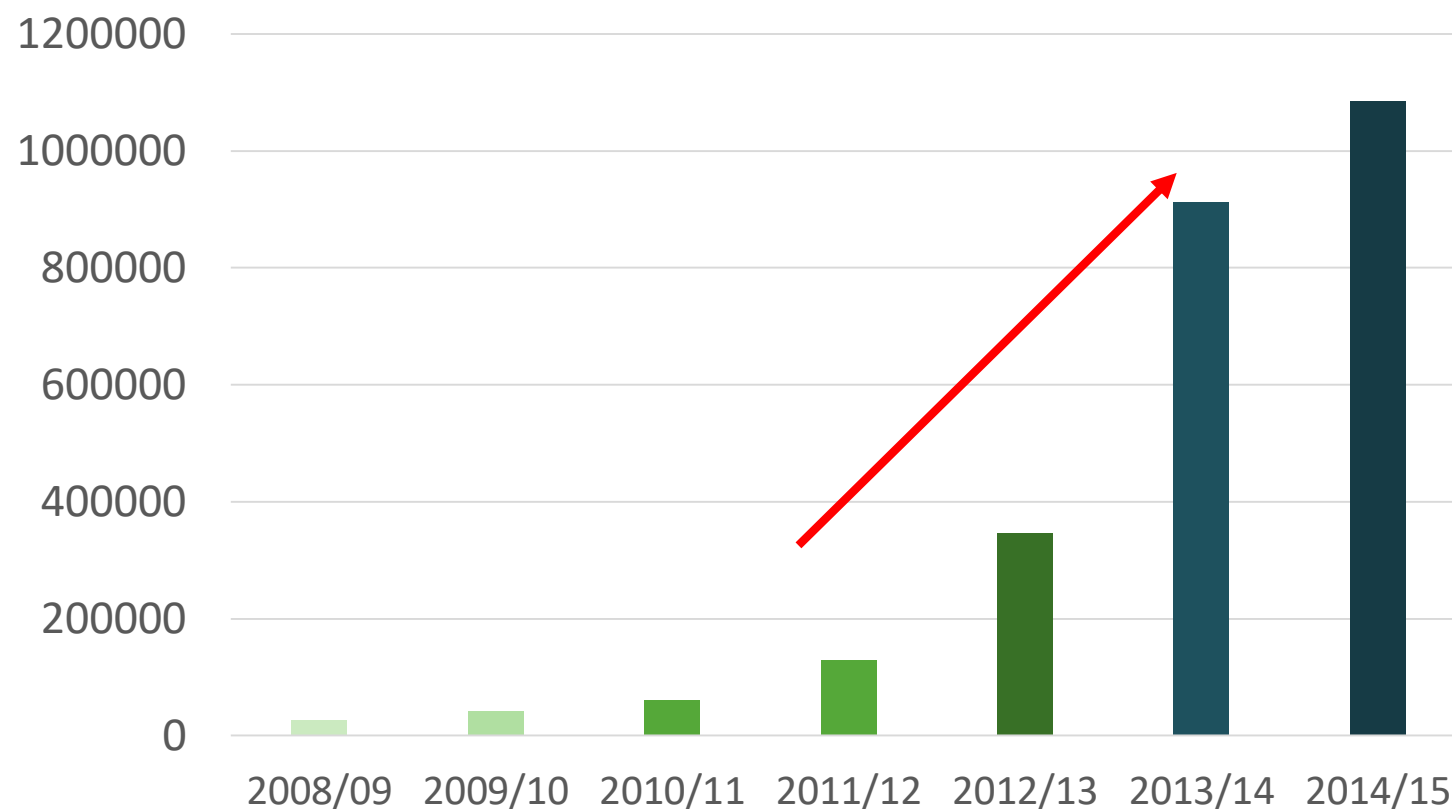
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|--|--|--|---|--------------------------|
| <input type="checkbox"/> benefit changes | <input type="checkbox"/> benefit delays      | <input type="checkbox"/> low income          | <input type="checkbox"/> no recourse to public funds        | <input type="checkbox"/> |
| <input type="checkbox"/> delayed wages   | <input type="checkbox"/> debt                | <input type="checkbox"/> homeless            | <input type="checkbox"/> refused short term benefit advance |                          |
| <input type="checkbox"/> domestic abuse  | <input type="checkbox"/> sickness/ill health | <input type="checkbox"/> child holiday meals |   |                          |

This voucher has no monetary value, is not transferable, & should be used within 3 days of issue if possible. Data from the voucher will be used to help prevent misuse, the date and location of clients' foodbank visit may be visible to other local foodbanks and some referral agencies.

## PRIMARY REASONS FOR REFERRAL TO TRUSSELL TRUST FOODBANKS



# Numbers receiving emergency food parcels from the Trussell Trust



\* Data from Trussell Trust Foodbank Network, est. 2004. First year systematic data collection in 2008/09 .

# Feeding Britain

## A strategy for zero hunger in England, Wales, Scotland and Northern Ireland

The report of the All-Party Parliamentary Inquiry into Hunger in the United Kingdom

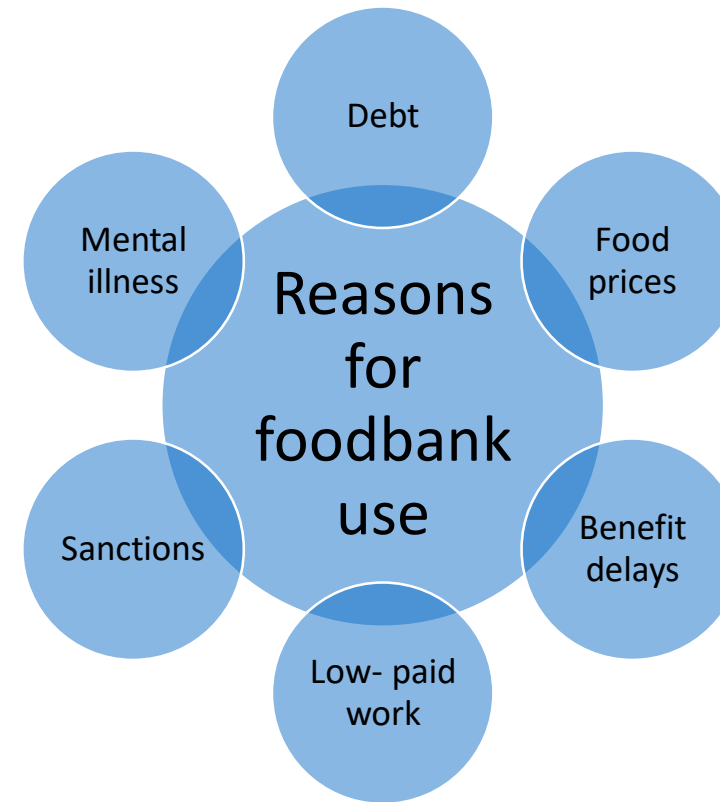
The Child Poverty Action Group, Church of England, Oxfam GB and The Trussell Trust

This is not an official publication. It has not been approved by any formal groups of members. The views expressed are those of the All-Party Parliamentary Inquiry.

This report was written by the Archbishops of Canterbury and York.

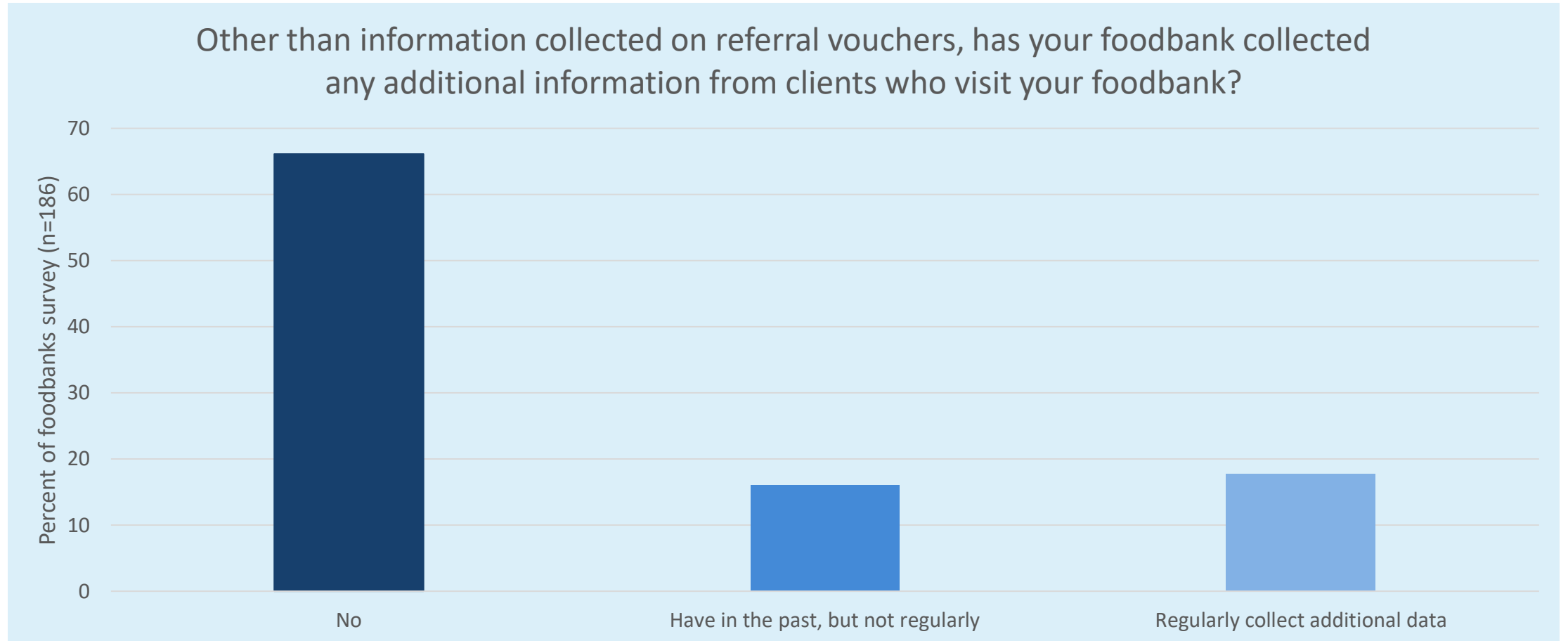
### Emergency Use Only Understanding and reducing the use of food banks in the UK

Authors: Jane Perry, Martin Williams, Tom Sefton and Mousa Haddad



“The reasons for foodbank use are complex, so it’s misleading to link them to any one issue. Employment is the best route out of poverty, and there are now record numbers of people in work.”  
(Government spokesperson, 2017)

# For most foodbanks, referral forms the only quantitative source of information about their clients.



(Survey of Trussell Trust Foodbanks, 2016)

# Key aims of the research

- Provide more detail behind headline, routine data collected across The Trussell Trust Network
- Questionnaire enabling comparison with household surveys conducted in UK
- Random sample of foodbanks
- Covering every region, rural and urban areas
- Pilot a method of volunteer-facilitated recruitment of participants



Only possible with you!

# Research objectives

- To describe the **socio-demographic and economic profile** of people receiving food parcels.
- To understand foodbank clients' **access to social security**, where gaps in support may exist, or where support may not be sufficient.
- To explore the prevalence of **recent short-term income and expenditure shocks**, and describe the causes of these shocks.
- To understand the **severity and chronicity of household food insecurity** and how frequently people received food from Trussell Trust foodbanks.
- To explore the prevalence of **health conditions and disabilities** and the nature of these challenges.



# Methods

Wirral Foodbank covered a record  
number of distribution centres!



- Stratified cluster sample of 24 foodbanks in Trussell Trust Foodbank Network (9 regions in England, and Scotland and Wales)
- Collaborative research model: foodbank volunteers trained in ethics, recruitment, tracking participation
- Recruitment: after foodbank intake interview, and as tablet(s) became free.
- Ineligible: unable to complete questionnaire in English, visible distress or incapacity, pick-up for someone else
- Clients inputted their data directly into questionnaire using a tablet
  - About 13% received had survey read by a volunteer

## Financial insecurity, food insecurity, and disability:

The profile of people receiving emergency food assistance from The Trussell Trust Foodbank Network in Britain

June 2017

Rachel Loopstra & Doireann Lalor



- Data from first 18 foodbanks that completed data collection over October-December 2016
- Descriptive statistics
- Compare sample estimates to population data:
  - Low income households (HBAI 2014/15 and 2015/16)
  - Benefit claimants (DWP)

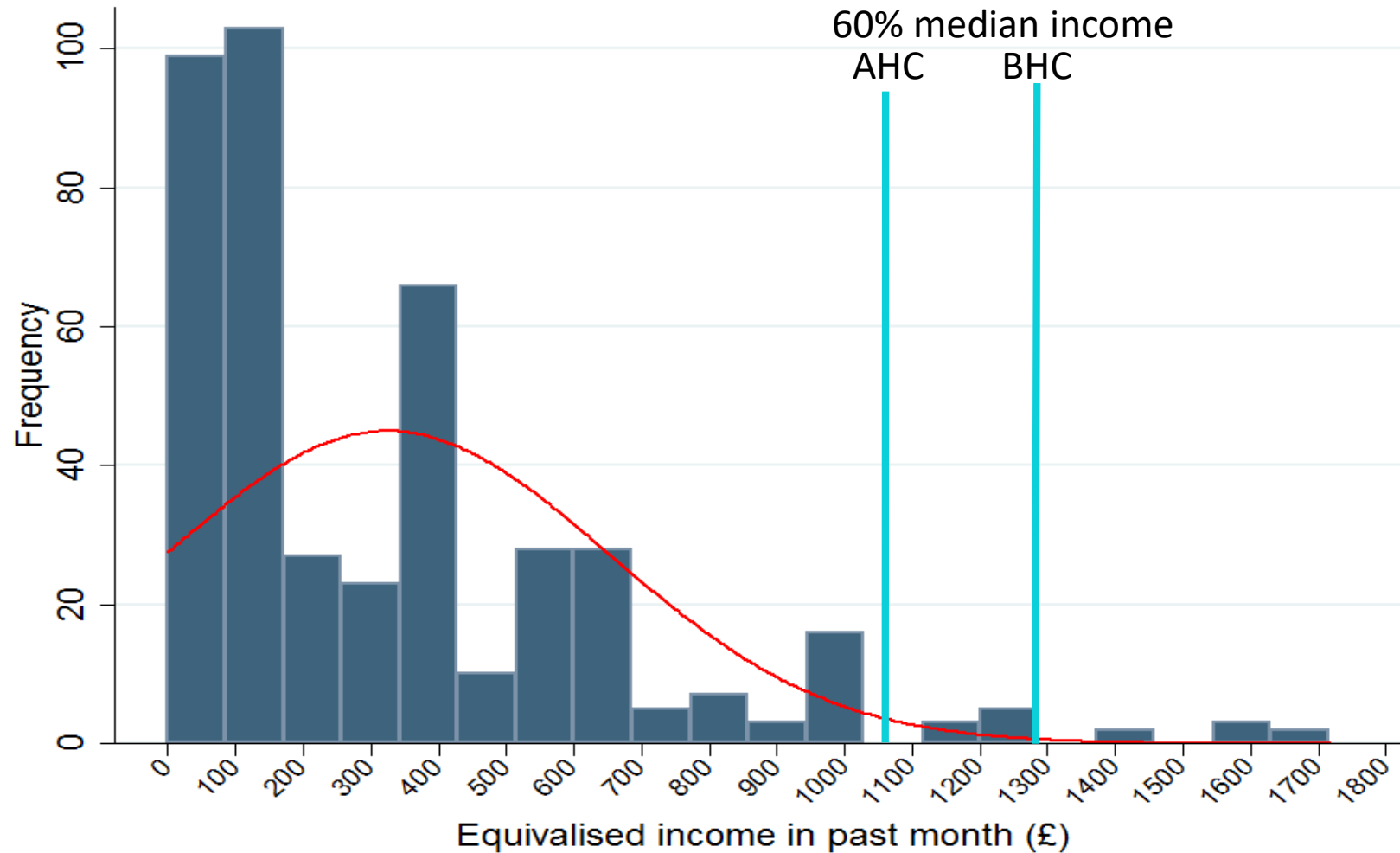
Report available from: <https://www.trusselltrust.org/what-we-do/research-advocacy/oxford-university-report/>



- Highlight key differences for the three foodbanks that participated in the North-West (n=96 households)
- Sample was too small to look at Wirral Foodbank on its own

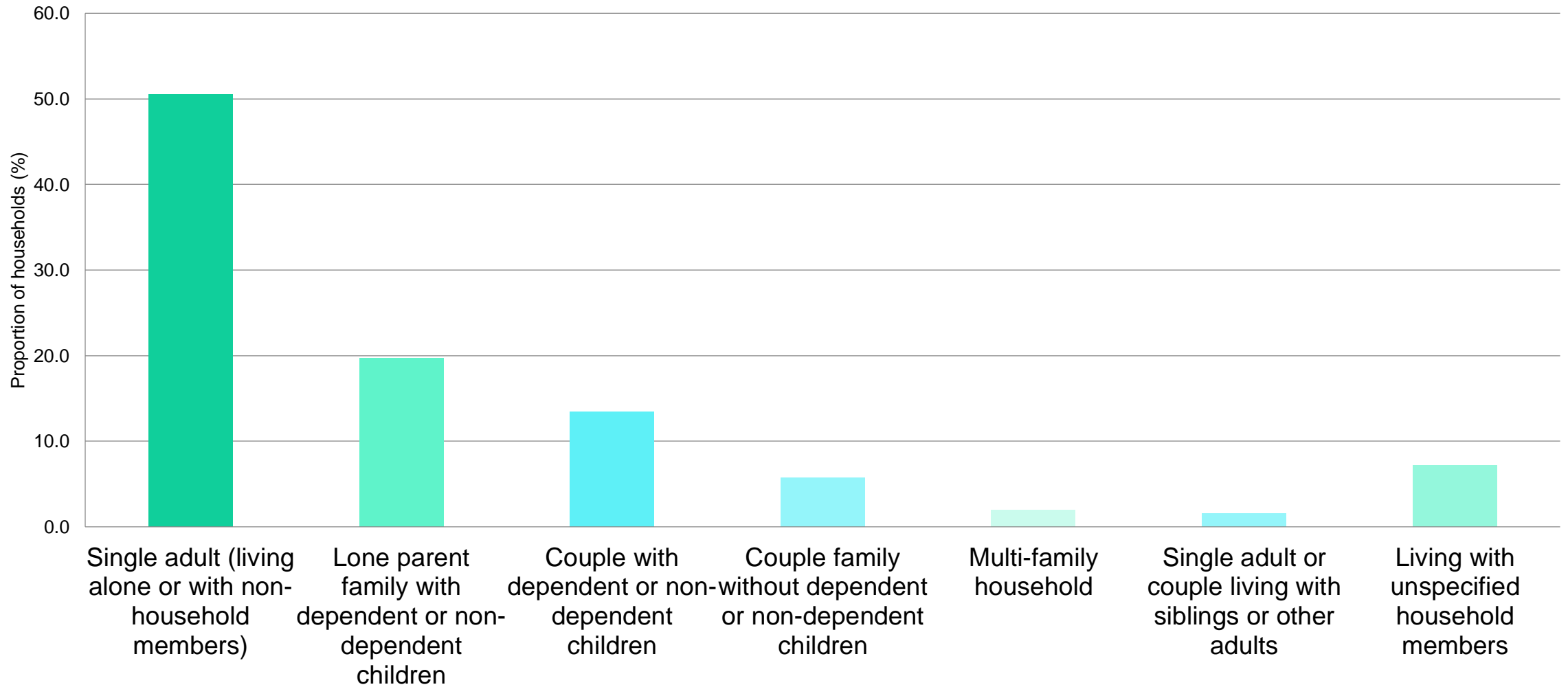
# Findings

Household incomes are in the very bottom of the income distribution.

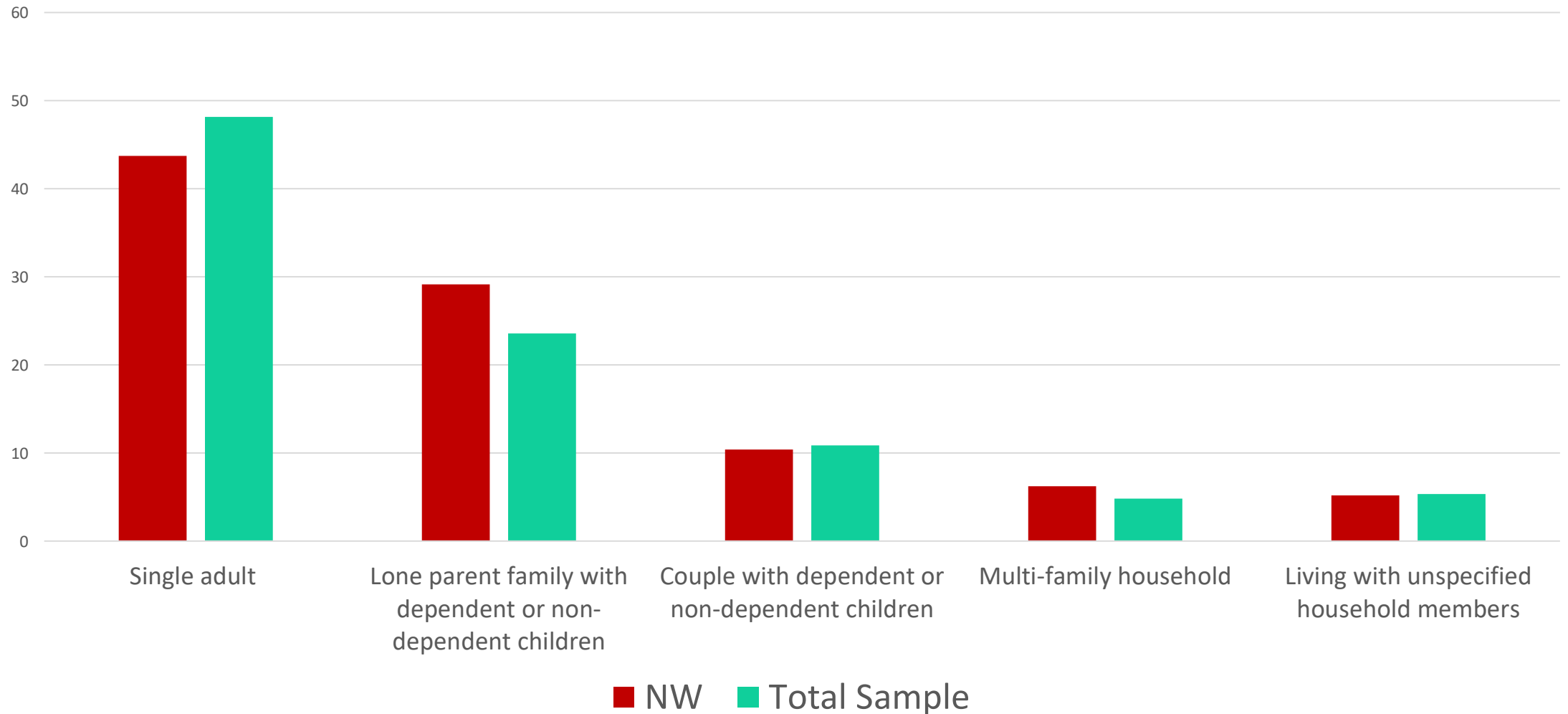


Households using foodbanks (n=413)

# Household-types using Trussell Trust foodbanks

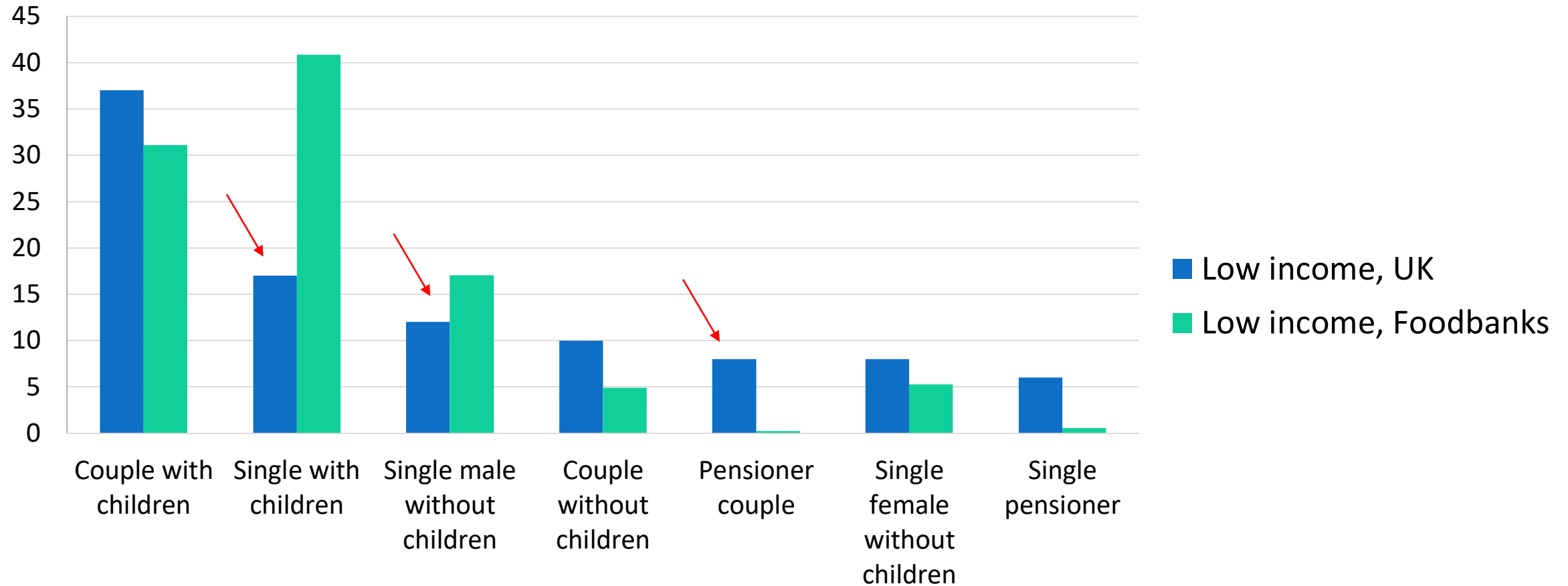


# In NW foodbanks, lone parent families were more common.



(Total sample= 598 households completing over Oct 2016-Apr 2017)

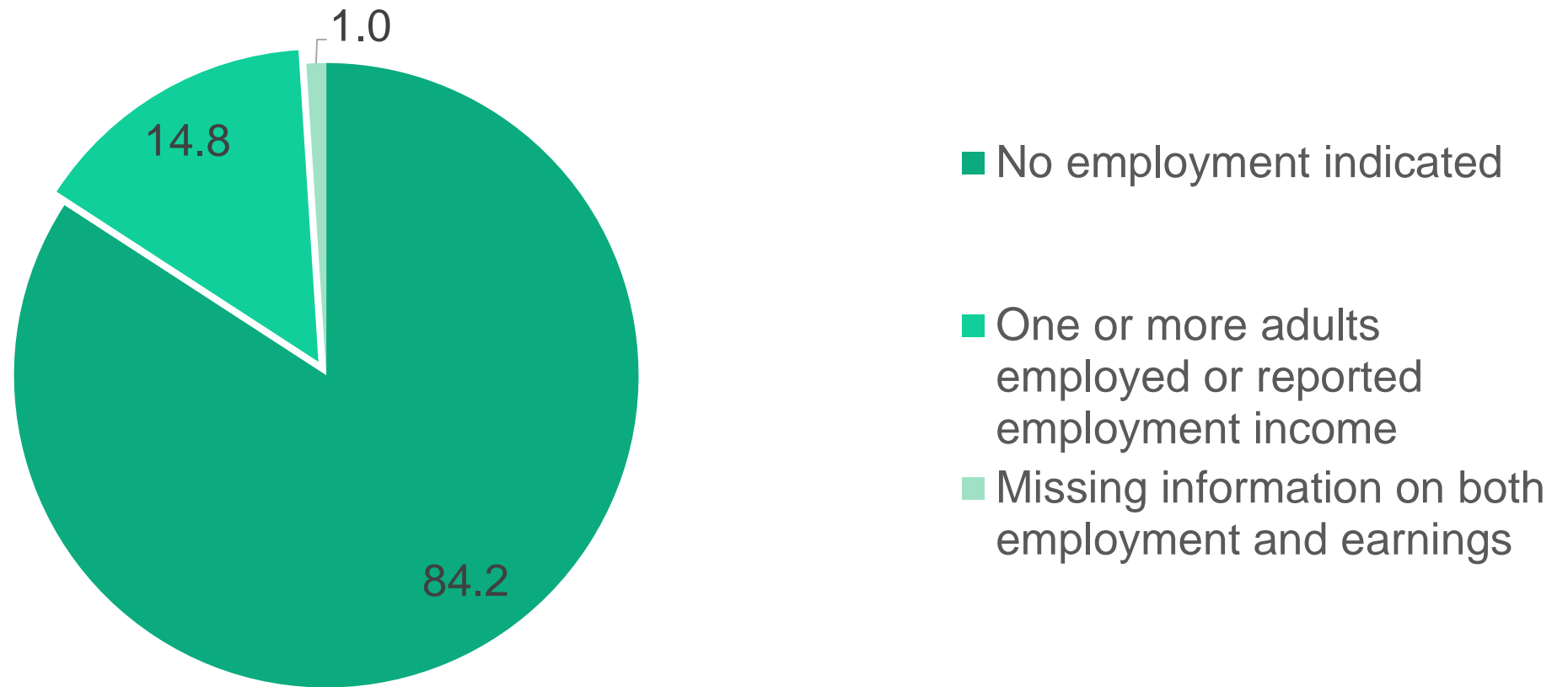
Lone parents and their children, and single males, are over-represented among people using foodbanks.



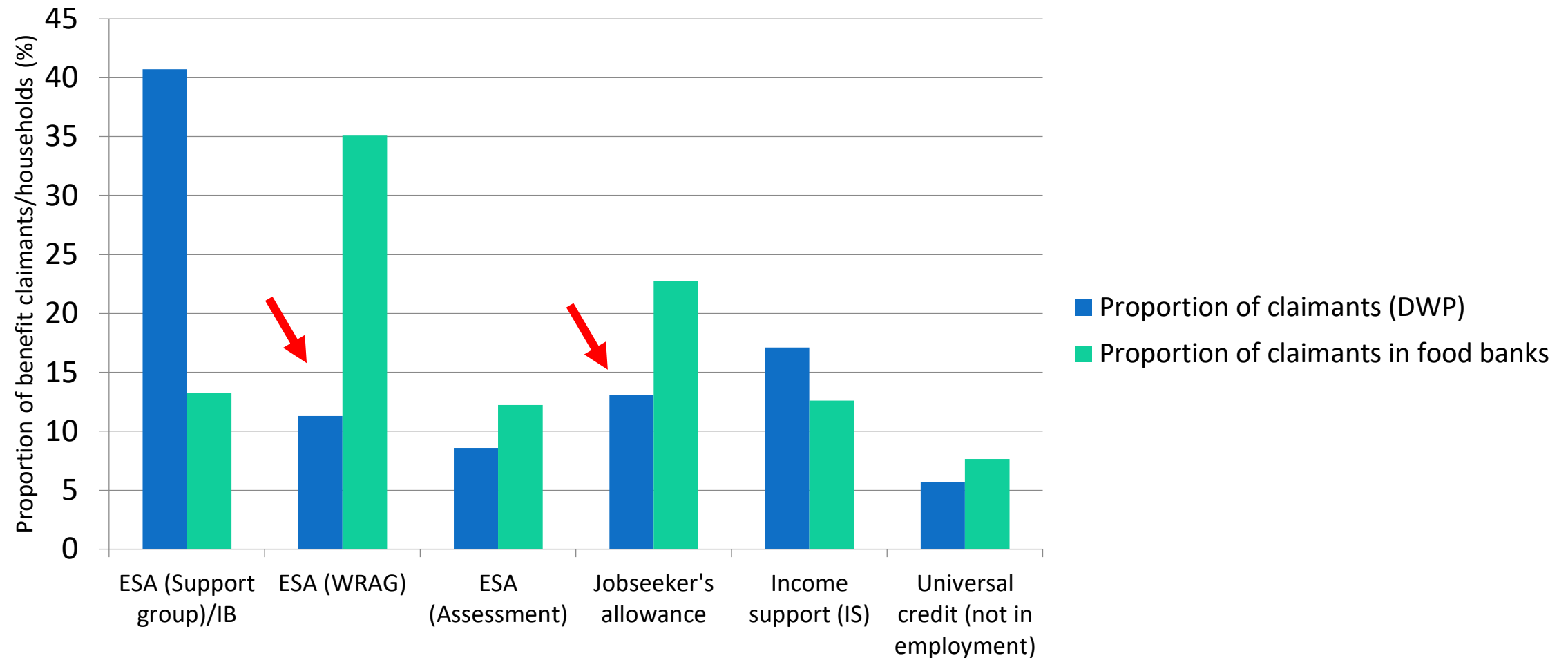
Source: Households Below Average Income (2015/16)



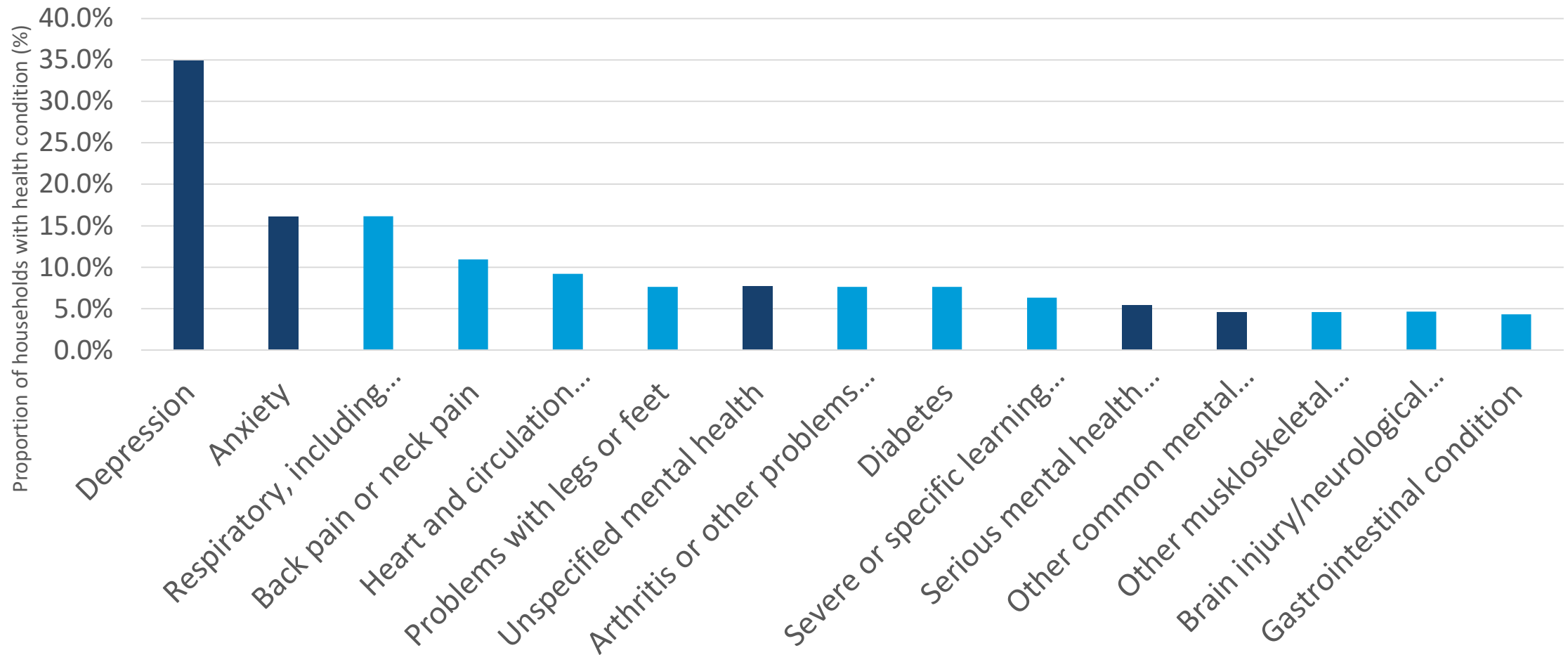
15% of households with employment incomes or with adults employed, but almost all work part-time or self-employment.



Employment Support Allowance (work preparation/assessment) and Jobseeker's Allowance claimants are over-represented among households using foodbanks.



75% of households reported health conditions, 35% specified one or more types of mental health conditions.



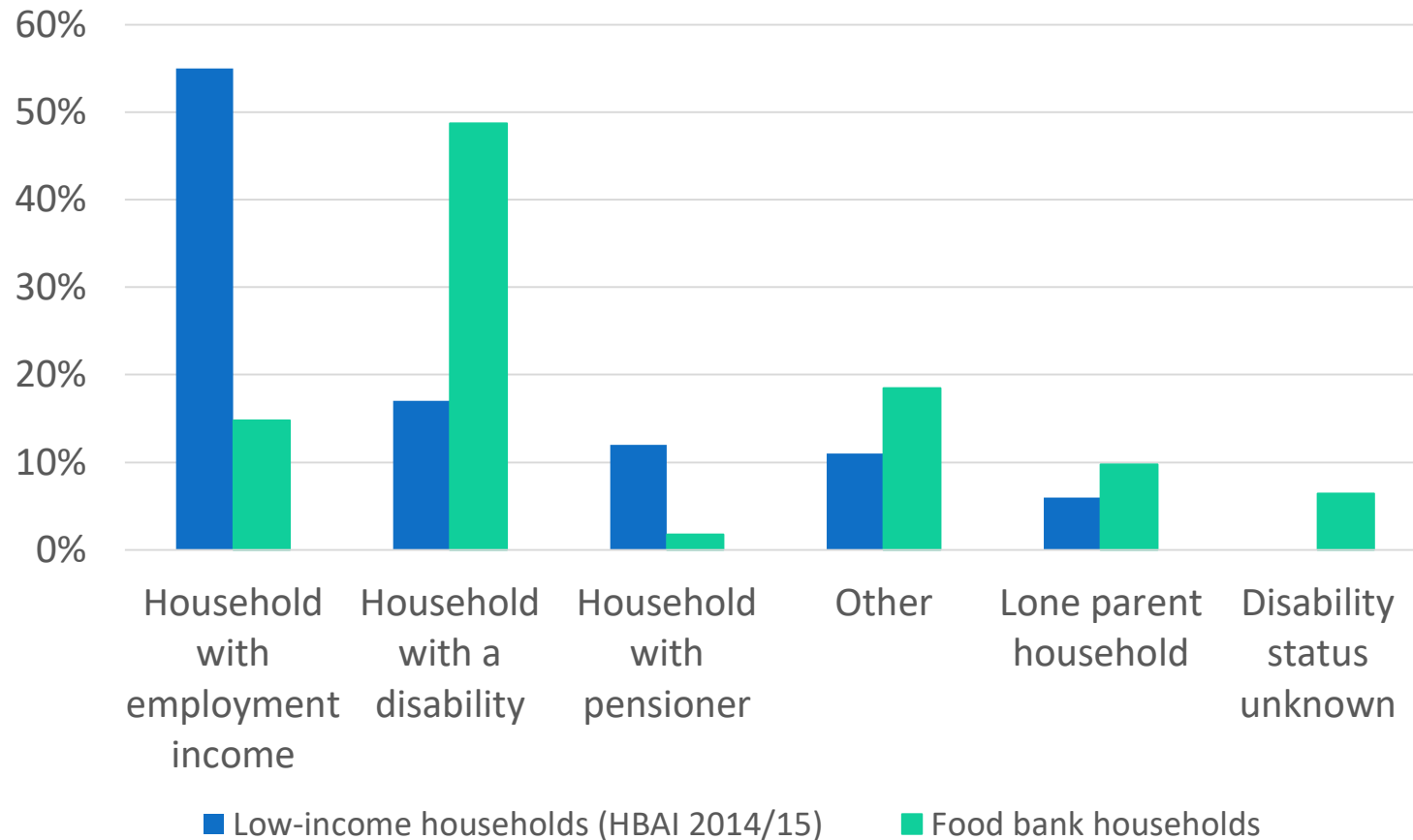
Conditions coded based on Labour Force Survey, with additional categories added.

Depression was more prevalent in the NW foodbanks.

	Total Sample	NW
	%	%
Depression	24.9	30.2
Anxiety	11.7	8.3
Other common mental health disorders (CMDs)	2.8	3.1
Serious mental health conditions	3.3	4.2
Unspecified mental health condition	5.5	3.1
One or more of the above	35.6	36.5
Missing	17.1	21.9

(Total sample= 598 households completing over Oct 2016-Apr 2017)

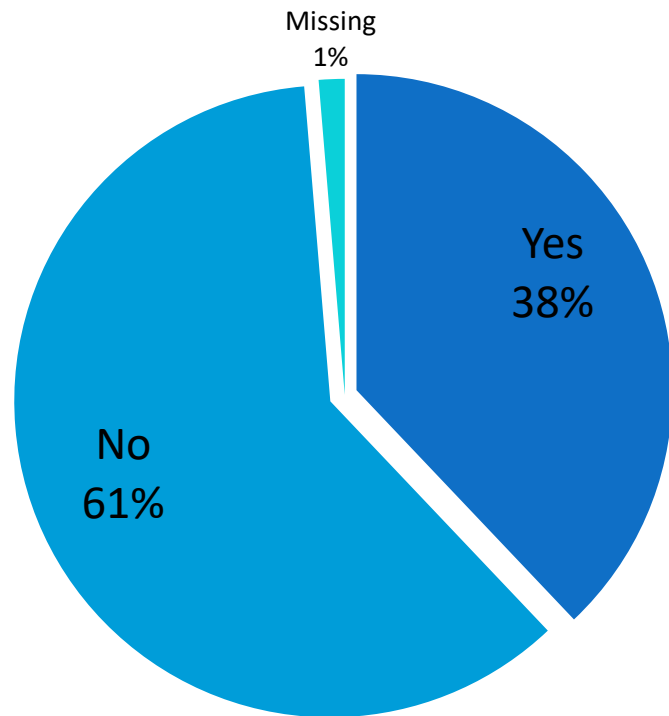
Households with a disability almost three times more prevalent among households using foodbanks.



(Source: Analysis by New Policy Institute of HBAI data, Monitoring Poverty and Social Exclusion. 2016).

Income crisis in context of low  
income or chronic insufficient  
incomes

Over 1/3 of foodbank clients waiting on a decision or payment from recent benefit application.



### Benefit applied for:

	%
Employment and Support Allowance	32.1
Jobseeker's Allowance	24.8
Child tax credit	14.5
Housing benefit	13.0
Personal Independence Payment	12.1
Income support	9.12
Working tax credit	7.41
Universal credit	6.66
Child benefit	5.04
Missing	3.66

# How long have applicants been waiting?

	%
< 1 week	13.1
1 week	6.80
2 weeks	29.2
3 weeks	9.81
4 weeks	14.7
5 weeks	1.77
6 weeks	1.94
7 weeks or more	21.1
Missing	1.75



# 1/3 of households reported their income was less in past month than three months ago.

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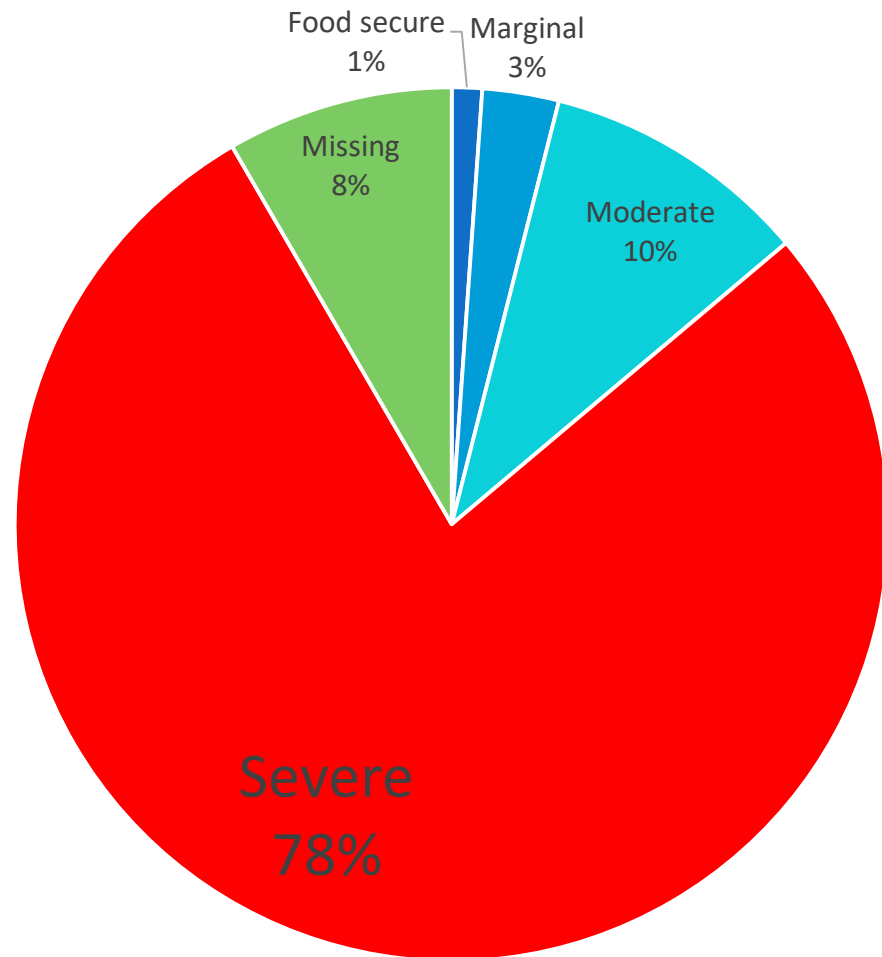
No longer receiving a benefit payment you had previously	20.8%
Benefit sanction	16.8%
Moved from one benefit type to another	16.3%
Change in benefit allowance	14.8%
Loss of a job	14.1%
Separated or divorced from a partner	6.39%
Fewer work hours	6.18%
Wages not paid by employer	4.70%
Sick leave	<3%
A pay cut	<3%
Maternity leave	<3%
Benefit payment capped	<3%
Other reason	6.69%

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2/3 of households indicated unexpected expenses or rising expenses in past three months.

	%
<b>A rise in expenses related to your housing, such as heating, utilities or rent.</b>	28.3
<b>A rise in food expenses.</b>	25.4
<b>Unexpected expenses related to transportation, such as car repair or increased transit costs.</b>	13.5
<b>A rise in living expenses due to a new health condition.</b>	10.3
<b>Unexpected expenses related to an accident, injury, or medical emergency.</b>	9.48
<b>Unexpected expenses due to a necessary housing repair.</b>	7.65
<b>A rise in living expenses due to a new baby.</b>	4.96
<b>Other changes specified to have increased household expenses.</b>	15.1

# Extreme rates of household food insecurity

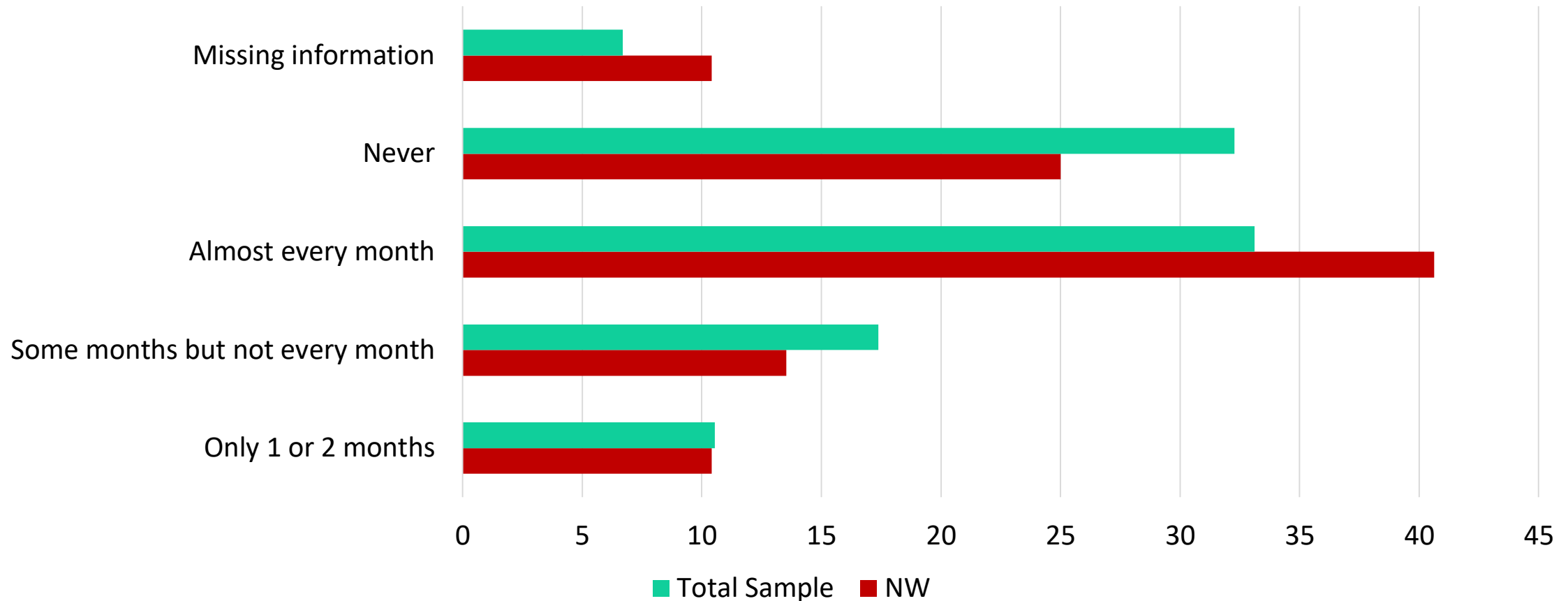


Severe food insecurity means...

- Feeling hungry but being unable to eat because of a lack of money for food
- Losing weight because of a lack of money for food
- Going whole days without eating
- Experiencing these food insecurity chronically

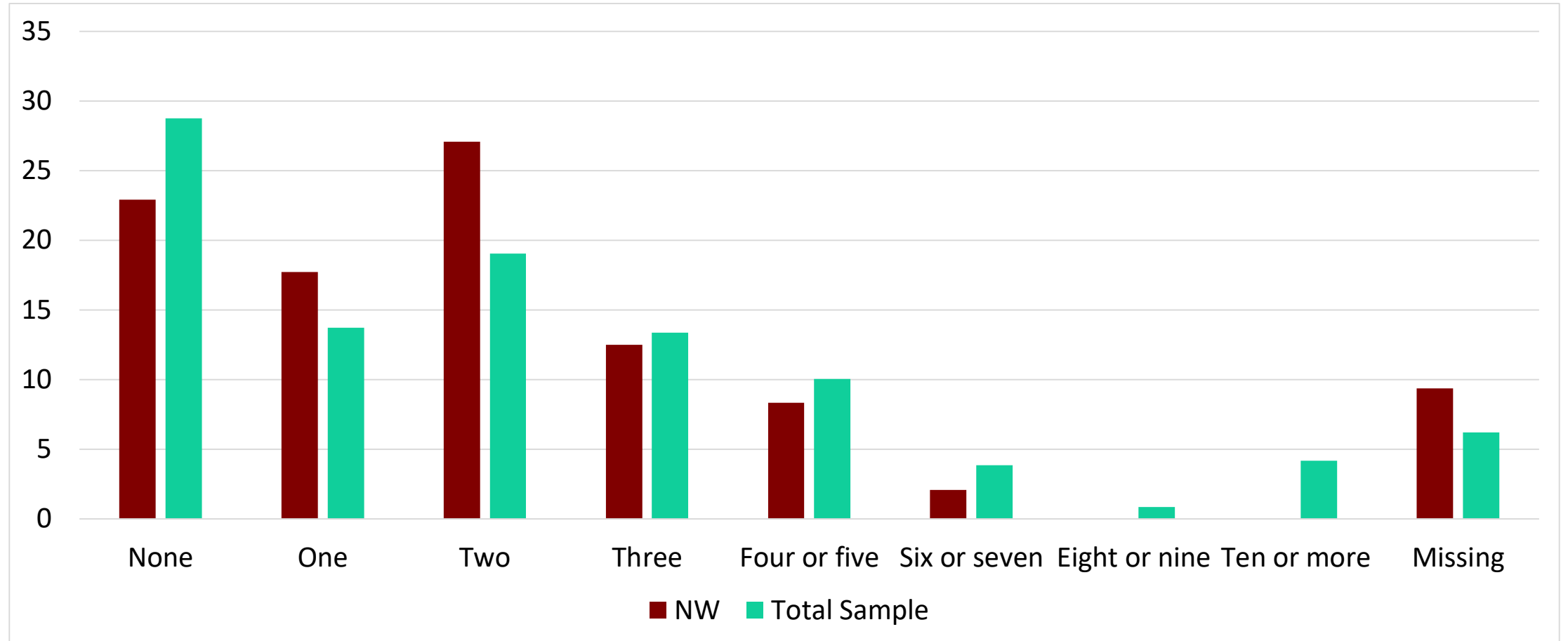
# In NW, foodbank users indicated more experiences of chronic severe food insecurity.

**Frequency of being unable to eat for a whole day in the past 12 months**



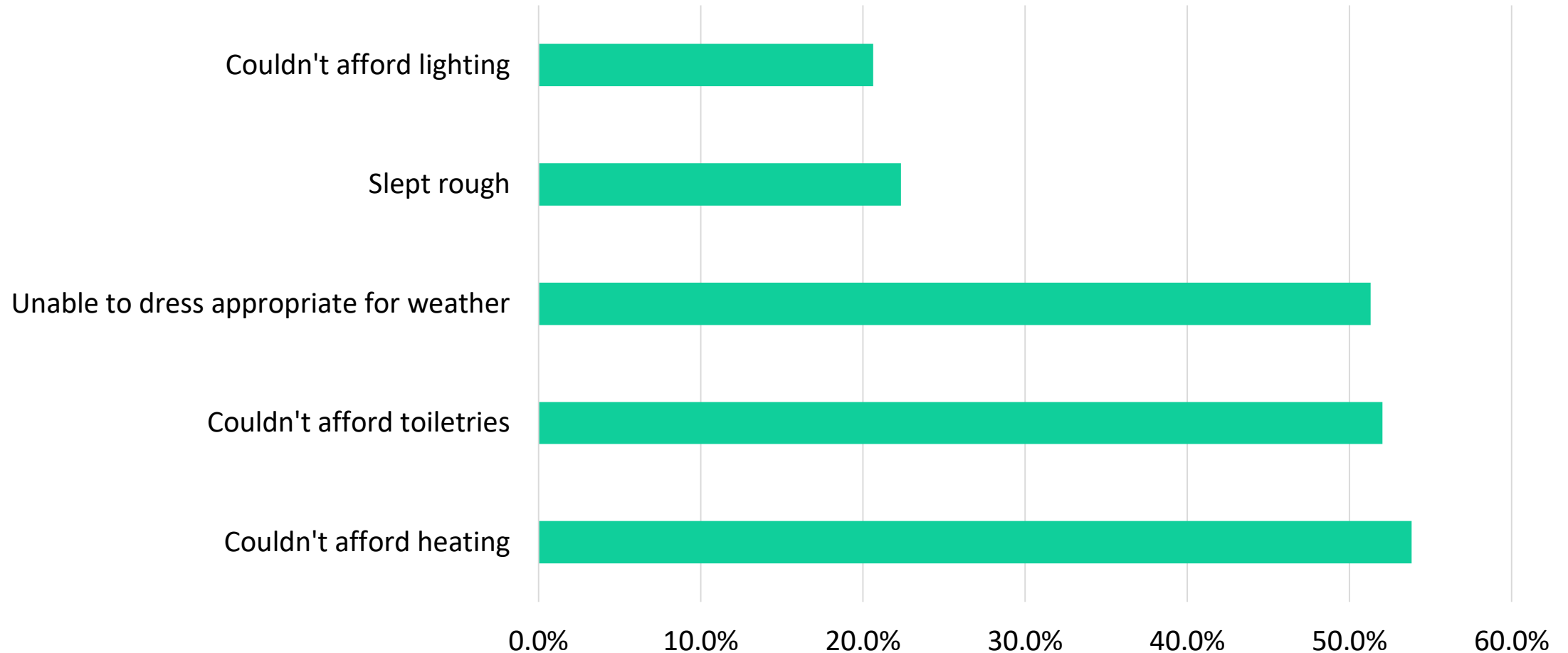
(Total sample= 598 households completing over Oct 2016-Apr 2017)

# Number of foodbank visits in the past 12 months



(Total sample= 598 households completing over Oct 2016-Apr 2017)

# Households experienced multiple forms of destitution in past 12 months:



# Multiple forms of financial hardship

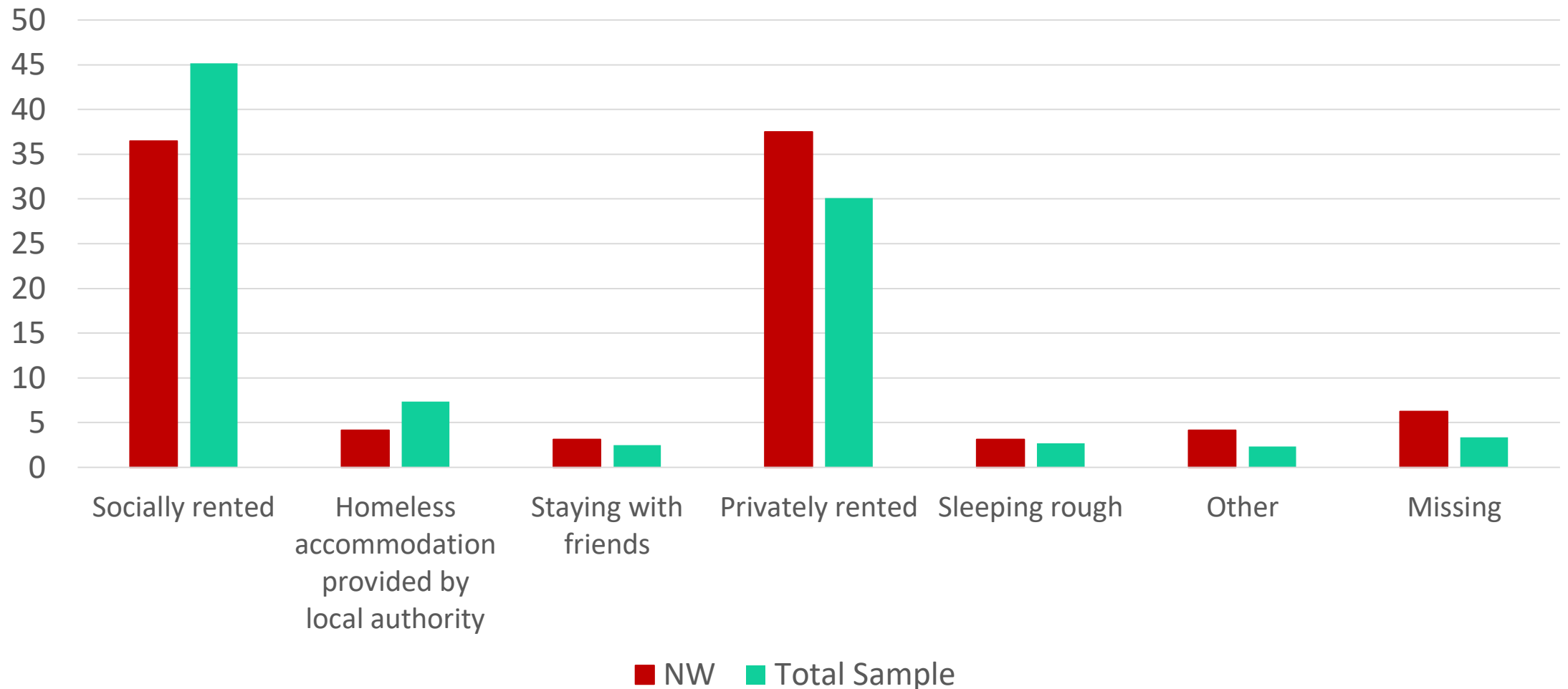
## Up-to-date on household bills?

	n	%
Up-to-date with all payments	131	30.5
Less than 2 months behind with some or all payments	122	31.8
2-3 months behind with some or all payments	52	12.4
4-5 months behind with some or all payments	13	3.26
6 or more months behind with some or all payments	54	11.9
Missing	41	10.1

## Owing money for a personal/household loan:

	n	%
No money owing for a personal loan	195	47.4
Loan and very/fairly easy to make minimum payments	31	9.06
Loan and fairly difficult to make minimum payments	61	13.1
Loan and very difficult to make minimum payments	94	23.0
Loan but not making loan payments	6	1.45
Missing	22	5.95

# More private renters among NW foodbank users and harder time affording rent.



(Total sample= 598 households completing over Oct 2016-Apr 2017)



# What do these findings mean for public policy?

- Universal credit: 6 weeks until first benefit payment comes through, during which time many low-income households cannot afford to eat.
- Child tax credit: households with 3+ dependent children– from now, these families will be more vulnerable in the UK.
- ESA for people in work-related activity group: reduced since April 2017, also losing access to Personal Independence Payments.
- Benefit freeze: life is becoming less affordable as prices rise. Benefits unable to meet costs of living.
- Sanctions continue to cause destitution.
- Benefit delays in context of low income: families have no buffer to cope.

# What do these findings mean for frontline foodbank practice?

- Continued need for advocacy to address upstream, systematic drivers.
- Advocacy within local areas:
  - Access to local welfare schemes?
  - Council tax relief schemes?
  - Local Jobcentres?
- Diversifying nature of support (continue to do as you're doing!):
  - Signposting: housing, mental health, debt relief, short-term financial assistance.
  - Provision of toiletries, clothing, fuelbank.
- Raise questions about access to, and appropriateness of, emergency food for people with disability, people in work, people experiencing chronic food insecurity and low income.

# Any questions or comments?

Many thanks again to:

- Participating foodbanks and study participants
- The Trussell Trust Foodbank Network Public Affairs and Media Team and Head Office
- Doireann Lalor
- Oxford University and The Trussell Trust for funding this work.

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