



A SUPPORTIVE SOCIAL SECURITY SYSTEM, WHICH ENSURES EVERYONE CAN AFFORD THE ESSENTIALS

February 2024

INTRODUCTION

It's not right that increasing numbers of people in the UK today need to use a food bank because they can't afford to eat and pay the bills. People need to use food banks because they don't have enough money for the essentials. But all of this can change. We know what's pushing people to food banks, so we know the building blocks needed to end hunger for good.

We know the factors that make it more likely people will need a food bank. We know most people at food banks will face more than one of these factors, and we know the way these issues combine and interact can make someone's life even harder. So, while this briefing focuses on social security, the recommendations will have most impact when combined with the recommendations in our other building blocks briefings.

We need every part of our society to drive this change. Together, we need to make sure that we have a supportive social security system, along with decent, secure and rewarding work, and safe, secure and affordable housing.

In addition, we need dignified support for disabled people and people with health conditions, and support and recognition for everyone who provides care.

Finally, easy access to advice and support on money matters, readily available mental health and trauma informed support, and strong and inclusive communities are also essential building blocks to a future where no one needs a food bank.

Further information about all of these building blocks can be found on our website trusselltrust.org/building-blocks

SUMMARY

"I think that was September [when they used the food bank], had to buy all the kids their uniforms and shoes, and everything they need for school. The Universal Credit hadn't paid me any money, been waiting on that coming in, pending."

(Hunger in the UK research participant, Northern Ireland¹)

It's not right that our social security system does not currently provide people with sufficient income to afford the essentials. Social security should protect all of us, across the UK, from needing to use a food bank, but even before the cost of living crisis, inadequate payment levels meant people were going without essentials such as heating or food.

We know that increasing social security payments can protect people from hardship. The temporary £20 a week increase to Universal Credit during the pandemic played a

critical role in protecting families from facing hunger.² That is why the UK Government must introduce an Essentials Guarantee, embedding in our social security system the widely supported principle that, at a minimum, Universal Credit should protect people from going without the essentials.

But it is not only the level of payments that needs to change. Too often people experience the system as hostile, not tailored to their needs, and find they cannot rely on it when its support is most needed. This pushes people deeper into poverty. It is time for a new approach.

We will build a social security system which makes sure that:

1. Everyone receiving social security has enough to afford the essentials.
2. Payments are received swiftly and without unnecessary delay, with tailored options for people facing immediate hardship.
3. People are given tailored support, which supports them to overcome barriers, build skills, and seek work where appropriate.
4. The social security system offers dignified help, building trust and supporting people's desire to contribute to the economy and society.
5. Incomes from social security are predictable and well-communicated.

WHAT IS THE PROBLEM?

Incomes from social security are too low for people to afford the essentials

"It's hard as a parent to not allow children to turn on the heating, or some of the lights in the house, or have proper showers, this shouldn't be the case, I can't cope no more."

(Hunger in the UK workshop participant)

Even before the cost of living crisis, inadequate payment levels meant people were going without essentials such as heating or food. The more recent sharp increases in costs have made this even worse, and we have seen record levels of need for food banks in the Trussell Trust network.

- The majority (89%) of people referred to food banks in the Trussell Trust network are in receipt of means-tested social security income.
- In mid-2022, 58% of people in receipt of Universal Credit face hunger in the 12 months prior. This means they go without, or cut back on, food because of a lack of money. This compares to 14% in the general population.³

Some parts of the social security system provide much more effective protection from hunger. In stark contrast to the experience of those on Universal Credit, only 3% of people receiving state pensions face hunger.⁴ The temporary £20 a week increase to Universal

Credit during the pandemic played a critical role in protecting families from facing hunger.⁵

In May 2022, additional cost of living payments were announced to support people receiving means-tested social security payments through the cost of living crisis. Our data shows that each time these cost of living payments are distributed, there is a short-term reduction in need at food banks in the Trussell Trust network.

However, the respite provided is short-lived, with levels of need rising again not long after the payments have been made.^{6 7} This shows that a boost to people's incomes can provide some much-needed relief, with much of this money spent on essentials, but when incomes from social security are too low, one-off payments only have a limited impact. What is needed instead is to set social security payments at a level which ensures people can at least afford the essentials we all need to get by.

Caps and reductions are pulling people deeper into destitution

Reductions to social security payments are making things significantly worse, decreasing already inadequate rates of social security.

People's payments can be reduced by measures such as:

- the benefit cap, which limits the total amount of social security people can receive, even if they have been assessed as being eligible for more than this because of their circumstances.
- repayments of debts owed to government incurred as a result of historic overpayments, or advances (effectively a loan from the government) to cover the waiting period for a first Universal Credit payment, or an emergency household cost - known as deductions.
- other rules in the social security system, including the removal of the spare room subsidy (or 'bedroom tax') and the two-child limit that reduce the amount people actually receive to cover their essential living costs.

These caps and reductions are important factors driving the need for food banks. For example, 57% of people in receipt of Universal Credit when referred to Trussell Trust food banks are having their or their partner's benefit income reduced by automatic government debt repayments, which do not take into account whether people can actually afford these repayments.⁸ In addition, our research suggests that, in a typical local authority in England, every time the number of households subject to the 'bedroom tax' increases by 100, the number of food parcels provided in that area increases by 46.⁹

Reductions made as a result of government overpayment are viewed as particularly unfair by people who have had to repay government debts. Government debt deductions also help to drive people into other forms of debt. People with deductions are twice as likely to have fallen into other forms of debt because they couldn't keep up with bills than people who do not face deductions from their Universal Credit payments.¹⁰ It is people on the lowest incomes who are hit hardest, as the social security system fails to lift people out of poverty and pushes them deeper into it instead.

The social security system can feel hostile and like it is setting people up to fail, with the reliance on sanctions increasing hardship

“I feel dismissed even when I have jumped through all the hoops.”

(Hunger in the UK workshop participant)

Accessing the necessary information can be challenging for some people receiving payments. Interviews conducted with people receiving social security as part of our Hunger in the UK study suggested that they were more likely to find out about what was available through peer groups and word of mouth than through formal channels.

Some people interviewed were worried that work coaches at Jobcentres were deliberately withholding information about aspects of the social security system, such as help with prescriptions in England, dental treatment, childcare costs and discretionary loans. Inconsistent support and information provided by work coaches - arising from the high degree of discretion around what is offered and expected from people - has been found to cause more negative outcomes for some people with health conditions, and some black and ethnic minority groups and migrant populations. Difficulties such as these can have a particularly significant impact on people with additional needs related to disability, work, housing and caring.

“It feels like they want you to disappear and go away.”

(Hunger in the UK workshop participant)

Around one in six (16%) people referred to a food bank in the Trussell Trust network have no access to the internet at all and less than half have internet access at home, either through wi-fi or the mobile phone network.¹¹ This has a knock-on impact for people in receipt of social security, because without internet access there are few straightforward ways of doing administration required by work coaches, for which digital is increasingly the default. During our research we heard about people being sanctioned for not updating their Universal Credit journal because they were prioritising bills and food instead of paying for access to the internet.

People claiming social security can have their payments stopped for a period of time if they are deemed not to have fulfilled the requirements attached to their claim, for example if they miss a Jobcentre Plus appointment. For a single adult, a sanction generally means losing all their Universal Credit standard allowance for between a week and six months.

One in every four sanctions is associated with someone needing to turn to a food bank for support.¹² People experiencing this often face significant hardship and stress, in some cases including worsening of physical and mental health conditions. There is evidence that the impact of sanctions can be particularly severe for groups such as some single parents,

care leavers, and disabled people.¹³ Beyond their immediate financial impact, sanctions can be detrimental to employment outcomes, particularly for disabled people.^{14 15}

The five week wait and payment delays build hardship into people's lives

Delays in receiving payments can drive food bank need. The most common reason for referral amongst people referred to food banks in the Trussell Trust network, and not in receipt of any income from social security payments, was because they had applied for them and were waiting for an initial claim or appeal.

A clear example of this is the five week wait that applicants for Universal Credit face before they receive their first payments. Despite improvements introduced in recent years, such as introducing a two week 'run-on' of Housing Benefit after a Universal Credit claim is made, extending repayment periods for advances, and reducing the maximum amount that can be deducted from Universal Credit to repay advances and other debt, this in-built delay can cause severe difficulties for many, and reflects the system not being built to reflect the reality of people's lives. Long waits for payments relating to ill health and disability also cause significant levels of hardship.

“Well, because I've been changed over to UC, obviously I had to wait for some money as well. My car broke down at the same time. I literally dived into depression. I'd never been in that situation before, so I wasn't very good mentally. I was worried. I was scared.”

(Hunger in the UK Research participant, England)

A patchwork system of crisis support leaves many people unable to meet sudden, unexpected costs

Crisis support schemes provide support to people experiencing hunger, hardship, or unexpected costs.

Research shows that the majority of people referred to food banks had to meet a large and unexpected cost they had difficulty paying in the previous three months. Yet most have not received support from their local authority crisis support service. Across the UK, only 28% of people referred to food banks in the Trussell Trust had applied for or received assistance from their local authority in the form of a loan, cash grant, or other form of support, such as shopping vouchers. By comparison, over half (53%) people referred to food banks in the Trussell Trust's network in Scotland had applied for, or received, local crisis support from the Scottish Welfare Fund.¹⁶

Local crisis services are delivered by most local authorities in England to provide support to people experiencing a short-term financial crisis, and can include vouchers, essential items such as white goods, signposting to relevant support, and, in some instances, grants.

In England, councils have discretion over how to deliver support, but there is no ring-fenced funding, nor statutory duty to deliver local welfare assistance, resulting in significant variation in the support provided. In fact, 37 upper-tier local authorities in England do not have any crisis support scheme at all.¹⁷

Since 2021, the UK Government has increased funding for local authorities in England to provide discretionary support for people facing financial hardship with the introduction of the Household Support Fund (HSF). More than six in 10 (62%) local welfare assistance schemes are funded from the HSF.¹⁸ However, short-term funding and multiple changes to the guidance means the HSF is not reaching its full potential. The current funding is due to end in March 2024 and failing to extend the HSF beyond this point will leave a major gap in support which neither local government, nor the voluntary sector, will be able to fill.

In other parts of the UK, there are more consistent forms of support available. For example, the Scottish Welfare Fund is funded by Scottish Government and delivered by all local authorities and the Welsh Government also supports people facing hardship. This has led to greater and more consistent access to support for people in Scotland, which in addition to supporting a greater proportion of people, has seen over 90% of Crisis Grant and Community Care Grant applications processed by the end of the next working day.¹⁹

Similar support exists in Wales, through the Discretionary Assistance Fund, and Northern Ireland, through the Discretionary Support Scheme, although these schemes are centralised and delivered by government departments, instead of local authorities. All schemes delivered in Scotland, Wales and Northern Ireland are united by the fact they provide the option of cash grants to households facing financial hardship, with Scotland only offering grants. Even within these schemes, there is still some variation from area to area, and central funding is insufficient to meet the full level of need for crisis support.²⁰

Crisis support is a crucial part of our safety net, yet too many people are excluded from this support, and left with no option but to turn to community organisations when faced with financial crisis.²¹ Voluntary sector groups strive to support people, but they cannot fill the gap left by the lack of statutory welfare assistance schemes. Trying to tackle the consequences of this gap makes it harder for them to provide the services which they are best placed to deliver, such as building community connections and tackling social isolation.

BUILDING A SUPPORTIVE SOCIAL SECURITY SYSTEM, WHICH ENSURES EVERYONE CAN AFFORD THE ESSENTIALS

The Trussell Trust envisions a future where everyone who is supported by social security is able to afford the essentials, and is treated with dignity. Beyond that, we want to see a society where people receiving social security feel supported and empowered to create the life that they want, including being supported to seek work for people who can, and to contribute fully to their communities and the UK's economy and society. People with lived experience of poverty should always be involved in developing the policies to enable this.

- 1. Everyone receiving social security has enough to afford the essentials.**

Most people would expect the levels of support offered by our social security system to be based on some calculation of the actual cost of essentials. However, this is not the case. And it is clear our social security system is not providing enough money for people to live on. Social security should ensure nobody receiving it goes without the things we all need to get by.

Creating an Essentials Guarantee²² would be a big step in this direction. This would enshrine in legislation:

- an independent process to regularly determine the Essentials Guarantee level, based on the cost of essentials.
- that Universal Credit standard allowance must at least meet this level.
- that deductions (such as debt repayments to government as a result of the five week wait) can never pull support below this level.

In addition, the wider social security system should be reviewed and reformed to make sure that everyone receiving social security payments should at least be able to cover the cost of essentials.

2. Payments are received swiftly and without unnecessary delay, with tailored options for people facing immediate hardship.

Timely support can both prevent and mitigate hardship. Delays in support that are built into the system, such as the five week wait, can leave people with no option but a food bank. And current solutions, such as advance payments and budgeting loans, too often postpone or extend the problem, by providing up-front cash but cutting future payments, rather than solving it. In addition, when people find themselves facing sudden and unexpected costs which put them at risk of hardship, they need to know they will be offered appropriate, dignified support. Right now, too often this is not the case - and people are driven into debt and forced to turn to food banks.

Removing the five week wait for first payments and introducing up-front grants would help to address this.²³ Additionally, a long-term strategy for local crisis support is needed, to ensure consistent access to immediate help when people face unexpected costs or sudden adverse life events, and are exposed to hunger and hardship.

These schemes should have close connections to local services and support such as health and social care so people can be given wraparound support alongside a cash intervention. People with restricted eligibility for other social security support as a result of their immigration status should be eligible for crisis support, and clarity should be provided to local authorities that this is the case. Discretionary crisis support must be available across the UK and in every local authority area, supported by a clear strategy and multi-year funding, securing this approach for the long-term.

3. People are given tailored support, which supports them to overcome barriers, build skills, and seek work where appropriate.

Support that is tailored to the individual is crucial for helping them achieve their goals and avoid hunger and severe hardship. There is strong evidence that high quality, tailored support is effective at supporting people into work. However, at the moment, employment support services are patchy, are too often not tailored to the individual, and

are not high enough quality. This means that people seeking work can struggle to find it, or end up in work that is less suited to them. Employment support services should offer support tailored to the needs of people who face multiple barriers to work, to progressing in work, or to increasing their hours, where they are able to. Skills training should be tailored in similar ways too.

Tailoring support is particularly important for people that face additional barriers. For example, the system can too often present barriers to people without access to the internet. In addition, inflexibility of appointments can be a barrier to people with childcare responsibilities. It is crucial that Jobcentres are accessible for all, and that people have ways to contact the DWP that works for them e.g. a call-back option so they are not left on hold for long periods of time.²⁴ DWP should also build on funding schemes like Help to Claim to provide multi-channel access to independent advice to make and manage social security claims.

4. The social security system offers dignified help, building trust and supporting people's desire to contribute to the economy and society.

People using the social security system should be treated with dignity. This means more supportive face to face interactions, and a system set up to work with people receiving payments, rather than 'doing to' them. Currently, many people feel the social security system can be hostile to them.

For example, many people feel this way about how the government collects debts through the social security system. The Financial Conduct Authority (FCA) requires creditors to put in place sustainable repayment arrangements that do 'not adversely affect the ability of the customer to meet their essential living expenses and priority debts'.¹² However, there is currently no obligation on governments to meet the standards it demands of other creditors.

Debt collection practices concerning all aspects of debt owed to government should be urgently reformed in line with the objectives set out for the private sector. For example, everyone should have an affordability assessment before debt repayments are set. This assessment should take account of all debts individuals owe and use well-established approaches to identify priority debts and agreeing payment plans to meet them.

The threat and reality of sanctions can cause significant stress, including worsening of physical and mental health conditions, reducing people's abilities to give back to society. The sanctions system should be overhauled to reduce the use of punitive financial sanctions and increase its effectiveness in encouraging people to engage with support and contribute to our economy and society, as most are keen to do. A system that helps build trust would also address underclaiming, and increase engagement with employment support schemes. The Scottish Government's charter for social security is a good example of an attempt to build these principles into the fabric of the system.²⁵

5. Incomes from social security are predictable and well-communicated.

As well as being confident that incomes will be adequate, people receiving social security payments should know what they are receiving in advance, and why. Sudden reductions in payments should be avoided where possible. Many people feel that their incomes are

unexpectedly reduced due to sanctions or poorly understood variations in eligibility, caused by things like changes in non-benefit earnings from month to month.²⁶

As the migration of people from the legacy system onto Universal Credit continues, requiring people to proactively claim for Universal Credit to continue receiving support, there is a high risk that this may increase instances of sudden loss of or reductions to income unless the approach taken so far is revised²⁷. Improving the accessibility and clarity of information is also important to achieve this goal. This must include more straightforward and consistent provision for people who are digitally excluded.

WHO NEEDS TO BUILD THIS FUTURE?

The UK Government

The UK Government holds key responsibilities for the social security system. Most of the changes suggested above would have to be implemented by the Department for Work and Pensions. Moving towards everyone being able to afford the essentials by implementing the Essentials Guarantee is the responsibility of the UK Government. Similarly, the UK Government needs to reform elements of employment support, the sanctions system, the five week wait, and how information is communicated.

In addition, the UK Government should work to build a fairer, more dignified, and strategic system of local crisis support in England - which is currently characterised by a 'postcode lottery' in support. In recent years, the UK Government has injected significant sums into local crisis support as part of its response to the Covid-19 pandemic and cost of living crisis, most recently through the Household Support Fund. This has demonstrated the value of crisis support at the local level, designed by the community it serves. The UK Government should use this lesson - and the experience of the Scottish and Welsh Governments in delivering crisis support - to put in place a long-term strategy and multi-year funding for local crisis support across the UK.

Scottish Government, Welsh Government, and the Northern Ireland Executive

Social security is devolved to the Northern Ireland Executive. The Northern Ireland Executive should look to implement reforms that improve the adequacy and dignity offered by social security. Important here is the full implementation of recommendations from the reviews of welfare mitigations and discretionary support, including adequate funding for discretionary support. In addition, the Northern Ireland Executive should call on the UK Government to implement an Essentials Guarantee, so the Executive can use the funds they would receive to implement it too.

We welcome the Scottish Government's support for an Essentials Guarantee, the publication of its plan, Cash-First: Towards Ending the Need for Food Banks in Scotland, the launch of its Cash-First Fund, and the Scottish Child Payment. However, we are still seeing a record level of need for emergency food parcels. The Scottish Government should use its powers to invest further in policies that are proven to help people afford the

essentials, including increased investment in the Scottish Welfare Fund to adequately meet demand, increasing the Scottish Child Payment to £40 a week, and progressing work to deliver a Minimum Income Guarantee.

We also welcome Welsh Government's support of the Essentials Guarantee.²⁸ The Welsh Government delivers a range of means-tested schemes to support people on the lowest incomes. A national plan is needed to reduce and prevent the need for emergency food aid. The Welsh Government must ensure the Welsh Benefits Charter is implemented, and that one of its key aims - to reduce the need for emergency aid including food banks - is achieved.²⁹

Local government

Local government has a central role to play in ensuring that people are supported when they face hardship, hunger, or unexpected costs in their communities. Local authorities in England, Scotland and Northern Ireland should ensure that effective, timely, and dignified crisis support is available and accessible to everyone who needs it and should embed a cash-first approach to crisis support, providing grants rather than only loans or in-kind support. Local Authorities in Wales should deliver on their commitment to the Welsh Benefits Charter in order to improve access to financial support across Wales.

Local government should take a holistic approach to supporting people when they face hardship, ensuring that all services locally regularly communicate with each other and taking a 'no wrong door' approach, so that people seeking help from any source are connected with the full range of relevant local services, and that signposting between services is swift. They should also make use of the data they hold to identify people most at risk of financial hardship to ensure that they are supported before they reach an emergency.

For example, Policy in Practice worked with nine councils in England to use their Low Income Family Tracker (LIFT) platform³⁰ help accurately target their HSF allocation using administrative data. Over £18.5 million in financial support has been successfully allocated to households most at risk of hardship, ensuring the funds reached the pockets of those who needed it most as soon as possible.

Councils can also play a key role in supporting people to overcome barriers to work by bringing together local services and ensuring there is joined up support in place to help people find and keep a job.

Charities and community organisations

Community organisations can help ensure people facing financial hardship receive support to increase their incomes before they need a food bank referral by connecting them to specialist support, advice and financial assistance. The Independent Food Aid Network has produced a 'Worrying about money?' leaflet, which provides information of local services that can help, tailored to each local area in partnership with a range of local partners.³¹ A number of local Citizens Advice offices offer 'advice first aid' training, that can help community groups triage for advice, deliver initial guidance and refer to other organisations when needed. Local charities and community organisations can advocate to

ensure that local and national crisis support systems are designed with close involvement of people with lived experience of financial hardship.

Charities and community organisations can also help ensure local, regional and national crisis support systems have specific strategies to support groups who face barriers to accessing support; for example, people in work, people with English as an additional language and disabled people.

Community organisations, including food banks, can also help to tackle the underlying drivers of food bank need by joining campaigns to persuade governments at all levels to take the actions described above. In particular, they can help tackle inadequate social security by signing up to get involved in the campaign to persuade the UK government to implement the Essentials Guarantee.

CONCLUSION

The social security system should protect us all from going without the essentials. A supportive and effective social security system is the bedrock on which we build a future where no one needs a food bank. The steps here (together with the improvements to social security included in our other building blocks briefings focused on disability, mental health, housing and care) offer a vision of a future in which the social security system protects all of us from hardship and enables us to thrive.

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