**Guarantee our Essentials FAQs**

**About the campaign:**

We live in one of the wealthiest countries in the world, and yet people here in the UK are going without the essentials we all need to get by.

Everyone’s circumstances can change. Losing your job, needing to care for a sick family member, breaking up with your partner – these are things that can happen to any of us.

That’s why Universal Credit should offer support to anyone in need of help, but right now it’s not providing enough to cover the cost of life’s essentials, such as food, household bills and travel costs, with around five in six low-income households receiving Universal Credit going without.

We can’t always deal with what life throws at us on our own, which is why Universal Credit should protect people from going without the essentials at the very least.

The UK government must embed an ‘Essentials Guarantee’ into Universal Credit to ensure everyone has a protected minimum amount of support to afford the essentials.

**How can I support the Guarantee Our Essentials campaign?**

The strength of the Guarantee Our Essentials campaign comes from you, so the more involved you can get the better!

The best place to find key information about the campaign is here: [Guarantee our essentials - The Trussell Trust](https://www.trusselltrust.org/get-involved/campaigns/guarantee-our-essentials/). Information on the tablecloth activity is here: [Laying it all out on the table - The Trussell Trust](https://www.trusselltrust.org/laying-it-all-out-on-the-table/)

The JRF website also has a lot of helpful information about the campaign: [Guarantee our Essentials: reforming Universal Credit to ensure we can all afford the essentials in hard times | Joseph Rowntree Foundation (jrf.org.uk)](https://www.jrf.org.uk/social-security/guarantee-our-essentials-reforming-universal-credit-to-ensure-we-can-all-afford-the)

**What has happened in the campaign so far?**

The campaign launched in February 2023.

In April 2023, we launched our ‘Till board’, an interactive billboard, which drew attention to the campaign on the streets and on social media.

In September 2023, the Scottish Government pledged their support for an Essentials Guarantee! Also, during September, food banks across the network took part in our Days of Action, talking to members of the public and collecting signatures for our petition calling for an Essentials Guarantee. Representatives from every Northern Irish party at Westminster attended our Day of Action in Belfast to add their support.

In January 2024 we held our Trussell Trust Parliamentary Event​, in which **75 MPs, peers**, and their staff attended to learn more about how we can end the need for food banks.

In February 2024, we handed in our petition with over **150,000 petition signatures!** In support of the petition, we also secured the signatures of more than a dozen celebrities including Ed Sheeran, Jodie Whittaker and Liam Gallagher to [an open letter](https://www.trusselltrust.org/2024/01/30/celebrities-join-essentials-guarantee-campaign/#:~:text=Dozens%20of%20celebrities%20and%20faith,of%20poverty%20in%20the%20UK.) demanding politicians address the growing levels of poverty in the UK and backing the call for an Essentials Guarantee.

Thank you for all your support of the campaign so far!

**What are the rules about food banks campaigning?**

Charity law means that **charities can’t be ‘party political’** and we need to be especially cautious in the run up to elections.

Key things to remember are:

* Charities cannot do anything that would support or oppose a particular party, politician or candidate. That includes donating money or resources to a party’s campaign or encouraging people to vote for or against any party or candidate.
* We need to be careful not to be seen to support or endorse any party or candidate. That’s important even if, for example, one party supports our policy asks or a candidate volunteers in a food bank.
* We must not publicly criticise any political party or candidate or criticise their policies or record, even if they oppose actions we want to see.

**None of this means we can’t campaign!** We just need to make sure we’re being cautious. Before planning your campaign activity make sure you have read the Trussell Trust guidance on campaigning ahead of a general election: [Campaigning ahead of a general election | Foodbank Hub](https://hub.foodbank.org.uk/2024/03/21/campaigning-ahead-of-a-general-election/)

**Understanding an Essentials Guarantee**

**What is the Essentials Guarantee? What would change?**

The Essentials Guarantee would enshrine into law the widely supported principle that **our social security system should always protect people from going without essentials**. It would embed – for the first time – a legally protected minimum level of support, based on what is needed to cover the essentials.

There would be an independent process to determine the level of the Essentials Guarantee, based on the cost of essentials. The standard allowance of Universal Credit would need to be at least at this level but could be higher. Deductions to the standard allowance (such as debt deductions or as a result of the benefit cap) could not reduce support below the level of the Essentials Guarantee.

The Joseph Rowntree Foundation’s analysis suggests that in 2024/25 the Essentials Guarantee level would need to be at least £120 for a single adult household and £200 for a couple.

You can read more about what an Essentials Guarantee would mean here: [Guarantee our Essentials: reforming Universal Credit to ensure we can all afford the essentials in hard times | Joseph Rowntree Foundation (jrf.org.uk)](https://www.jrf.org.uk/social-security/guarantee-our-essentials-reforming-universal-credit-to-ensure-we-can-all-afford-the)

**How quickly do we expect an Essentials Guarantee to be introduced?**

An Essentials Guarantee would represent a huge transformation of our social security system and so realistically we don’t expect a new Government to enact this overnight. By campaigning around this ambitious goal, we can encourage an incoming government to quickly implement smaller steps as part of a long-term strategy towards establishing a full Essential Guarantee.

**Why doesn’t Universal Credit cover the cost of essentials?**

The basic rate of Universal Credit should at least cover our essentials such as food and bills. But it is not currently set according to any objective assessment of the price of essentials and is only £91 a week for a single adult. Often people receive even less as they face deductions from their support which are automatically taken at unaffordable rates, for example to pay off debts to the government. Over half the people at food banks are facing these kinds of reductions at the very moment when they most need help.

**How will the Essentials Guarantee policy be funded?**

The cost of implementing the Essentials Guarantee in full at our indicative level would be around an additional £19 billion a year in 2024/25 (assuming full rollout of Universal Credit), but there would be options to build up to the full value over time, for example over the course of a Parliament, with the cost phased in gradually.

However, we should remember that **much of this money represents amounts that people are currently falling short of being able to afford life’s essentials**. And when people can't afford essentials, this negatively impacts their health, employment and education outcomes, creating downstream costs to other public services like the NHS. Given the devastating impact that people going without essentials has on our society and economy, there will be savings to public services from avoiding these knock-on costs and from improved outcomes, which are not accounted for in our costing.

**Do we need an Essentials Guarantee? Won’t things improve once the cost of living crisis ends?**

Whilst inflation has started to fall, the number of people going without the essentials continues to be higher than ever before. This record level of need can’t be explained away by the cost-of-living crisis and the pandemic – we know it’s a long-term pattern, with this year’s figures representing a shocking 94% increase compared to five years ago. The basic rate of Universal Credit is currently at the lowest level of social security in real terms for nearly 40 years.

Currently, 70% of people referred to food banks in our network are in receipt of Universal Credit. Without a link between the cost of essentials and the rate that Universal Credit is set at, people will continue to be failed by our social security system. With the continuing rise in need for emergency food parcels over the last five years, food banks are becoming the new normal, and we can’t allow this. We know what needs to happen to reverse this trend, bold, long-term solutions from the Government with the introduction of an Essentials Guarantee.

**Challenging myths and stereotypes**

As part of engaging in this campaign, you may get challenging questions, that reflect negative myths and stereotypes about people who are forced to use food banks, or people in receipt of Universal credit. Here are some suggested responses to challenging questions:

**Do you think people should budget their money better and learn to cook more efficiently?**

People on low incomes often know exactly where every penny goes – the problem isn’t that someone doesn’t know how to budget, it’s that they don’t have enough money for the essentials in the first place. Currently the basic rate of Universal Credit does not cover the cost of household bills and food which is why people are forced to turn to food banks. It is also not set according to any objective assessment of what people need.

The UK Government must make sure the basic rate of Universal Credit is based on an assessment of what people need so it at least covers the cost of our essentials.

**Do you worry people are spending their benefits on other things such as cigarettes and then coming to the food bank?**

We know from Trussell Trust’s own research that 86% of people referred to food banks in our network are considered to be destitute. This means people’s income is so low that they can’t afford to eat and to stay warm and clean at the same time – for example a parent might have to consider whether to put the heating on or to skip meals so their kids can eat instead of them.

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**Do you think if benefits were higher it would discourage people from working?**

Many people coming to food banks in the Trussell Trust Network face very real barriers to work and being on an extremely low income will only exacerbate these barriers. More than six in ten working age people coming to our food bank doors are disabled - that’s more than three times the rate in the general working age population. Another group of people needing support are single parents, where juggling childcare and work is extremely tricky. Besides this, one in five people referred to a food bank in the Trussell Trust network are in households where someone is working, and as an in-work benefit, Universal Credit is available to people who are in work and on a low income, as well as to people who are out of work.

People are at food banks because they cannot afford food on the basic rates they are paid in benefits payments – and that is before we consider the things that happen in life which cannot be planned for – such as the huge rises in energy bills and food prices we are seeing right now. The evidence shows that investing in social security works, for example the temporary £20 weekly uplift to Universal Credit during the Covid-19 pandemic prevented tens of thousands of people from needing to use a food bank.