

Reasons for referral – guide for agencies

This is a guide to our new reasons for referral, which replace the main and secondary causes of crisis as of April 2023. Here you can find information on what each of the categories mean and some guidance on when to choose each one.

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We recognise that source of income and reasons for referral can be sensitive topics for people needing the support of a food bank. An empathetic approach is needed when discussing the answers to these questions. To find out how the data is processed, stored and used, you can read our Fair Processing Notice in the Help Resources tab. If the person does not want to answer, you can select “Declined to answer” for any question.

Source of income in the household

This is the income that the recipients of the food parcel has / have access to. You can only select one option.

Script suggestion:

“What is the source of income for the household from the following options”

And then reads the options: Earnings, no benefits / earnings and benefits / benefits, not earning / income but no or insufficient access to it / no income in turn.

Source of Income	Description
Earning, no benefits	<p>This is if the household has a source of income that is not from the state (except for the state pension, which is included in this category as ‘earnings’).</p> <p>For example, someone is working in a salaried role, on a zero-hour contract with variable shifts, or is working cash-in-hand. They do not have to declare where their earned income comes from.</p>
Earning and benefits	<p>This is if the household has a mixture of income that is from the state, and some that is not from the state.</p> <p>For example, someone is receiving payment from a job, but is also in receipt of Universal Credit.</p>
Benefits, not earning	<p>This is if the household’s sole source of income is from the state.</p> <p>For example, someone is receiving PIP and other benefits, but no ‘earned’ income.</p>
Income but no or insufficient access to it	<p>This is if the person has income or money that is theirs, but for whatever reason they do not have access to it.</p> <p>For example, someone may have money in an overseas bank account which they do not have access to at the moment. Or someone may be a victim of domestic abuse and has no access to their bank account.</p>
No income	<p>This is if someone says that they have no income whatsoever.</p> <p>For example, someone may be in the process of accessing state benefits, or has been recently made unemployed.</p>

Reasons for referral

The options are grouped by financial, personal circumstances and health. Financial is broken into three subcategories as detailed below. We would encourage you to select one or two reasons for referral, but you can select up to four reasons for referral, if needed to describe the person's situation. The reasons for referral can be selected from any category.

Script suggestion:

“What has happened which means you need a food parcel today?”

It is quite a long list of options, so we would recommend waiting for the response from the person being referred before narrowing down which option(s) are most suitable.

Reasons for referral – financial → earnings related

Reason for Referral	Description
Change in work hours	<p>This is if a reduction in hours worked has led to a fall in income.</p> <p>For example, someone may be on a zero-hour contract, or be self-employed but has had less work this month than they would need to be able to afford the essentials.</p>
Unemployment following permanent work	<p>This is if someone is unemployed following a permanent role, either through their own choice or the choice of the employer.</p> <p>For example, someone has been made redundant from a long-term or permanent role, e.g. they were working in a factory but have been made redundant. Or someone chosen to leave their role but has since struggled to find work.</p>
Unemployment following temporary work	<p>This is if someone is unemployed following a temporary role, either through their own choice or the choice of the employer.</p> <p>For example, someone was working in a seasonal job but has since struggled to find work. Or someone was doing cash-in-hand jobs, but this work has stopped.</p>
Delay in or awaiting other income	<p>This is if someone knows they are likely to have ‘earned’ income coming, but there is a delay in receiving it.</p> <p>For example, someone was doing cash-in-hand jobs but will get paid in a lump sum.</p>

Reasons for referral – financial – benefits related

Reason for Referral	Description
Benefit delay	<p>This is if someone is expecting to receive a benefit payment (that is not their first payment) but it has been delayed for whatever reason.</p> <p>For example, someone reports a change in their eligibility, and this has caused a delay in their next benefit payment being received. Or there has been an administrative error and someone is awaiting their next benefit payment.</p> <p>Please note, this category is not for people who are awaiting their first benefit payment.</p>
Benefit deduction due to overpayment or benefit advance	<p>This is if someone has had deductions made from their benefit payment(s) to 'recover' a previous overpayment or advanced payment that was provided.</p> <p>For example, there may be an 'official error' (e.g. not the fault of the claimant) and benefits are overpaid. This money will then be 'recovered' from future payments. Or someone received a Universal Credit Advance payment which is now being 'recovered'.</p>
Benefit reduction due to change in eligibility	<p>This is if someone's circumstances have changed, and it has meant that their benefit payment(s) has reduced in value.</p> <p>For example, benefit eligibility may have changed following a change in, for example, employment status; family circumstances; other benefit claims.</p>
Benefit reduction due to sanction	<p>This is if someone's benefit payment has been stopped or reduced as they were deemed to not meet the conditions outlined in the 'claimant agreement'.</p> <p>For example, someone may have had their benefit payments reduced as they didn't apply for a job that the Jobcentre expected them to apply for, or they missed an appointment with their Jobcentre Work Coach.</p>
Awaiting first benefit payment for less than a month	<p>This is if someone has been waiting for their first benefit payment, and they think they have been waiting for less than a month. This is irrespective of whether they have received an advance payment.</p> <p>This would normally mean one month from the date that the person finished their application by having an interview,</p>

	typically with a Jobcentre Work Coach. Whilst we would like this information to be as accurate as possible, it is okay for it to be an approximate answer.
Awaiting first benefit payment for more than a month	<p>This is if someone has been waiting for their first benefit payment, and they think they have been waiting for more than a month. This is irrespective of whether they have received an advance payment.</p> <p>This would normally mean one month from the date that the person finished their application by having an interview, typically with a Jobcentre Work Coach. Whilst we would like this information to be as accurate as possible, it is okay for it to be an approximate answer.</p>

Reasons for referral – financial – debts, costs and expenses

Reason for Referral	Description
Priority debt	<p>This is if someone says they need the support of a food bank as they have been paying off debts which would cause them serious problems if they didn't do something about them.</p> <p>Priority debts include rent, mortgage or secured loan arrears; council tax arrears; gas, electricity, internet, or phone bills; court fines; a debt owed to and being enforced by DWP (beyond a benefit deduction).</p>
Non-priority debt	<p>This is if someone says they need the support of a food bank as they have been paying off debts which, whilst serious, are not classed as priority debts.</p> <p>Non-priority debts include credit card or store debts; unsecured loans such as pay day loads; unpaid water bills; money owed to family and friends.</p>
Cost of dependents has increased	<p>This is if the cost of caring for / supporting adults or children has increased and this is viewed as a contributory factor to requiring the support of a food bank.</p> <p>For example, if someone is also supporting an elderly relative and is having to make their income go further. Or if costs go up due to it being the summer holidays and children are not receiving meals at school.</p> <p>This is different from, but may be linked to, 'change in dependents' below, which is explicitly referring to a change in the number of dependents.</p>
Rising cost of essentials	<p>This is if not a great deal has changed in somebody's life, but they are finding that they are struggling to make their income go as far as it once did.</p> <p>An increase in the cost of rent and transport means they now are unable to afford food after everything else. Or they are finding that food costs have increased and therefore they are able to buy less food than previously.</p>
Other unexpected expense	<p>This is if there has been an additional expense that is separate from normal day to day costs.</p> <p>For example, someone has had to pay for the cost of a funeral, or their car has broken down.</p>

Reasons for referral – personal circumstances

Reason for Referral	Description
Insecurely housed	<p>This is if somebody does not have a secure and stable place to live, and this is a direct or indirect factor in the person needing the support of a food bank.</p> <p>For example, someone may be sleeping rough, staying with friends, living in a refuge or other form of temporary accommodation, squatting, or living under the threat of eviction.</p>
No access to financial support due to immigration status	<p>This is if somebody's designated immigration status, or their current position in the immigration or asylum process, means that they are unable to access financial support from the state (benefits) and other sources.</p> <p>This is a broad category and will capture a wide range of scenarios, including both people who do and do not have No Recourse to Public Funds status. Unless you feel that the food bank is able to provide further support (e.g. signposting on to a law centre), it is best to not discuss somebody's immigration status in depth.</p>
Loss of support from friends or family	<p>This is if somebody was previously receiving informal support, such as from friends or family, which has since been withdrawn for whatever reason.</p> <p>For example, somebody may have been staying with and being fed by a relative who is now unable to support them. In addition, a friend might have been giving the person informal financial loans, but they could only do this for so long.</p>
Change in relationship status	<p>This is a broad category but it is to be used when someone feels that a change in their personal relationship status has meant that they require the support of a food bank.</p> <p>For example, somebody has broken up with their partner or is going through a divorce and this means they are experiencing financial hardship.</p> <p>This is different from, but may be linked to, domestic abuse (see below).</p>
Domestic abuse	<p>This is if somebody is a victim of domestic abuse. This is to be self-identified by the person being referred, but would normally apply to instances where there is threatening behaviour, violence, or abuse (psychological, physical, sexual, financial, or</p>

	<p>emotional) between adults who are or have been intimate partners or family members, regardless of gender or sexuality.</p> <p>For example, someone may have recently fled or is currently experiencing an abusive relationship where access to money was controlled and / or restricted by the perpetrator. Or someone may be unable to work due to formerly or currently being in an abusive relationship.</p>
Change in dependents	<p>This is if the number of dependents has increased, and therefore they are now requiring the support of a food bank.</p> <p>For example, somebody may have had a baby, or is now caring for a relative.</p>

Reasons for referral - health

Reason for Referral	Description
New physical or mental health condition or issue	<p>This is if somebody has developed a health condition in the past six months or so which has led to them ultimately requiring the support of a food bank.</p> <p>For example, a builder has badly broken their leg and is unable to work. Or someone has started experiencing panic attacks and is unable to regularly leave the house, and therefore cannot work.</p>
Ongoing impact of existing mental or physical health condition	<p>This is if somebody has an ongoing or long-term (longer than the past six months) health condition which has led to them ultimately requiring the support of a food bank.</p> <p>For example, someone has been unable to work due to a health condition for the past two years, but they have now run out of their savings and so are in the process of applying for state support, which they are yet to receive.</p>
Change in existing mental or physical health condition	<p>This is if a change in a health condition has led to them ultimately requiring the support of a food bank.</p> <p>For example, someone has a progressive condition which meant that whilst they could previously work before, they now are unable to. Or, someone is experiencing a bipolar episode, and is unable to attend their Work Centre appointments, and has therefore been sanctioned by DWP.</p>

Other options

Reason for Referral	Description
Unable to ask	<p>This is for if you are in a situation where you are unable to ask about the Reason for Referral. You may not be in immediate contact with the person, or exercise your professional judgement and decide that it is not a suitable question to ask at that point in time.</p> <p>This category would not be read out, given that it is for use in a situation when the referral agency is unable to ask about the reason for referral.</p>
Declined to answer	<p>This is if the person being issued the voucher declines to give a reason for referral from the options listed. This can also be used if the person does not wish to engage with the process more generally, of which reason for referral is a part.</p> <p>This should not be read out as an option, but the referral agent should be aware that it exists in case somebody declines to answer.</p>
None applicable	<p>If you have been through the options listed as a reason for referral and none of them accurately capture the situation of the person being referred.</p> <p>This can be read out after the other options have been considered, and you (or the person being referred) feel that none of the categories above accurately capture the situation of the person being referred.</p>

Reason for needing more than three vouchers

Food banks in our network work on a three-voucher guideline, not a rule or restriction. If someone is referred to a food bank more than three times in six months, it is flagged on the system so the food bank can talk to the referral agency about what they can do to help resolve the underlying reasons for referral.

The referrer will be prompted to select an additional option to provide some more information about why the individual needs further support from the food bank. There is some overlap with the options in 'Reason for Referral', but it doesn't matter if the same answer or different answers are given for both. The immediate reason that someone may visit a food bank might differ from the long-term reason for experiencing financial hardship.

Script suggestion:

“And what would you say is the reason for needing a fourth voucher?

In particular, what would you say is the long-term reason for needing the support of the food bank?”

Reason for needing more than three vouchers	Description
Long term unemployment	This is if someone has been unemployed for longer than six months.
Drug or alcohol dependency	This is if someone has a drug or alcohol dependency, and this is the underlying reason for them experiencing financial hardship.
Long-term health condition	This is if someone has a mental or physical health condition which has lasted longer than six months, and they identify this as the leading reason for requiring more than three food bank vouchers.
Homelessness	<p>This is if somebody is insecurely housed, and they identify this as the reason for requiring more than three food bank vouchers.</p> <p>For example, someone may be sleeping rough, staying with friends, living in a refuge or other form of temporary accommodation, squatting, or living under the threat of eviction.</p>
No access to financial support	This is if somebody's designated immigration status, or their current position in the immigration or asylum process, means

due to immigration status	<p>that they are unable to access financial support from the state (benefits) and other sources.</p> <p>This is a broad category and will capture a wide range of scenarios, including both people who do and do not have “No Recourse to Public Funds” status. Unless you feel that the food bank can provide further support (e.g. signposting on to a law centre), it is best to not discuss somebody’s immigration status in depth.</p>
Domestic abuse	<p>This is if somebody is a victim of domestic abuse. This is to be self-identified by the person being referred but would normally apply to instances where there is threatening behaviour, violence, or abuse (psychological, physical, sexual, financial, or emotional) between adults who are or have been intimate partners or family members, regardless of gender or sexuality.</p> <p>For example, someone may have fled or is currently experiencing an abusive relationship where access to money was controlled and or restricted by the perpetrator. Or someone may be unable to work due to formerly or currently being in an abusive relationship.</p>
Awaiting first benefit payment	<p>This is if somebody is waiting for their first benefit payment after having completed a claim.</p> <p>By completing a claim, we mean after somebody has finished their application by having an interview, typically with a Jobcentre Work Coach.</p> <p>This field would typically be used alongside one of the two ‘awaiting first benefit payment’ options in Reason for Referral.</p>
Benefit delay/sanction	<p>This is if somebody identifies that the reason for them requiring more than three food bank vouchers is due to either a delay in receiving their benefits, or because of a benefit sanction and reduction to the value of their benefits.</p> <p>The benefit delay should be to an existing benefit claim, and not a new one, as with ‘awaiting first benefit payment’ above.</p>
Debt	<p>This is if somebody identifies that their personal debt (priority or non-priority debt) is the underlying reason for them requiring more than three food bank vouchers in the past six months.</p>

Other - low income	<p>This is if somebody has no identifiable long-term reason for referral, other than their income not being sufficient to meet their basic needs.</p> <p>This is listed as an 'Other' option to indicate that it should be used only if the other options have been considered and this is the best description of the person's situation.</p> <p>If there are confounding or additional factors, then they should be described in the 'Other write in box' below</p>
Other – write in box	<p>This is if there is no other description above that captures the reason behind needing the support of a food bank for more than three times in six months, and the situation is more complex than just 'low income'. Or this is to be used if the person either does not wish to respond to this question, or you are unable to ask it.</p> <p>Please give a description of the long-term reason for needing the support of a food bank.</p> <p>If the question has not been asked, or the person being asked did not wish to say / respond, then please say so here.</p>