

## **Food Poverty in Rutland**



# A report highlighting the use of the foodbank in Rutland

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## **Summary**

Food is fundamental to human life. It provides energy for activity, growth, and all functions of the body such as breathing, digesting food, and keeping warm; materials for the growth and repair of the body, and for keeping the immune system healthy. Without good food, quality of life is seriously affected and the consequences can be drastic.

The Trussell Trust accounts for 60% of foodbanks operating in the UK and provides the local foodbank in Rutland which opened its doors in September 2013. Citizens Advice Rutland has been a major partner with the foodbank from the beginning and this partnership has become even more important over the last few months.

Reaction to the opening of a foodbank in Rutland met with a significant measure of surprise locally, with comments such as "a foodbank in Rutland - but we are so wealthy here!" Rutland is often voted one of the best places to live and rates very highly as a location for quality of life, happiness and wellbeing.

There are many reasons why people find it difficult to buy food, from being on very low incomes, problems with benefits, multiple debts, homelessness, disability and ill health - both physical and mental. Since Universal Credit was introduced people have often struggled to budget as this benefit is paid monthly, in contrast to the weekly or fortnightly payments that claimants received in the past.

The aim of this report is to highlight that, sadly, food poverty is a very real problem and does exist in Rutland. It will illustrate how this has been exacerbated by the pandemic and look at the underlying causes of food poverty, the effect it has on people's lives and the inequalities that exist for those in society that are the most vulnerable and therefore more likely to suffer detriment.

The case studies in this report are based on real people but have been anonymised to protect individuals' identities. Case studies 1 - 4 are pre the current pandemic with the other 2 covering cases from April to September 2020.

Citizens Advice Rutland would like to express our thanks to the invaluable information provided by Ali Wainwright, the CEO of the Rutland Foodbank.

#### Introduction



Food poverty has been widely defined as 'the inability to acquire or consume an adequate quality or sufficient quantity of food in socially acceptable ways, or the uncertainty that one will be able to do so'.  $\frac{2}{}$ 

Food poverty or household food insecurity can be triggered by a financial crisis or other personal circumstances but it may also be a long-term consequence of not being able to access or have the facilities or understanding of how to prepare a healthy diet.

Food poverty can affect children who lack free school meals during the holidays; parents on low incomes going without food so that their children can eat; working people whose low wages leave them struggling to buy nutritious food; people with no recourse to public funds, or people, young or old, unable to prepare meals without support.

The current pandemic has brought food poverty onto the front pages of the newspapers and has been hotly debated in parliament, with footballer, Marcus Rashford hitting the headlines regularly in his campaign to stop child hunger in this country. The coverage in the press on the use of foodbanks has been given a very high priority particularly since the first Covid-19 related lockdown in March 2020.

Recent research undertaken by Heriot-Watt Research <sup>3</sup> on behalf of the Trussell Trust found that:

- Over 50% of people using food banks in our network at the start of the pandemic had never needed one before.
- > 72% of people who used food banks this summer live with someone who is experiencing a mental health issue.
- Families have been the hardest hit, accounting for nearly two in five households needing to use a food bank.

On 24 April 2020 Citizens Advice nationally launched a helpline for people who cannot afford food in collaboration with the Trussell Trust. This was originally a pilot but in the first 5 days 350 people called this helpline.

### How Citizens Advice Rutland works with the Rutland Foodbank

As stated above from the very beginning Citizens Advice Rutland has worked very closely with the local foodbank and are a major referrer of local people to it. In turn the foodbank ensures that users of the foodbank are referred to our office for further help on the many issues that we advise on. The advisers at Citizens Advice will consider the problems faced by clients holistically in order to understand the reasons why a client needing help. Some clients simply cannot afford food after paying weekly bills such as rent, council tax and utility bills, whilst others have not applied for eligible welfare benefits or are making excessively high debt repayments. In these cases, we would look at maximising income and offer money advice to help with debts.

# Case study 1 – Redundancy

A family consisting of two adults and two children presented at our local offices in the summer of 2020. The husband had been working full time but lost his job at the beginning of February this year (this was not a pandemic related redundancy). Unfortunately this client had not been in his employment for long so did not qualify for any redundancy payments. The husband had tried to get a loan from the bank but as he was unemployed he could not secure any credit.

The wife works part-time and could not increase her hours. The couple did have savings which had lasted the family for 6 months. The couple did not want to claim benefits but once the savings were used there was insufficient funds for daily living. The husband found it impossible to gain employment during the current pandemic.

Citizens Advice Rutland assisted the couple in securing benefits and they reluctantly agreed to being referred to the foodbank as they could not afford basic food. The couple stated that they felt ashamed and had never been in this position before but they said they were extremely grateful for our help and they did feedback that the foodbank staff had been extremely courteous and had made them feel very comfortable.

This case study illustrates that a crisis can happen at any time and it is so vital that people seek help.



# Case Study 2 – Unexpected expenditure

A single widow, aged 55 was earning from her job as a cleaner and she had a small occupational pension from her late husband. She had a small amount of savings but these had dwindled. The client had a sudden expensive car repair bill which was vital to get her to her place of employment. She had paid the repair bill which had used up the majority of her monthly income.

This client had no money for food and so approached the local foodbank for assistance. The foodbank referred this client to CAR for assistance with maximising her income. The client was amazed that she qualified for some welfare benefits as her earnings and pension were quite low and as she said she had always managed to "make ends meet" but was really struggling. The client had in fact struggled for some time and admitted to not eating properly. She told us that it had taken a lot of courage to seek help and was extremely nervous that people would judge her for not being able to cope.

This case study shows that it can take something quite unexpected to highlight the fact that a person is living in food poverty. Out of what seemed a desperate situation, this lady was enabled to apply for eligible benefits and she should now be able to afford to eat properly in the future. It is not unusual that a crisis will be the catalyst that means that people such as this lady ask for help when they have been eligible for it for some time, and demonstrates how difficult it can be to make that initial contact.



## Case Study 3 – Insufficient money

Client is a single unemployed man aged 35. He lived in a bedsit above a shop and paid rent of £90 (met in full by Housing Costs element in Universal Credit) and had to pay £5 per week to his Council Tax, the balance being met by benefit. His Universal Credit standard allowance was £74.35 per week (pre-Covid enhancement). He travelled to one of the local villages once per week to see family and once per week to the Job Centre for job seeking. His weekly costs were as follows:

Phone £5 Electric £10 TV £3 Water £7 Public transport £12 Council Tax £5 Benefit advance £5 Clothing £5 Food\* £25

Total £77 – i.e. higher than his UC allowance

This negative budget does not allow for any unexpected expenses (in fact the client rarely spent £25 on food nor does he save money for clothing). This case illustrates how difficult it is for some single people to manage on benefits. This client has said that he tries very hard to manage but he has to resort to using the foodbank in Oakham on many occasions.



## Case Study 4 - Mental health

Client is a single 20 year old male with severe mental health issues who is being medicated for his condition but sometime forgets to take medication which means that his mental health problems are not well controlled. The client had been housed by the Council after his relationship with his parents broke down. When he presented for assistance he stated that he had eaten very little in the previous week and was feeling quite ill. The client was visibly frightened and said he felt "totally hopeless"

The client's claim for disability benefits had been rejected 6 months ago but he did not appeal the decision as he said it was too stressful and he could not cope with it. Citizens Advice assisted with his benefits appeal and this was successful. It was

<sup>\*</sup>Including toiletries and cleaning products

agreed that he could have ongoing food bank vouchers until his benefit payments came in.

A referral was made to a partner support agency to help the client with budgeting, sustain his tenancy, assist with prompting to take his medication and give him emotional support.

This client continues to get support, his benefits are in place, his wellbeing has improved and he is no longer dependent on the foodbank.

#### Facts and figures - 2019/2020

In the year April 2019 – March 2020 the Rutland foodbank provided 544 vouchers for food parcels which fed 736 adults and 652 children.  $\frac{4}{}$ 

The following tables provides a breakdown of the family types and ages and this is reflected in the charts below:

Size of Family	Number of Vouchers	Percentage
Couple	32	5.88
Family	95	17.46
Other (not recorded)	30	5.51
Single	256	47.06
Single Parent	131	24.09
Totals	544	100

Age Group	Number of people	Percentage
Adults 17-24	124	8.93
Adults 25-64	556	40.06
Adults 65+	52	3.75
Adults unknown	4	0.29
Children 0-4	192	13.83
Children 5-11	311	22.41
Children 12-16	139	10.01
Children unknown	10	0.72
Totals	1388	100

Single people living on benefits find it extremely difficult to manage on £74.35 per week (this has been uplifted by £20 per week during the current crisis – see below). Out of this amount an individual has to pay for utility bills, such as gas, electricity, water as well as phone bills, TV licence, clothing and any transport costs, not to mention food. See case study 3 above.

Clients may also have to pay top up amounts to rent and Council Tax, where these are not covered in full by the relevant benefit, and the shortfalls are not covered by discretionary payments from the local authority.

From April 1 2019 to March 31 2020 Citizens Advice Rutland dealt with over 15,000 enquiries. Just over 50% of these enquiries related to problems concerning welfare benefits. In the same period the Rutland Foodbank reported that over 70% of foodbank users stated that the reason why they needed a foodbank voucher was for low income, benefits changes or benefit delays.



Covid-19 - The pandemic

The current crisis is having a massive impact on foodbank use across the UK. In Rutland numbers in the first 6 months of 2020 increased by approximately 140%.

In August this year Unicef launched its first ever domestic emergency response to tackle child food poverty across the UK in the wake of the coronavirus pandemic.  $\frac{5}{}$ 

National Citizens Advice data shows the impact of coronavirus on people's finances. It was found that looking at people we help with debt:  $\frac{6}{}$ 

- > 40% have a negative budget. This has increased from 37% in 2019
- > 75% of people in receipt of Universal Credit and Working Tax Credit would have a negative budget if the £20 uplift was removed
- £20 is the average amount people have left over each month after covering their living costs not including debt repayments.

Many people with a negative budget face a vicious cycle of not being able to repay their debts or meet basic costs, such as rent or bills.

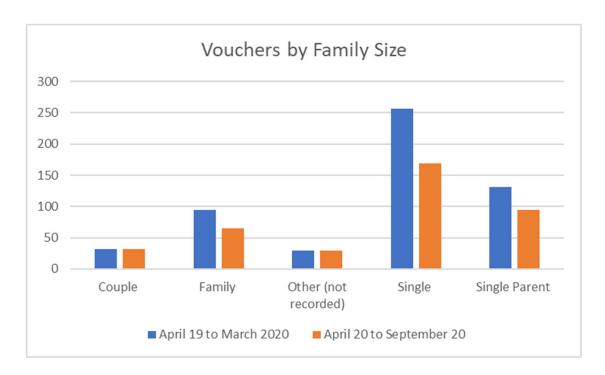
This year from 1 April to 30 September 2020 the Rutland Foodbank has provided 391 food parcels which fed 560 adults and 394 children.  $^{7}$  Citizens Advice Rutland processed 43% of these.

The following tables and graphs give more details.

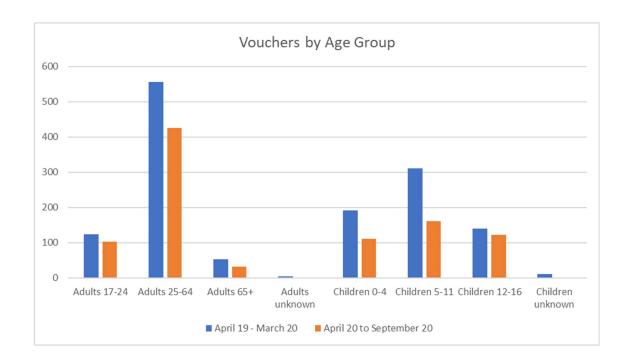
Size of Family	Number of Vouchers	Percentage
Couple	32	8.18
Family	65	16.62
Other (not recorded)	30	7.67
Single	169	43.22
Single Parent	95	24.3
Totals	391	100

Age Group	Number of people	Percentage
Adults 17-24	102	10.69
Adults 25-64	426	44.65
Adults 65+	32	3.35
Adults unknown	0	0.00
Children 0-4	110	11.53
Children 5-11	161	16.88
Children 12-16	122	12.79
Children unknown	1	0.10
Totals	954	100

Showing these figures in the graphs below shows the relative increase in vouchers over the six month period of 2020 against the whole of last year.



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The case studies above demonstrate the reluctance of many people in asking for help but the pandemic has forced many of those who would normally not ask to contact our office for help with other related issues or to contact the foodbank directly. So many people all over the country - including leafy, prosperous Rutland - have seen their incomes abruptly stop and for many, they have asked for help for the first time in their lives. It is no surprise that more working age people have needed to access this support especially whilst they are navigating their way through the benefits system and waiting to receive their first payment.

The increase in working age foodbank users compared to the over 65s may also be accounted for as there have been local and national initiatives to provide food for people, such as the national food delivery service for those individuals who were shielding due to extreme vulnerability to Covid-19.

As noted above the current uplift in Universal Credit has helped during the pandemic but this is due to come to an end in April 2021 although Citizens Advice, the Trussell Trust and other national charities are campaigning for the new rate to remain. The Joseph Rowntree Foundation (JRF) recently produced a briefing in their campaign to retain the current uplift in Universal Credit and extend this uplift to other welfare benefits. The JRF analysis finds that the withdrawal of the uplift will risk sweeping: <sup>8</sup>

"700,000 more people, including 300,000 more children, into poverty; and 500,000 more people could end up in deep poverty (more than 50% below the poverty line)".



## Case Study 5 – Single parent / debt / depression

Client is a single mother of a young infant already receiving all the benefits she was entitled to. She had some debts but no emergencies. She was increasingly struggling to buy food as well as nappies and clothing for a growing child. She had been rehoused by the council just before the lockdown after fleeing domestic abuse and as a consequence of this had no contact with the child's father.

The client was suffering from depression but was receiving help from the council's early help support workers, the local domestic abuse support agency as well as her mother but recently her mother's health had deteriorated and she could no longer offer emotional or financial support to her daughter. Due to lockdown the client had had little contact with friends or family.

When the client presented at CAR she had no money for food or nappies or to pay for electricity. She had not eaten properly herself for many days but now she had completely run out of baby food she did not know what to do next.

Crisis measures were put in place to assist with electricity payments and a referral to the foodbank. The local foodbank provides nappies and other toiletries as well as food so the client was given sufficient nappies to last until her next benefit payment. The client was referred for Citizens Advice debt counselling.

This client's case is not unusual and Citizens Advice and the foodbank see many cases like this on a regular basis.



## Case Study 6 – Self-employed / no work

A couple presented in May this year. The couple had 2 teenage children and lived in a mortgaged property. The husband was self-employed in the hospitality sector. He used to attend weddings and other large organised events. The wife worked part time but was now furloughed from her job.

Since lockdown and the restrictions started these clients' work had ceased completely and they had no income for the last 2 months. They had arranged their own mortgage holiday and agreed a payment holiday with their credit card company (the card was now at the maximum credit limit).

The couple were finding it increasingly difficult to pay daily living costs and with 2 growing teenagers they were finding it hard to buy sufficient food for the family. Citizens Advice assisted the clients to make benefit claims, looked at other schemes to assist the self-employed and made a referral to the foodbank.

The husband said that he had never been out of work since leaving school and was quite fearful for the family's future.

This client had never expected that he would need to claim benefits and recent government figures show that between March and August, the number of people on Universal Credit has almost doubled, rising from 3 million to 5.6 million.

#### **Closing Comments**

The six case studies in this report highlight the underlying reasons for foodbank use and all these examples are Rutland residents. Citizens Advice Rutland and the Rutland foodbank see similar cases every day. The pandemic has obviously made matters worse and both agencies are seeing clients that traditionally may not have used our services.

Good partnership working of the voluntary agencies in Rutland along with the local authority has hopefully meant that the majority of Rutland residents who are currently experiencing unusually hard times, have been helped in their time of need. It is hoped that with the assurance of confidentiality and the courtesy shown by the foodbank volunteers, that people are more likely to come forward and seek help when they need it.

It is a sobering thought that the Trussell Trust has stated that "as winter approaches and the effects of coronavirus continue to trap people in poverty, food banks in the Trussell Trust network are forecast to give out a staggering six emergency food parcels every minute".  $\frac{9}{}$ 

The fact that food poverty has become a major and moral social concern in Britain in 2020 is shocking but hopefully the current crisis may help to begin a concerted effort by society to bring an end to this situation.

Rutland is an affluent county and a lovely place to live but inequalities do exist, with families and individuals living in poverty. The help provided by the foodbank can often alleviate this, albeit on a temporary basis, but if people can see that help and support are available, they will hopefully choose to engage with it.

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