

Warwick District Citizens Advice Food Bank Report 2014-15

**citizens
advice**

Analysis of the profile and circumstances of the clients we gave food vouchers to between June 2014 and June 2015

Research and Campaigns Team Food Bank Report

As a follow-up to the survey published by Citizens Advice Central Office early in 2013, the Research and Campaigns Team at Warwick District Citizens Advice has compiled a list of our clients who were food bank users from June 2014 to June 2015. We have analysed their case records to ascertain their profiles and circumstances. Some of the results have been surprising.

Numbers

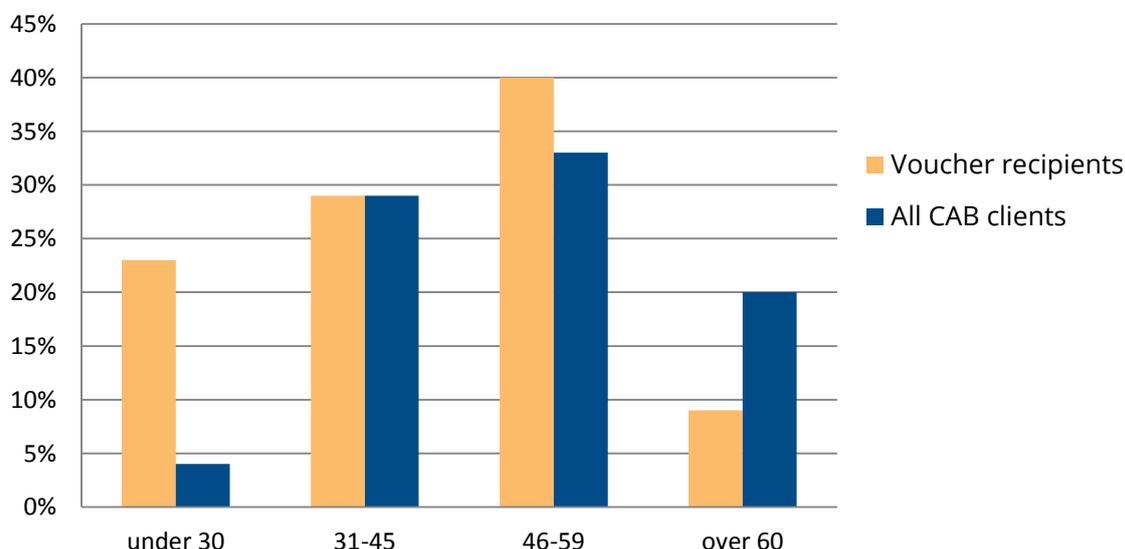
Warwick District Citizens Advice issued **135 vouchers to 96 individuals or families** between June 2014 and June 2015.

The rate of application has varied with peaks in March and May. In the 9 months to March 2015 (our last financial year) 12 vouchers were issued per month. Since April 1 (our new year) the rate has dropped to 9 per month.

Profile information

Clients who received food vouchers from us were of all ages between 19 and 64, but the largest age group (40% of claimants) was the 46-60 age group: this is also the largest age group represented by Warwick District Citizens Advice clients in general. A higher proportion of clients under 30 received vouchers compared with clients in that age group clients seeking advice in general: the lower rate of benefit payments for young adults may be one factor influencing this.

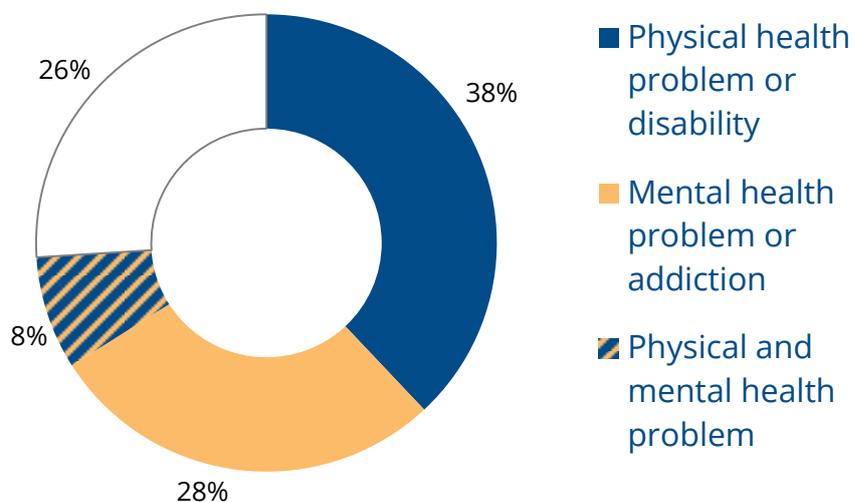
Food voucher recipients by age



Interestingly, the majority of food voucher claimants were male (58%) whereas Warwick District Citizens Advice sees more women (56%) than men in general.

There was a strong, and concerning, trend in that almost three quarters (74%) of the clients requiring food vouchers reported having a disability or long-term health problem. 46% of Warwick District Citizens Advice food voucher recipients reported physical health problems or physical disabilities and 36% reported mental health problems (including addictions). According to the Office for National Statistics, 2011 census data showed that less than 18% (11.4 million) of the UK population reported having a limiting long-term health problem or disability in 2011.

Food voucher recipients reporting long-term health problems or disabilities



As we would anticipate, most of our food voucher recipients (58%) came from Leamington Spa (CV31 and CV32). 15% were homeless.

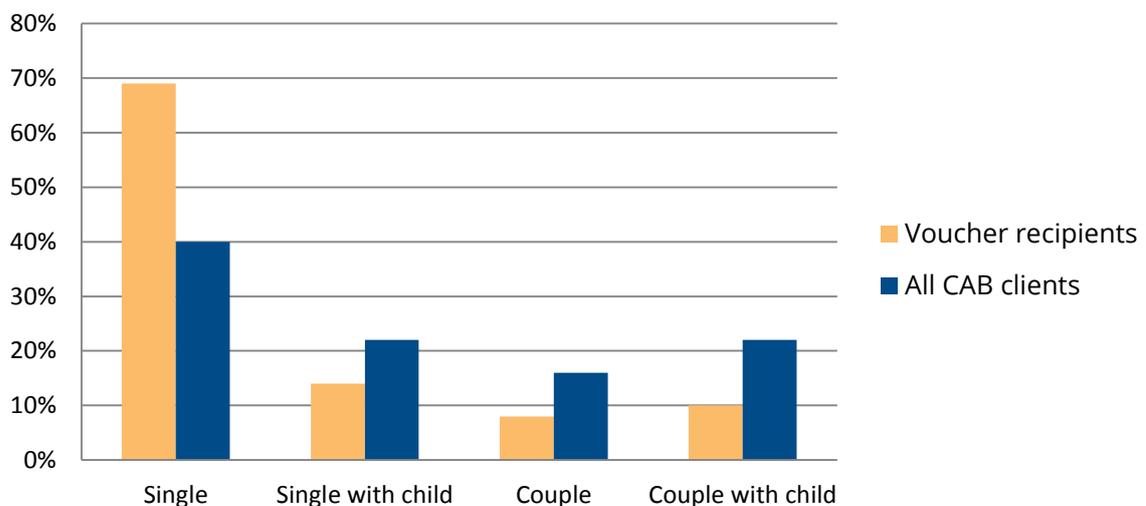
Most, but by no means all, came from wards with the highest levels of social and financial exclusion: Brunswick, Crown and Leam (formerly part of Willes).

However, wards such as Milverton and Clarendon, with higher than average levels of social and financial inclusion, were also represented.

Warwick District Ward	% of recipients
Crown	21%
Brunswick	19%
Leam	13%
Newbold	7%
Milverton	7%
Emscote	7%
Clarendon	7%
Aylesford	6%
Sydenham	6%
Woodloes	3%
Radford Semele	1%
Myton & Heathcote	1%

The majority of food voucher recipients (68%) were single people with no dependants. 67% of these were men: this group (single men) forms almost half (47%) of all food voucher recipients overall. Several of these were ex-army or ex-offenders. The second largest group was lone parents (14%): all but one of these were women and relationship breakdown or family crisis were typical contributory factors.

Food voucher recipients by household type



Client circumstances

In many cases it was not possible to pinpoint any one 'cause' of a client requiring a food voucher, as typically there were various contributory factors. However, we were able to identify some trends.

- **59%** of food voucher recipients were claiming **Jobseeker's Allowance** (17%) or **Employment and Support Allowance** (42%)
- **32%** of food voucher recipients were experiencing **reductions in their benefits due to overpayments or sanctions**
- **13%** had no income due to **delays in welfare benefit payments**
- The **under-occupation charge** (also known as the "bedroom tax") was a factor in **11%** of cases
- **Debt** was a factor in **36%** of cases – with 33% of food voucher recipients having one or more priority debts (rent/mortgage, Council Tax, fuel, CSA etc.)
- **19%** of recipients cited **problems with their employment** (low or delayed wages, hours of work reduced) as being a key factor contributing to their financial difficulties
- **12%** mentioned **family problems** including relationship breakdown or domestic violence as a key factor

Case Study

Client P, aged 50, lived alone and was experiencing severe anxiety and depression. He had been self-employed but had been too ill to work in recent months and was living off his credit card. When he came to Warwick District Citizens Advice he had no income, had no idea about his benefit entitlements and his credit card debt had reached over £9,500. Minimum repayments on the card were over £150 per month. We issued him with a food voucher and helped him claim ESA and PIP as well as giving him advice on strategies to manage his debt situation.

The future – food vouchers and Universal Credit

Most food voucher recipients were single people of working age and therefore in receipt of only one earnings-replacement benefit: typically JSA or ESA. In many

cases problems with this benefit (delays, reductions, sanctions, non-payment pending appeal and so on) had a huge impact as this was usually the claimant's only income, leaving the person with no money whatsoever to buy food. This appears to be the reason why most of the people we gave food vouchers to were single people.

We note that when the Universal Credit system is fully implemented, families will also only receive one monthly payment from one benefit agency, and so benefit delays, problems and sanctions relating to this one benefit will have a far greater impact. (Currently, where a person who lives with other family members, e.g. dependent children, experiences difficulties with their benefits, there are usually other benefits in payment to "fall back on"; for example Child Benefit or Child Tax Credit, and so they are not left with nil income.) We predict that Universal Credit is therefore likely to lead more families with children to require food vouchers in the future.

The stringent "conditionality" requirements of Universal Credit will also affect all benefits that are lumped in together which are currently separate (e.g. housing benefit and tax credits). These benefits are not currently affected if someone on JSA or ESA is sanctioned having been deemed not to have taken adequate steps to find work - but under Universal Credit all of these benefits will be included in one payment so will all be subject to the same conditionality and sanction rules.

Universal Credit is also going to be paid monthly in arrears, and so we expect that those with addictions and difficulties budgeting are likely to run out of money and require food vouchers before the end of the month.

Prompt and efficient administration and prompt implementation of safeguards such as alternative payment arrangements for the vulnerable will therefore be absolutely crucial under the new system. We will monitor the circumstances of Universal Credit claimants as we see them at Citizens Advice and feed back to DWP on their experiences.