Fix Universal Credit

Ensuring no one needs to go to bed hungry in the UK

July 2018
About End Hunger UK

End Hunger UK brings together a wide range of national charities, faith groups, frontline organisations, academics and individuals working to tackle food poverty in England, Wales, Northern Ireland and Scotland.

Our vision is of a UK in which everyone has access to good food and no one needs to go to bed hungry.

Whilst a significant amount has been achieved over the past few years in raising the public as well as the political profile of hunger, we believe that by working together to build a broad ‘food justice movement’ across the UK, and by mobilising thousands of people engaged in tackling food poverty in its many forms, we can build a powerful movement for change.

In 2018, End Hunger UK published the ‘Menu to End Hunger in the UK’ which outlined nine policy proposals for devolved and central governments to tackle household food insecurity. One of these proposals was for the UK Government to ensure that welfare reforms do not leave people hungry. This report expands on this ask, focusing especially on Universal Credit and the impact that the rollout of this new social security programme is having on the poorest people in our society.

In a world of growing insecurity, a compassionate society is one that provides a bedrock of social security: the security of knowing that becoming sick, disabled or unemployed, or suffering a financial shock or crisis, will not leave anyone penniless, hungry or at risk of destitution.

EVERYBODY SHOULD HAVE ACCESS TO GOOD FOOD

NOBODY SHOULD HAVE TO GO TO BED HUNGRY
About this report

This report sets out End Hunger UK’s proposals for fixing Universal Credit in order to prevent more people going hungry, as Universal Credit continues to be rolled out across the country.

The report draws both on the evidence of End Hunger UK’s national member organisations, and on the experiences of over 70 food aid providers across the UK, who took part in an online survey during April and May 2018. These frontline organisations included both Trussell Trust and independent foodbanks, and a range of other organisations including social supermarkets, soup kitchens and breakfast clubs, who witness the impact of Universal Credit on their users on a weekly basis.

In areas where Universal Credit has been rolled out, foodbanks and other food aid providers report a surge in the numbers of people pushed into greater debt, destitution and hunger as a result of delays, errors, a lack of flexibility and adequate support.

Frontline organisations detailed four main reasons people either applying for or in receipt of Universal Credit were being forced to turn to their services: excessive waiting times; delays in receiving payments; debt and loan repayments; and benefit sanctions.

These frontline organisations also identified a number of practical ways in which the delivery of Universal Credit can be improved, including: reducing mandatory waiting time for payments; improving the support offered to people through the process of applying for Universal Credit; and making it easier for people to actually apply for Universal Credit by providing training for computer literacy, increasing accessibility and offering alternative methods of applying (e.g. by phone).

These findings are echoed by the National Audit Office’s recent report on the Universal Credit rollout, which identified the hardship experienced by claimants and the increased burden being placed on third parties, including foodbanks, as a result. It follows research, such as ‘Emergency Use Only’, which has shown that foodbank use is often triggered by problems with benefits combined with an underlying low income. To date, the Department for Work and Pensions has not carried out a systematic review of the impact of Universal Credit on claimants’ financial security or levels of hardship, despite its own survey showing that 4 in 10 claimants were experiencing financial difficulties.

Policy recommendations

From the information gathered from respondents and from the broader work of End Hunger UK member organisations, the following policy recommendations have been developed:

**In the short term: better training for staff and increased flexibility for claimants**
- Welfare rights and debt advice as part of Universal Support
- Flexibility in Universal Credit applications to allow for telephone applications
- Increased awareness and implementation of Alternative Pay Arrangements (APAs)
- Improved claimant commitments to ensure conditionality is genuinely tailored to circumstances

**In the medium term: improving the design of Universal Credit, to ensure it does not leave more people at risk of debt and destitution**
- Reduce the wait time for first payments of Universal Credit from five weeks to two
- Reduce the level of advance loan repayments from 40% to 10% per month
- Introduce a true yellow card warning system before issuing sanctions that involve the actual suspension of Universal Credit payments

**In the long term: a commitment to ensure Universal Credit provides people with enough income to afford good food on a regular basis**
- Universal Credit levels brought in line with the actual cost of living
- Payments for people with disabilities restored to pre-April 2017 levels
Introduction

End Hunger UK’s vision is of a country in which everyone has access to good food and no one needs to go to bed hungry. In a world of growing insecurity, a compassionate society is one that provides a bedrock of social security: the security of knowing that becoming sick, disabled or unemployed, or suffering a financial shock or crisis, will not leave anyone penniless, hungry or at risk of destitution.

We all rely on the welfare safety net being there for us in times of financial stress or hardship. But Universal Credit is currently failing in this task.

In areas where Universal Credit has been rolled out, foodbanks and other food aid providers report a surge in the numbers of people pushed into greater debt, destitution and hunger as a result of delays, errors, a lack of flexibility and adequate support.

As people who use food aid, food aid volunteers and staff, food aid supply workers, donors and frontline workers making referrals to foodbanks, we know that the need for change is urgent.

Universal Credit, as the UK Government’s flagship social security reform, is designed to simplify and modernise the social security system by synthesising six legacy benefits into one single payment: Employment Support Allowance, Jobseeker’s Allowance, Housing Benefit, Working Tax Credits, Child Tax Credits, and Income Support.

The express aim of the scheme is to drive behaviour change and engagement with the labour market by changing payment schedules to mimic full-time work, operating fully digitally, and having claimants manage their own claim entirely. By the end of 2018, all Jobcentres across the UK will be operating the new payment, and most new social security claims will be through the Universal Credit system. By 2022, 8 million claims will be live on the Universal Credit system, representing millions more people.

The rollout has been delayed repeatedly and beset with administrative issues such as late payments and lost claimant information, prompting two reports from the National Audit Office and an ongoing inquiry from the Work and Pensions Select Committee, both of which advocated for a pause in the rollout until urgent issues can be addressed.

The third sector has been acutely affected by the rollout, as there is little support in place to ensure people can move onto the new system easily and comfortably manage their claim once on the new system. By late 2016, organisations as diverse as advice centres, councils, and housing associations were already seeing an impact on the people they help and the operations they run.
The wait for the first payment (now five weeks, reduced from six weeks) in particular has been shown to throw people with few savings into crisis, and with 50% of claimants taking on an advance payment, in the form of a loan, people are experiencing rent and other arrears well into their Universal Credit claim.

Under these challenging circumstances, foodbanks supported by The Trussell Trust – a member of End Hunger UK – have been particularly vocal about the impact of Universal Credit. Trussell Trust foodbanks in areas of full Universal Credit rollout 12 months after ‘going live’ had seen a 52% increase in demand on average, whereas foodbanks either not in full Universal Credit areas, or only in full rollout areas for up to three months, showed an average increase of 13%^4.

The National Audit Office confirmed that foodbanks and other agencies were seeing adverse effects due to the hardship faced by claimants moving onto, and interacting with, the new system, and has called for the UK Government to take on board their expertise in the rollout going forward.5

But Trussell Trust foodbanks are only one piece of the UK’s food aid puzzle – there are thousands more providers, such as independent foodbanks, social supermarkets, soup kitchens, breakfast clubs, and more. This report brings the expertise of a wide range of food aid providers to bear on the issue of Universal Credit, aiming to create a wider picture of hunger in the UK and verify the findings of The Trussell Trust.

End Hunger UK sought information on the impact of Universal Credit on food aid delivery from frontline food aid providers via an online survey conducted in May 2018. 73 food aid providers took part in the survey, based all around the UK. The majority of respondents worked or volunteered either in a Trussell Trust foodbank (41%) or in an independent foodbank (45%). Others worked or volunteered in a range of other frontline organisations such as homeless shelters, night shelters, public sector crisis support teams, community cafes or churches. Several organisations operate more than one type of emergency food aid provision.

Their testimonials illustrate the wide range of frontline food aid providers who are seeing their service provision impacted due to the Universal Credit rollout, and they present, along with End Hunger UK members’ own research, practical, positive solutions to these challenges which are rooted in their experience.

“John has had a long-term issue with anxiety and depression. He was put on Universal Credit in January. He was told he would be paid at the beginning of February. He then found out they had lost his claim and he had to resubmit his forms. He did this and the night he submitted them, he took an overdose and was hospitalised for three days, had his stomach pumped and was then sent home. We saw him the following week at foodbank and he looked grey and withdrawn. We tried talking to him about his claim but he was so depressed, he didn’t even want to talk. Through his suicide attempt, his girlfriend couldn’t cope with his anxiety anymore and left. John stopped taking his meds because he no longer cared. He couldn’t afford to eat when he took his pills which gave him stomach ache and various other physical symptoms so he stopped taking the medication – this led to a second suicide attempt. Last time we saw John a few weeks ago, he still hadn’t had a payment – it is now mid-April and he hasn’t had a penny since January.”
Fixing Universal Credit so it doesn’t leave people hungry: our policy recommendations in detail

To ensure that Universal Credit is a success and does not leave people hungry, it’s crucial that the UK Government recognises the experience and expertise of food aid providers. End Hunger UK has proposed policy recommendations grounded in their experiences that encompass urgent and more long-term asks.

Short-term recommendations

Urgent action to improve the flexibility and support for people applying for and in receipt of Universal Credit, including training for staff and increased flexibility for claimants

Welfare rights and debt advice as part of Universal Support
Universal Support is advice, assistance and support provided by agreed partners such as:
- Local authorities;
- Citizens Advice;
- credit unions;
- registered social landlords;
- relevant registered charities.

Universal Support as currently defined by the Department for Work and Pensions must be offered to every claimant, with a statutory duty placed on local authorities to identify need and provide personal budgeting advice and IT support to those who need it.

Evidence from The Trussell Trust suggests Universal Support, a session of budgeting advice and digital help, is not being offered widely or targeted at the people who need it most. This support should also be extended to offer welfare rights and debt advice. Given that Universal Credit is a major reform and many claimants will need help from a welfare rights expert to navigate the new system, advice at this stage will help prevent some problems such as incorrect sanctions, and the high proportion of claimants affected by debt due to the wait time for their first Universal Credit payment. These four elements should comprise a new Universal Support package that extends beyond the transition onto Universal Credit to ensure people do not fall into crisis.

“Every single client who has been put on Universal Credit has stated they are now in more debt”
“Every single client who has been put on UC has stated they are now in more debt than they were before... Most are in debt to family or friends and know that even when they do finally get paid, their payment won’t be enough to repay their debt.”

“More worryingly debt is becoming a bigger problem, and particularly payday loans and loan sharks. People are encouraged to get an advanced payment on their UC but this causes more problems as deductions are then taken as soon as payments begin to be made. This means we are supporting more people for much longer than we have previously.”

“One... male got a family member to help him start a UC claim even though he should have been on ESA. An open-ended sanction was imposed. I called UC to terminate his UC claim so we could start an ESA claim. I was told that if we ended the UC claim the sanction would remain in place when he claimed ESA. Which is completely not true. The process was put in place to end his UC claim and he was told this would take five days. Three weeks later I was still unable to start an ESA claim because his UC claim was still live. Finally we got all sorted and an ESA claim was started but this delayed getting his first payment for six weeks due to UC not following through on promises.”

Had this person had access to expert welfare rights advice, he would have been advised as to the right benefit to claim from the start, speeding up his claim, and would likely have avoided a sanction.

This would have improved his financial situation, reduced demand on the foodbank, and avoided unnecessary work for UC staff.

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**Flexibility in Universal Credit applications to allow for telephone applications**

The food aid providers who told us about their experiences with Universal Credit claimants mentioned supporting people who were unable to use the internet, and as a result were left without support for their applications, or even completely unable to apply.

The Universal Credit application process was designed to operate online to streamline the process and save money. However, thought needs to be given to how people complete the application if they have no access to the internet, or are unable to read or write. A freephone telephone number for applications is needed. Currently there is a telephone number for applications, but when calling and trying to make a claim for an individual you are told to go online to start an application and the call is disconnected.7

“Many clients do not have access to a computer and are computer illiterate. There is a lack of training and meaningful support from staff for claimants.”

“Initial application process online only with no alternative or accessible option for vulnerable people. We support older people, many of whom have no experience of and no access to computers. Application process is also unnecessarily complex, needing mobile phone for password that expires within 12 hours. This complication makes it difficult to support people with application process. Many people are not applying because of the application process.”

“Illiteracy has been a big issue in our area, needing someone else to physically sit with them to fill in their (extensive!) form. Lack of access to the internet is a huge issue, most claims take well over an hour to fill in, local library only allows one hour slot per day on their four computers, so clients need to book for several days in a row to get their claim filled in.”

“There is a lack of access to computers (or skills) from claimants, many have not got even a mobile phone. It is OK driving everything on to computers, but how do claimants pay for a mobile phone / computer or even a broadband connection!”

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“There is a lack of training and meaningful support from staff for claimants”
Increased awareness and implementation of Alternative Pay Arrangements (APAs)

The default method of payment for Universal Credit is monthly in arrears, by credit transfer into a claimant’s nominated bank (or similar institution) account. This is a significant change from the payment arrangements for the ‘legacy benefits’ this system is replacing, which are paid separately, normally fortnightly in arrears (tax credits can be paid weekly or four-weekly). Housing benefit is also frequently paid directly to a landlord, and this is sometimes mandatory where there are rent arrears.⁸

Alternative Payment Arrangements (APAs) are available for claimants who can’t manage the standard Universal Credit payment. This could help ensure their rent is paid, by paying the housing cost element of Universal Credit direct to landlords or making fortnightly payments instead of monthly payments to claimants.

Whilst these flexibilities are already built into the system, they should be offered more widely and take-up encouraged, as they can be very useful for people struggling on low incomes.

Improved claimant commitments to ensure conditionality is genuinely tailored to circumstances

Currently a great deal of responsibility is placed on work coaches to identify circumstances which affect the requirements placed in a claimant commitment, for example in relation to health, care for children, or other caring responsibilities, and to adjust requirements accordingly. Little information is available to claimants as to what they can expect from their claimant commitment or what factors they can ask to be taken into account in setting requirements. This means there is a risk that generic or unsuitable claimant commitments are applied, increasing the risk of sanctions. Making more information available to claimants — for example, the maximum expected hours of work search if you have children of different ages, and other circumstances which can be taken into account — before the claimant commitment interview, would empower claimants to participate in setting genuinely tailored requirements.

Universal Credit places a great deal of responsibility on the work coach to identify needs and tailor support for claimants in a very wide range of circumstances. Given the increased workload of work coaches as rollout accelerates, it’s urgent that frontline staff be trained in a person-centred approach. If work coaches were trained to spot vulnerability, and to proactively take account of this in claimant commitments, sanction decisions, and other interactions with claimants, it would help ensure people get the support they need and are not unduly sanctioned.

Little information is available to claimants as to what they can expect from their claimant commitment or what factors they can ask to be taken into account in setting requirements
Medium-term recommendations

Improve the design of Universal Credit, to ensure it does not leave more people at risk of debt and destitution

Reduce the wait time for first payment of Universal Credit from five weeks to two weeks

Universal Credit is paid in arrears, to try and mirror how a traditional monthly-paid employee receives income. This means that after making an application, if no problems are encountered with the claim, a claimant will get the Universal Credit payments they are entitled to five weeks later.

But research which looked at data from bank transactions of those moving out of work and onto Universal Credit has shown that the majority (58%) of new claimants were paid either fortnightly or weekly in their previous job. This assumption of how people, generally in low-paid work, are paid is therefore incorrect and does not reflect how many people actually live their lives.

The wait time should be reduced from five weeks to two, to reduce the incidence of claimants falling into debt and destitution in the intervening period – and this would still reflect the budgeting requirements for the majority of people in low-paid work.

“Having no money for up to six weeks (or more) while their claim is processed.”

“The minimum five-week wait is crippling for many who don’t have savings to fall back on.”

“Remove the mandatory waiting time. This has been the biggest challenge for our users. If it was reduced it would really help.”

“Payment should be immediate if all the details are available from the claimant based on the benefits they were receiving. They shouldn’t have to wait any number of weeks. It should follow the following week from the last payment on old benefit.”

“The wait time for first payment should be no longer than two weeks, with a change to the procedure of only two weeks in arrears and two advance.”

“One lady I have spoken to, and [this] has been confirmed with her adviser at the Jobcentre, did not have a payment of benefits in 12 weeks after applying.”

“A 22-year-old care-leaver with severe mental health problems had to make six applications for UC and wait for 12 weeks before he received payment. He had made a serious suicide attempt a few weeks previously. All this information was passed to UC but the payment was still delayed for 12 weeks and no advance payment was made.”

“The minimum five-week wait is crippling for many who don’t have savings to fall back on.”
Reduce the level of repayments on advance loans from 40% of the standard allowance per month to a maximum of 10% per month

There is evidence that advance payment repayments can push people back into crisis, as people manage multiple arrears.\textsuperscript{10} There must be a more affordable repayment schedule – we propose a 10% cap on all repayments, rather than the current 40% cap, to account for the less generous benefit levels within Universal Credit. Often claimants have been pushed into arrears by the minimum five-week wait, and repaying the advance payments at such an unrealistic rate can push people further into debt and increases the risk of eviction and homelessness.

“I saw one client who said he’d had an advance payment and had such a struggle paying it back he wasn’t ever going to risk asking for another. Advance payments don’t really solve anything in the long run.”

Introduce a genuine yellow card warning system before issuing sanctions

A genuine yellow card warning system should be introduced to reduce the number of people subject to punitive financial sanctions, with clearly defined, published rules, and less punitive long periods of sanctions, especially for parents with young families.

The food aid providers who responded to our survey reported that people who have been sanctioned are turning to them in order to be able to eat. Reasons for issuing a sanction for claimants of Universal Credit include failing to comply with a work-related requirement, failing to be available for work, and leaving your work voluntarily.\textsuperscript{11} The length of sanctions can depend on which conditionality group a claimant is in, and range from seven days for a low-level sanction to three years for those in the full conditionality group who have a third failure within 52 weeks of the most recent failure.\textsuperscript{12}

Social security payments can have conditions of entitlement, but we call for sanctions to be used only as a genuine last resort. Where sanctions are imposed, claimants should be clearly notified, with clear reasons given.

As the Work and Pensions Select Committee has recently noted, the UK Government has never formally measured whether the current system of benefit sanctions gets people off benefits, and/or into work, nor what the impact of sanctions is on individuals.\textsuperscript{13}

Claimants should be given a period of time to explain why they failed to meet requirements, and to provide evidence for the reasons for it. There should be clear rules for what constitutes good reason for failure to comply with a requirement, available to both claimants and decision-makers, to ensure consistent and fair decision-making.

First sanctions should not be financial, and should operate via a genuine ‘yellow card warning’ system, so that claimants have a chance to take action before being pushed into hardship or destitution.

Information-sharing within governments and between Jobcentres and Work Programme contractors should be improved, so that information on claimants’ mental and physical health conditions is automatically considered when deciding whether to sanction.

The UK Government should also strengthen exemptions for carers and people with childcare responsibilities, to ensure sanctions will not be used to force people to increase their hours to a level that would compromise their ability to meet their children’s needs, put those
they care for at risk, or downgrade the security of their employment. Where claimants do suffer a financial sanction, they should be automatically considered for a hardship payment at the same time, to prevent destitution. Fixed-term sanctions should be abolished, so that claimants have the opportunity to have their sanction lifted if it spurs them on to engage with employment support. Sanctions should also not stay with claimants if they move into a new conditionality group in which they are no longer required to fulfil the original requirement, or if they become unable to comply due to ill health or other good reason.

“Sanctions cause issues for our guests as there seems to be no flexibility for extenuating circumstances, for example a guest who has no access to his online workbook outside of the Jobcentre was sanctioned because he missed an appointment, but this is because he has no access to his appointments. There is no way for him to appeal this sanction while still receiving money, and very few places that he can go to support him with an appeal.”

“A guest who has no access to his online workbook outside of the Jobcentre was sanctioned because he missed an appointment, but this is because he has no access to his appointments. There is no way for him to appeal this sanction while still receiving money.”

“A 21-year-old with severe anxiety and with monthly sick certificates being sanctioned for 101 days because she was unable to visit the job centre or call the DWP helpline.”

“A 21-year-old with severe anxiety and with monthly sick certificates being sanctioned for 101 days because she was unable to visit the job centre or call the DWP helpline.”
Long-term recommendations

Make a commitment to ensure Universal Credit provides people with enough income to afford good food on a regular basis

Universal Credit levels brought in line with the actual cost of living

In recent years levels of Universal Credit and other social security payments have been frozen or uprated below inflation. There is an urgent need to restore the value of these payments and ensure that they rise at least in line with inflation. It also needs to be recognised that benefit levels fall far below the actual cost of a decent standard of living in the UK, as determined by the general public and reflected in the Minimum Income Standard (MIS). A couple with two children relying on means-tested benefits have an income of just 58% of the MIS; for a single parent with two children the figure is 60%. Means-tested in-work benefits also do not guarantee that the MIS is achieved – a couple with two children, both working full time on the ‘National Living Wage’, have an income of just 89% of MIS.  

MIS is the income that people need in order to reach a minimum socially acceptable standard of living in the UK. This is based on what members of the public think, and is calculated by specifying baskets of goods and services required by different types of household, for them to meet their needs and to participate in society.

In the long term, social security levels should be increased in recognition of the MIS.

Payments for people with disabilities restored to pre-April 2017 levels

Disabled people and people affected by health conditions are particularly vulnerable to crisis during the five-week wait and beyond, due to the additional needs and higher living costs of this group. Research from the University of Oxford has found that households with a disabled person are disproportionately more likely to need a foodbank already, in particular the Employment Support Allowance ‘work related activity’ group, who have been assessed as having a limited capacity for work but are subject to conditions and sanctions. This group in particular are at risk of needing emergency food as their entitlements have reduced, and are now at the same level as non-disabled jobseekers. The Trussell Trust has also found that only 5% of disabled people on Universal Credit needing foodbanks were able to cover their costs of living using their full Universal Credit award.

Just as housing benefit has been extended for two additional weeks, Employment Support Allowance must also be extended into the wait for Universal Credit in recognition of the additional burden of living costs on disabled households, and to mitigate the financial shock of waiting five weeks or more for payment. This is particularly important as DWP statistics show that payment timeliness is significantly lower for disabled claimants. Finally, those on Universal Credit deemed to have ‘limited capacity for work’ should see their benefit increased to pre-April 2017 levels and uprated in line with inflation.

Benefit levels fall far below the actual cost of a decent standard of living in the UK, as determined by the general public and reflected in the Minimum Income Standard

Universal Credit levels brought in line with the actual cost of living

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Benefit levels fall far below the actual cost of a decent standard of living in the UK, as determined by the general public and reflected in the Minimum Income Standard
Acknowledgements

We are extremely grateful to each of the 73 respondents for taking the time to share the information they have gathered on Universal Credit and its impact on their service provision.

The organisations that completed the survey and also wished to be named are listed below:

Active Christians
Age UK
Alsager United Reformed Church
Ashton Churches Together (ACT) Food bank
Aston & Nechells Foodbank
Axminster Health & Wellbeing Centre
Barrow Foodbank
Bedford Foodbank
Black Country Food Bank
CATCH (Cwmtawe Action To Combat Hardship)
Cathedral Food Bank
Childhood Trust
Clevedon and District Foodbank
Colchester Foodbank
Corsham Churches Food bank
Crisis Support
Daylight Centre Fellowship (Wellingborough and District Foodbank)
East Northants Community Services
Erdington Foodbank
Fallowfield & Withington Foodbank
FirstBite Community Food Project CIC
Foodshare Maidenhead
Gloucester Foodbank
Harlow Foodbank
Harrow Foodbank
Hartlepool Foodbank
House of Bread
Hove Salvation Army
Instant Neighbour
Lancaster Community Club
Leeds North and West Foodbank
Lewisham Foodbank
Llanelli Foodbank
Morecambe Bay Foodbank
North Oxfordshire Community Food Bank
Oldham Foodbank
Oscari
PATCH
People Matter Foodbank
ReadiFood
Richmond Foodbank
Salma Food Bank
Sandbach Food Bank
Shepshed Food Bank
Sittingbourne Foodbank
Skipton Food Bank
Slough Foodbank
South Belfast Foodbank
Southport Foodbank
St Paul’s Pantry
Sufra NW London
Sustainability Morecambe
Sutton Coldfield Baptist Church
Swansea Eastside Foodbank
Swansea Foodbank
Taunton Foodbank
The Carpenters Arms
The Felix Project
The Welcome Centre
Widnes Foodbank
Winchester Basics Bank
Wirral Foodbank
York Foodbank
Your Local Pantry
Endnotes

2. ‘Emergency Use Only: understanding and reducing the use of foodbanks in the UK’ by J Perry, M Williams, T Sefton and M Haddad (Oxfam GB, 2014)
7. When calling 0800 328 9344 in July 2018
8. ‘Universal Credit: Alternative Payment Arrangements’ (CPAG, 2016), downloaded July 2018 from www,cpag.org.uk/content/universal-credit-alternative-payment-arrangements
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Members of End Hunger UK who endorse this publication are...

[Logos of various organizations]

www.endhungeruk.org/universalcredit
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