IPPR

REPORT

# THE 'NOT QUITE MANAGINGS'

## THE DEPTH OF INCOME CRISIS IN THE UK

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April 2017


Institute for Public Policy Research

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# CONTENTS

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## ACKNOWLEDGMENTS

We would like to thank npower for their generous sponsorship of this work. We would also like to thank colleagues for their thoughts on drafts and the Trussell Trust for providing useful information and data. Most importantly, we would like to express our gratitude to the fuel bank users who took the time to take part in our surveys and case studies.

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Baxter D and Fahnbulleh M (2017) *The 'not quite managings': The depth of income crisis in the UK*, IPPR.
http://www.ippr.org/publications/the-not-quite-managings-the-depth-of-income-crisis-in-the-uk

# SUMMARY


For many, the safety net is not working. Between 2014 and 2015, approximately 950,000 households were in 'income crisis'. This means that they were unable to pay two or more of their essential bills – their mortgage or rent, energy bills, water rates or council tax – at any one time.

Income crisis is associated with those who are economically precarious, yet it should not be thought of as a problem that only effects those on benefits or with the lowest incomes. The majority of households in income crisis have at least one adult in work. Many own their own homes, and more than half contain children.

The depth and frequency of income crisis varies. For some, it is a temporary problem with meeting a few bills, while others face an inability to afford all or almost all of their essential outgoings for extended periods of time.

There is limited policy support for those in income crisis. That which is available has been reduced in recent years, and many schemes are too long term in their solutions to help those in temporary crisis. Accordingly, a number of civil society solutions have emerged to address this problem. The rise of foodbanks has been particularly symbolic of this.

The number of food parcels handed out by leading provider the Trussell Trust, which provides a minimum three days' food to those in need, has increased by 4,000 per cent since 2008/09. More recently, and in partnership with energy supplier npower, fuel banks (npower Fuel Bank) have also been established. These provide a voucher to cover two weeks' worth of fuel for those on prepayment meters who are accessing Trussell Trust foodbanks.

Data analysed in this report shows that these interventions have a significant impact in addressing the immediate needs of those in income crisis. In the longer term, it is for the government to understand and address their underlying needs. However, in the short term, there are some practical steps that can and should be taken to support families that are at risk of income crisis on a day-to-day basis.

- The fuel bank model should be scaled up to other parts of the country, with a coalition of energy suppliers supporting the initiative.
- The lessons of the fuel bank model should be learnt, and the underlying approach of a private and civil society partnership to deal with 'income crisis' should be widened to other areas outside of energy.
- Government should measure 'income crisis' with the intention of addressing the underlying problems in the medium term.

# 1. INTRODUCTION

Poverty in the UK has typically been measured in a relative sense. A household's income is assessed as being below the poverty line; not in relation to their ability to afford the basic essentials, but on the extent to which it allows that household to participate fully in society (McGuinness 2016). Peter Townsend (1979), a key developer of this approach, stated:

> *'Individuals, families and groups in the population can be said to be in poverty when they lack the resources to obtain the type of diet, participate in the activities and have the living conditions and the amenities which are customary, or at least widely encouraged or approved in the societies to which they belong. Their resources are so seriously below those commanded by the average family that they are in effect excluded from the ordinary living patterns, customs, and activities.'*

This relative approach has been further built on by organisations such as the Joseph Rowntree Foundation (JRF). The JRF have worked with a panel of citizens to assess what they feel are the essentials for everyday life. These goods change year on year, and so are heavily rooted in contemporary perception (Davis et al 2016). The cost of attaining these basic essentials – which include access to the internet, personal entertainment and leisure activities – is then calculated, and the minimum income necessary to attain these goods and services then assessed (ibid).

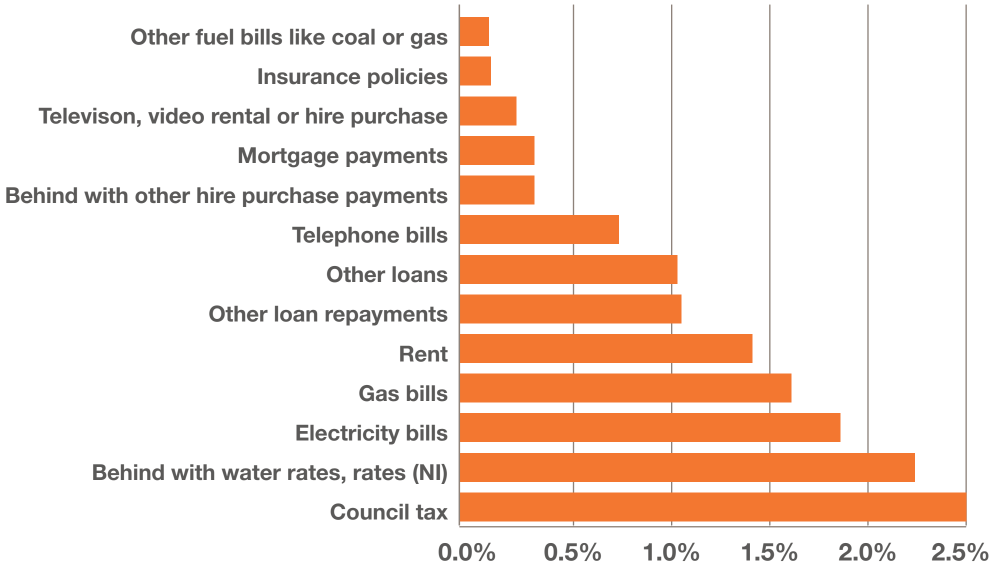
These approaches are important to understanding poverty and living standards. They recognise the broader aspects of poverty and drive an understanding of the inequalities between people, groups and places. However, growing concerns around 'extreme poverty' (Fitzpatrick et al 2016) and the rise of hunger, documented through the increasing prevalence of foodbanks (Trussell Trust 2017a), suggest that there is still significant value in understanding those who are unable to meet the essentials necessary to survive: food, shelter and essential utilities.

Illustrating this point, 3.2 million households are – or were in the last 12 months – unable to pay one or more of their bills. This is almost 1 in 10 households (9.5 per cent). The bills these households are behind with are most commonly the essentials: rent or mortgage, council tax, water rates, gas and electricity. To describe and begin to understand this, this report proposes the concept of 'income crisis', which we use to describe those situations in which a household doesn't have the money to pay for the basic essentials.

FIGURE 1.1

**Households are most likely to be behind with their council tax, followed by water, electricity and gas bills**

*Percentage of households behind with household bills, by bill type*




Source: The Family Resources Survey, 2014/15

In exploring this phenomenon, a range of data will be drawn on.

### The Family Resources Survey

The Family Resources Survey is a representative sample survey of households in the UK. It contains information on the incomes and living standards and is used to understand the scale and depth of income crisis in the UK.

### A survey of fuel bank users

This survey was made of 50 telephone interviews and 180 SMS surveys (providing a total base of 230). These were drawn from 1,300 fuel bank users who had accessed support in the previous six months.

### Administrative data on fuel bank users

Data collected as fuel bank vouchers are administered is used to understand the prevalence of fuel bank use and the characteristics of those accessing support from them.

### Case studies

A number of more in-depth case studies were conducted with fuel bank survey respondents to develop case studies.

# 2.
# THE DEPTH OF INCOME CRISIS IN THE UK

Income crisis is the experience of being unable to pay for the essential bills. It is manifest where a household finds themselves unable to pay the rent, keep the lights on, heat their home or buy food. It may feature any combination of these outgoings, or all of them. This is not just struggling to get by – although those who are in low incomes, are, as will be shown in this chapter, at greatest risk of being in crisis – but being unable to afford the basic essentials.

## HOW IS INCOME CRISIS MEASURED?

Income crisis is measured using the Family Resources Survey. When surveyed, if households respond that they are currently behind on multiple essential bills, they are considered to be in income crisis. These essential bills are their rent or mortgage, gas or electricity, water rates and council tax.

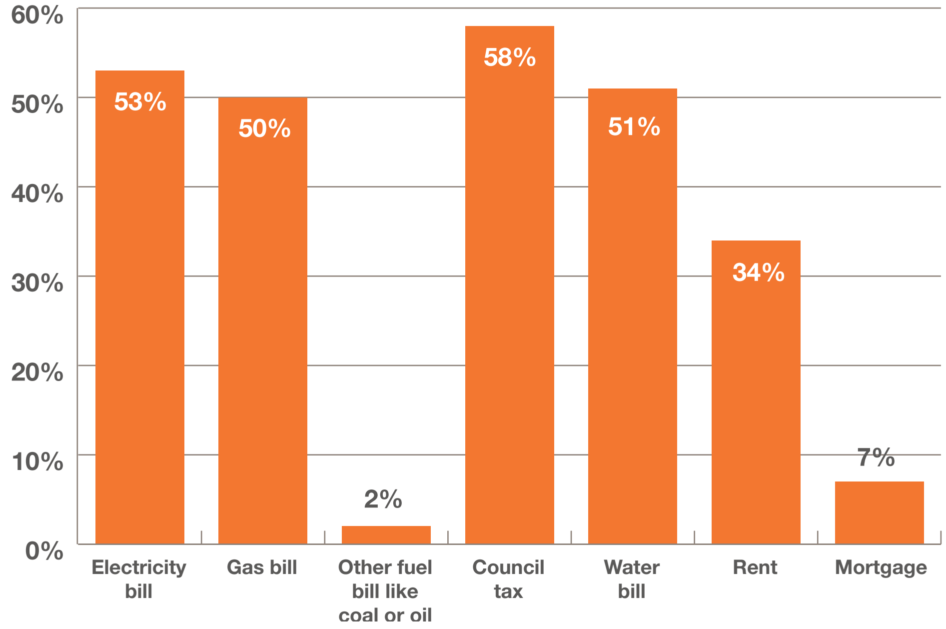
This measures those who were in income crisis at the point at which they were surveyed. Households may have been behind with bills multiple times. Of those who were unable to pay any bill between 2014 and 2015, many owed another at some in the same year.

Income crisis is widespread. When surveyed, 946,656 households reported being unable to cover the cost of two or more of their essential bills, representing 3 per cent of all households in the UK. Utilities and council tax are those most frequently associated with income crisis. Most common was council tax, with more than half (58 per cent) being unable to pay it. This was shortly followed by energy and water bills, with around half of those in income crisis owing on their electricity (53 per cent), gas (50 per cent) and water (51 per cent) bills. Rent and mortgage, while likely the largest outgoing a household faces, were much less commonly owed or in arrears.

**FIGURE 2.1**

**Households in income crisis are most likely to be behind with their council tax, followed by utility bills**

*Percentage of those in income crisis who are unable to pay certain bills 2014/15*




Source: Family Resources Survey, 2014/2015

At the point at which they were surveyed, 39 per cent of all those in income crisis were unable to pay three or more essential bills, and 12 per cent owed four or more. This demonstrates that, while the depth of income crisis varies, there is a concentrated group who have reached a point where they are unable to pay all, or nearly all, of their essential outgoings.

What is more, income crisis is typically not an isolated event. Those who reported current problems with paying multiple bills had often been financially strained at least once more in the preceding 12 months, where 90 per cent had owed four or more bills throughout the year, 44 percent had owed five or more, and 40 per cent had owed six or more bills.

Both the depth and frequency of income crisis show that this definition contains different levels. For some it is a temporary problem, where a household perhaps owes a small number of bills. For others, it represents the inability to cover the cost of all, or almost all, of their essential outgoings at multiple time points. The consequences of this are assessed in greater deal later in this report. However, while proportionately small, this is by no means an insignificant group of households who are in severe facing financial difficulty. It is therefore necessary to consider the characteristics of those in income crisis.

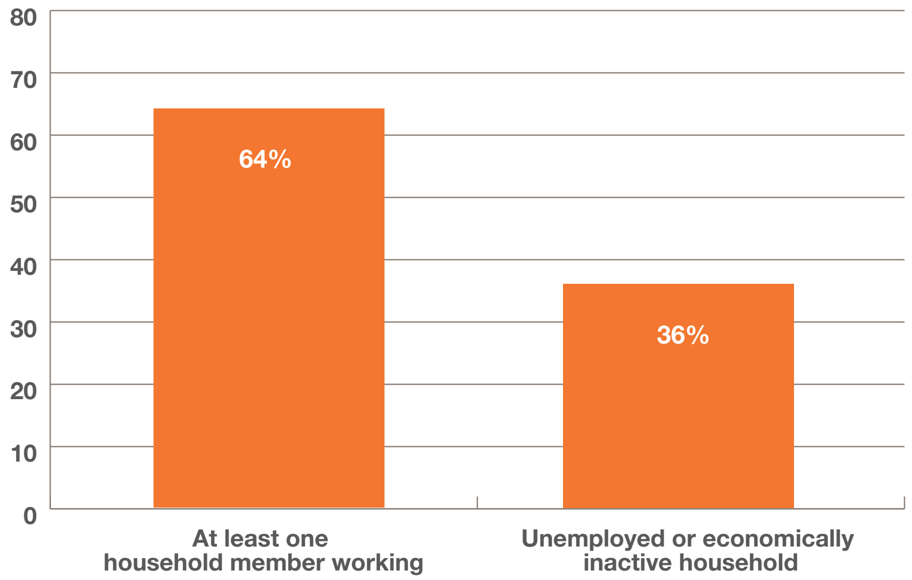
## WHO IS IN INCOME CRISIS?

Income crisis is not just a problem for those on low incomes. The majority households who are in some level of income crisis have at least one adult in work (64 per cent), and over half of these households contain children (53 per cent). This means that 600,000 working households were at some point between 2014 and 2015 unable to pay for two or more of their essential bills.

**FIGURE 2.2**

**The majority of households in income crisis have at least one household member working**

*Percentage of households in income crisis by their economic status*




Source: Family Resources Survey, 2014/15

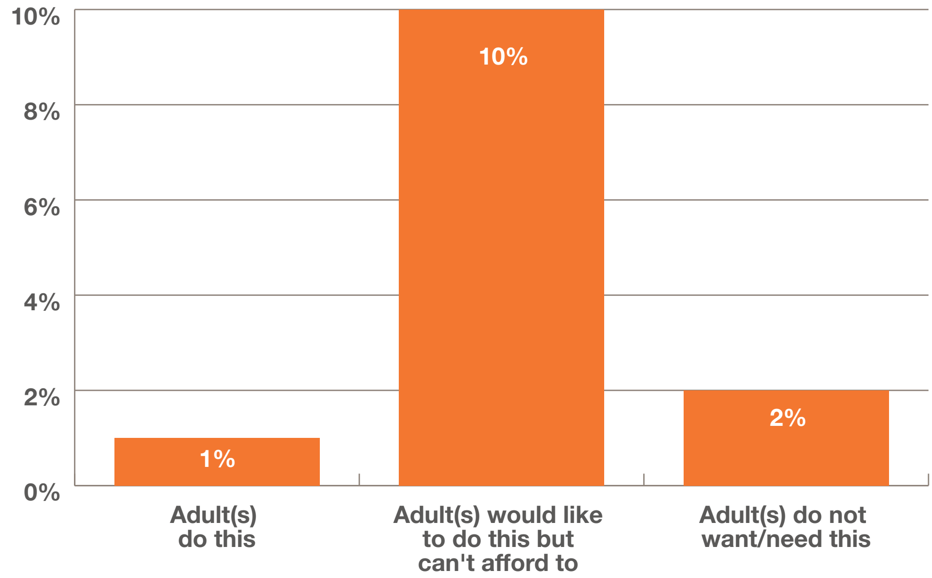
However, income crisis is nonetheless associated with economic precariousness. As would be expected, there is a negative association between levels of income and income crisis. Approximately 6 per cent of those who earn less than £1,650 a month are in income crisis, compared to 3 per cent of those earning between £1,650 and £3,100, and just 1 per cent of those earning above £3,100. However, the fact that 3 per cent of the households in the middle income group – who may have an annual household income of up to £37,200 – are in income crisis is concerning, and affirms the widespread nature of the problem.

Social renters, lone parents, and workless households are all at greater risk of being in income crisis. Just 1 per cent of owner-occupiers were in income crisis when surveyed compared to 9 per cent of social renters, 4 per cent of lone parents compared to 2 per cent of couples with children, and 12 per cent of non-working households compared to 2 per cent of those with at least one family member working.

Households in income crisis are most commonly those who have little leeway when things go wrong. The vast majority of those found to be in income crisis were unable to save £10 or more per month (84 per cent). To represent this another way, 1 in 10 households who were unable to make even small savings were in income crisis, compared to just 1 in 100 for those able to save.

**FIGURE 2.3**

**Those who would like, but cannot afford, to save money are much more likely to be in income crisis than those who are able to save**
*The proportion of households who can or cannot afford to save money who are in income crisis (percentage)*




Source: Family Resources Survey, 2014/15

These findings, and the depth of income crisis that they reveal, highlight the value in taking such a data-led approach to understanding low income and deprivation. Crises such as these have been previously addressed principally through civil society responses. The stories of those affected will be considered in the following chapter.

# 3.
# FOODBANKS AND INCOME CRISIS

Informal aid to those in crisis has long existed in the UK (Food Poverty 2017). However, in recent years, crisis support has become a common discussion in politics and the media, symbolised by the rise of foodbanks. Foodbanks are non-profit organisations which distribute emergency food parcels to those in need. Long a staple of American welfare provision, food aid in this form, and in its increased scale, is newer in the UK and Europe, where more comprehensive welfare systems have traditionally negated their need (ibid).

Foodbanks work by taking donations of food from schools, churches, businesses and individuals and distributing it to those in need.  In the UK the Trussell Trust has been ‘the face of’ foodbanks and has set many of the ‘rules of the game’ (Perry et al 2014). These are that they provide a minimum of three days’ worth of support, those accessing support must be referred by a pre-approved agency, such as a doctor, job centre employee or health visitor, and that they limit their support to three consecutive parcels. They also integrate sign-posting into their work which aims to have a longer term impact (ibid).

The number of food parcels distributed by foodbanks franchised by the Trussell Trust has increased by over 4,000 per cent: from 25,889 in 2008/09, to 1,109,309 in 2015/16 (Trussell Trust 2017a). The drivers that underpin this increase are the subject of much debate. For the previous government and its supporters, it was due to their publicising of the organisations, through job centres for example, which led to the increase (Loopstra et al 2015). For their critics, it was the result of government policy choices around austerity (ibid).

However, it does appear clear that the benefit system is a key driver of foodbank use. Trussell Trust data also shows that a key reason for referral relates to welfare benefit delays and changes, which accounted for 41.5 per cent of all referrals to the Trussell Trust (Trussell Trust 2017a). Furthermore, research conducted by Loopstra et al (2015) has demonstrated a clear relationship between higher unemployment, sanctions and cuts in welfare spending in local authorities, and an increase in foodbank use, even after controlling for increases in availability. This is demonstrated in the case study of Charlotte, an npower Fuel Bank user.

### npower Fuel Bank user case study 1: Charlotte

Charlotte lives with her mum and dad, and her income was derived from benefits awarded due to having a disability which prevents her from working. Earlier in the year, Charlotte received a letter stating that her benefits were to stop as she no longer met the qualifying criteria for support.

Charlotte is dyslexic and unable to read or write, and found the process distressing. She reached out to a local benefits advice centre who are currently in the process of helping her to appeal the decision to remove her benefits.

While at the benefit advice centre, Charlotte was concerned that she wasn't able to make ends meet and would not be able to eat or heat her and her parents' home. The advice centre gave her a voucher which referred her to a foodbank which was also home to an npower Fuel Bank.

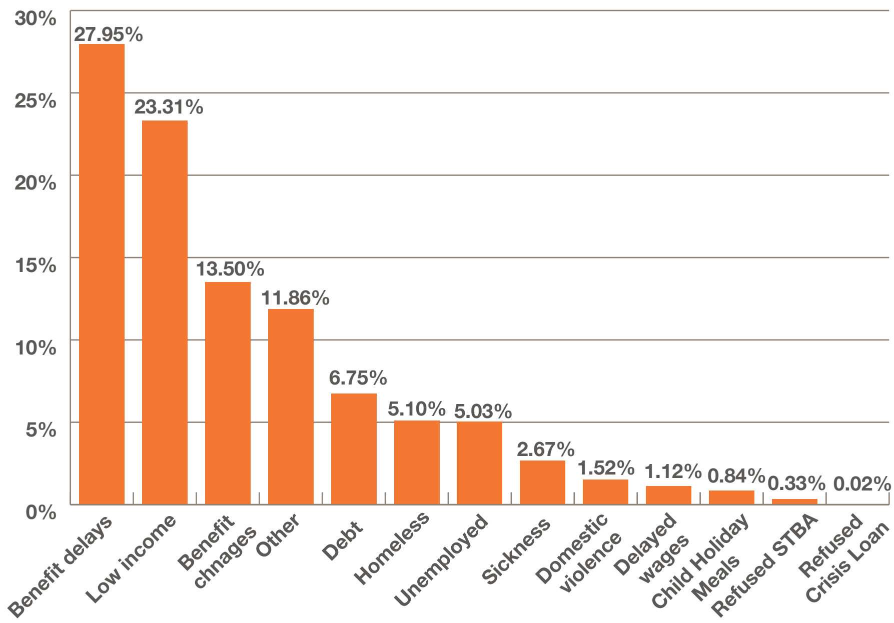
Charlotte described the staff she met at the foodbank as kind, polite and helpful. They provided her with a food parcel and voucher for her prepayment meter.

The benefits advice centre managed to get one of the two benefits which were cut re-instated, meaning that she now has some income. Charlotte says that this means she now struggles less to pay her bills.

**FIGURE 3.1**

**Benefit delays, low income and changes to benefits are the most common reasons for referral to foodbanks**

*Reason for referral to Trussell Trust Food Bank in 2017 (percentage)*




Source: Trussell Trust (2017a)

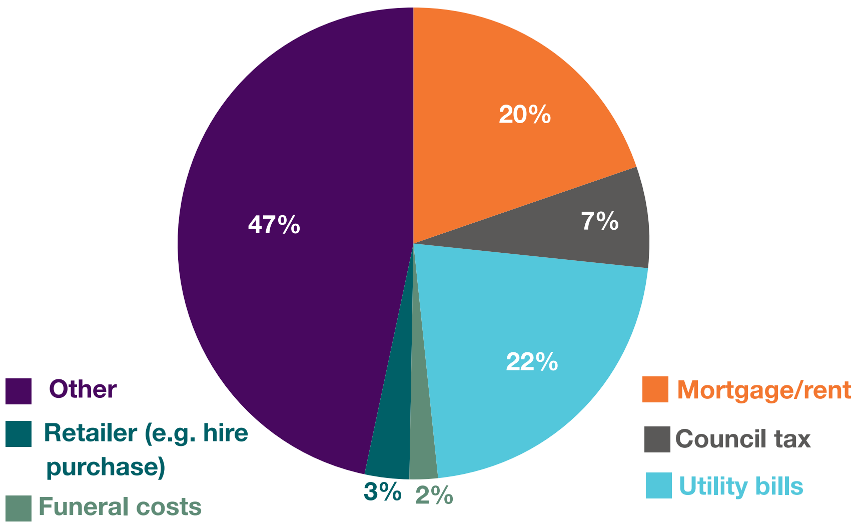
Foodbank use is a dramatic consequence of income crisis. Those accessing foodbanks have typically exhausted all their options for support, such as borrowing from friends and family, before accessing help in the form of food parcels (Perry et al 2014).

Debt is in the top five reasons for referral to a Trussell Trust Foodbank. Examining more recently collected user data reveals that, as with the wider population, essential bills are those which users are frequently struggling to pay. Essential bills account for the greatest share of recorded debt: mortgage/rent (20.2 per cent), council tax (97.4 per cent), utility bills (21.7 per cent) and funeral bills (1.5 per cent).

**FIGURE 3.2**

**49 per cent of those being referred to a foodbank due to debt owed money on essential bills**

*Type of debt which led to referral since April 2016 (percentage)*




Source: Data supplied by the Trussell Trust

The relationship between income crisis, food poverty and essential expenditure has been long established in literature on the subject. In the case studies presented by Perry et al (2014) in their report *Emergency Use Only*, the inability to pay for energy bills was a common theme. This is often expressed in terms of the 'heat or eat' dilemma, whereby individuals have to make the choice as to whether to top up their prepayment meter or purchase food (ibid).

It was in response to these issues that npower developed the npower Fuel Bank, and worked with the Trussell Trust, National Energy Action and Durham Christian Partnership to pilot it. This response will be explored in the following section.

# 4.
# FUEL BANKS AS A RESPONSE TO INCOME CRISIS

Fuel banks helped around 50,000 people between April 2015 and March 2017. As sites have expanded, so too have the number of people helped.[1] In 2015, vouchers were given to 3,865 individuals and families, increasing to 16,374 in 2016.

## WHAT IS AN NPOWER FUEL BANK?

In response to concerns regarding the problem of self-disconnection by prepayment meter users and the problems this causes, the energy supplier npower developed the npower Fuel Bank model. Situated within foodbanks, the aim of a npower Fuel Bank is to provide two weeks' worth of emergency support to prepayment meter users, regardless of their energy supplier. This model was piloted with the Trussell Trust, National Energy Action and Durham Christian Partnership, before rolling out to further locations.

Seven npower fuel banks were opened in 2015, before increasing to 14 sites in 2016. These are located in Kingston on Thames, Durham, Gloucestershire, the Wirral, Birmingham, Sheffield, Hull, Hastings, Brent, Glossop, Glasgow and Cardiff.

Users follow a five-step process to access help from an npower fuel bank:

**Step One:** Individuals in crisis are identified by professionals, such as GPs, health visitors or Citizens Advice Bureau advisors, and given a voucher which refers them to a foodbank.

**Step Two:** The customer takes their voucher to the foodbank and receives a food parcel. At the same time, if they are on a prepayment meter for electricity or gas, they will be given a top-up voucher if they need one.

**Step Three:** npower will provide a code to the fuel bank on the same day as the voucher is issued. The foodbank then gets in touch with the user to provide them with the code. The user does not need to be an npower customer.

**Step Four:** The individual is then able to use their npower fuel bank code in a shop with a PayPoint machine, where it can be used to top up their gas and/or electricity at no cost.

**Step Five:** The individual then uses their prepayment meter as usual.

Those accessing help from fuel banks are similar to those identified in chapter one. While there are many single adults in the data, couples

1 Own analysis of npower Fuel Bank voucher data

and children also feature heavily. Approximately 18,500 children were amongst those helped in pre-February 2017 data, and 41 per cent of households contained a child. What is more, 62 per cent are social renters compared to just 1 per cent who own their own homes (ibid).

Fuel bank users appear from their own accounts to represent those in severe income crisis: those who are unable to pay all, or almost all, of their bills and who are on particularly low incomes. The reasons for accessing a fuel bank were similar to those given for foodbanks in the previous section. Of those surveyed, changes to and delays in accessing benefits, and drops in income, illness or unemployment were commonly offered as reasons for households finding themselves in income crisis (ibid). In some accounts, it was the interaction between these factors and cold weather which exacerbated their situation (ibid).

The survey conducted with fuel bank users demonstrates the 'heat or eat' dilemma clearly (ibid).[2] Almost all of those accessing help from fuel banks were unable to heat their homes at the point they received their voucher; 60 per cent had used the emergency credit on their meter, and 34 per cent had run out of gas or electricity or had their meter switched off. Only 6 per cent had any credit left. For most, this was also clearly not a one-off; 92 per cent of those asked had made the choice between topping up their prepayment meter or buying food in the 12 months prior to accessing the fuel bank. The so called 'heat or eat' dilemma is a common thread through much of the analysis of foodbanks (Perry et al 2014). This is examined in the case study below.

### npower Fuel Bank user case study 2: John

John is in his 40s living on his own in Birkenhead. He is currently unemployed and receiving Universal Credit.

Earlier this year John received a larger than expected bill, which left him with little money to meet his essential outgoings. As a result of this he was forced to prioritise heating his home, meeting other essential outgoings, or buying food.

John was referred to a foodbank which also housed an npower Fuel Bank and alongside a food parcel he was provided with a voucher towards his fuel costs. This allowed him to heat his home until he next received a payment.

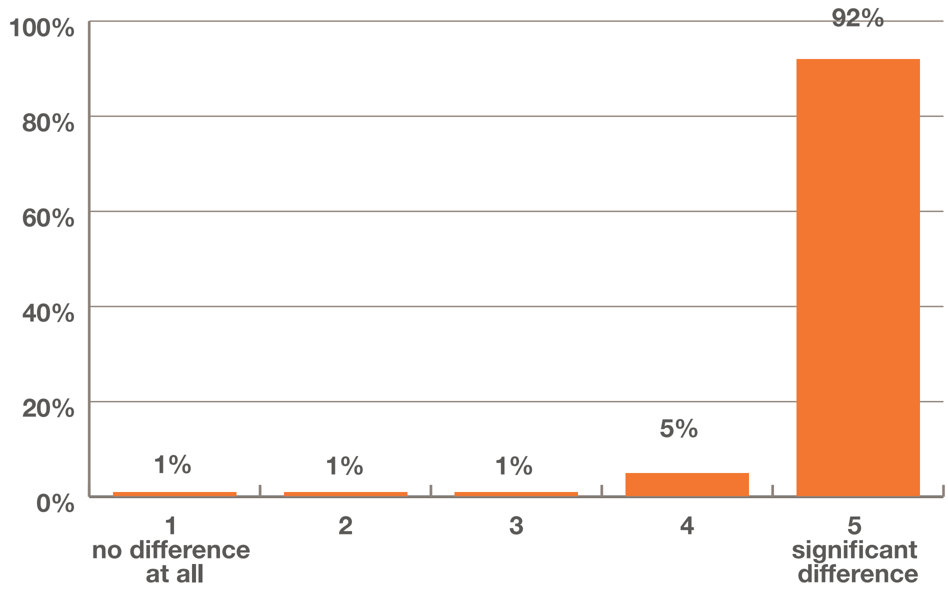
John felt that the fuel bank voucher made a significant difference to him. It allowed him to manage his expenses until he received his next payment and ensured that he could eat. He described feeling nervous prior to entering the foodbank but noted that the volunteers made him feel at ease, offering him a drink and a biscuit. It is therefore not unsurprising that 92 per cent of those who were surveyed responded that their npower Fuel Bank voucher made a significant difference to them. Open-ended data from survey respondents repeatedly states that fuel bank users talk of their 'gratitude' for the help.

2 Own analysis of npower Fuel bank user survey

**FIGURE 4.1**

**The majority of fuel bank users surveyed said their npower voucher made a significant difference**

*Responses to survey question: 'On a scale of 1 to 5, where 1 is no difference at all and 5 is a significant difference, how much of a difference did the npower Fuel Bank voucher make to you at the time?' (percentage)*




Source: IPPR survey of fuel bank users

In the first section of this report, it was argued that income crisis is a recurrent problem. This is similarly the case for fuel banks. It is common for multiple vouchers to be issued to households, suggesting that their income crisis takes some time to be resolved. Furthermore, 80 per cent of those surveyed reported that were still struggling to pay their fuel bills. This is demonstrated in the case study of Sai below.

### npower Fuel Bank user case study 3: Sai

When he was made redundant from his retail job, Sai applied for universal credit while he was seeking work. At the point of applying, Sai only had £30 left from his most recent paycheck. Processing his application took seven weeks, during which time he had no income. During this time Sai borrowed money from friends and his sister, but when this ran out he was stuck.

He was four weeks behind on his rent, with his landlord asking for the money on a daily basis, he could not pay his council tax and was making the choice between heating his home or buying food. Sai described how he had to consider how best to use his last £10, and decided to buy a large bag of biscuits for his dog, saying he'd 'rather give the dog food than anything else'.

Sai was referred to the foodbank by his benefit advisors, and was then referred to the fuel bank. He described the £49 voucher as a 'life-saver'. Combined with the food he received, it left him in a good position, being able to put food in the cupboard and turn the lights back on in his flat.

Sai's universal credit claim has now been processed, and he is in receipt of monthly payments. However, he says he is still struggling to get by and living month to month. Additionally, he continues to struggle with unexpected expenses. Recently, a computer system error meant that he was delayed in being paid his universal credit by six days. This meant that he ran out of electricity, which also meant his freezer defrosted, spoiling food. As a result, he accessed help from the fuel bank a second time while waiting for the error to be resolved.

Recognising the need for longer term support, fuel banks attempt to offer this support through a booklet they provide to users. This booklet highlights support such as:

- help with energy debt through trusts and energy funds
- help with health related matters through schemes run by npower
- help with energy efficiency and insulation through the Energy Company Obligation
- help with income maximisation, such as welfare benefit advice
- general debt advice.

However, whilst almost all (80 per cent) of those receiving a voucher were also given a booklet, only 18 per cent of those surveyed acted – or were able to act – on the advice provided within it. Additional analysis conducted by npower has shown that, with regards to energy-specific schemes, such as the Warm Home Discount, very few of those accessing fuel banks qualify. Of those spoken to, only 12 per cent met the qualifying criteria for referral to an additional service.[3] This suggests that there is a need to think about longer-term solutions to the problem of income crisis.

3 Data supplied by npower from internal analysis

# 5.
# THE WAY FORWARD

Policy support for those in income crisis is limited. Most support for those struggling to make ends meet is longer term. For example, the policies designed to address the inability to pay energy bills are largely tied into fuel poverty interventions. These policies tend towards support to reduce energy costs over the long term through energy efficiency measures. While this may be relevant for some of those in income crisis, many of whom report that getting by is difficult even after periods of crisis, there is nonetheless still a need to understand, alleviate and address the factors that push people into these moments of crisis.

This is particularly relevant given that the expansion of foodbanks has been set against a reduction in the level and nature of emergency support from local authorities. Pre-2013, individuals in financial hardship were eligible to apply for crisis loans, which were discretionary, zero-interest awards (National Audit Office 2016). In 2013, as a part of a drive towards localisation, the funding which underpinned these crisis loans – the Discretionary Social Fund – was devolved to local authorities (National Audit Office 2016). It was intended that local authorities would be able to manage the funding more cost-effectively, and better target those in need (National Audit Office 2016).

Since 2015/16, this funding has no longer been ringfenced, and local authorities have not been subject to new duties compelling them to provide the support, nor any monitoring obligations (National Audit Office 2016). Set against the backdrop of wider cuts to local authority funding, the total amount spent on the Discretionary Social Fund and now local welfare provision has fallen by £125 million (43 per cent) between 2009/10 and 2014/15.

It is therefore unsurprising that the absence of policy support has led to the emergence of civil society interventions and that these interventions have, as presented in this report, been found to be effective in ameliorating the impacts and experience of income crisis. In response, two action points are presented here.

**1. Lessons should be learned from the fuel bank model and access to it should be widened to a greater number of areas.**
The pressure of paying for energy has been well documented in 'food poverty' literature and amongst foodbank users (Lambie 2011). This report adds further evidence to the argument that households in income crisis are having to make the choice between heating their homes or buying food. The voices of users themselves have shown that the fuel bank model has had a significant impact in addressing the short-term impacts of income crisis, and many were particularly grateful for the support. All of this demonstrates that there is clearly room for the fuel bank model to be expanded more widely.

Expanding the fuel bank model will require a commitment from business and individuals to work collectively with organisations, such as – but not exclusively – the Trussell Trust, to deliver vouchers to those in need. It may be that other energy suppliers follow the lead of npower to provide vouchers, or that other private sector actors or even individuals through charitable donations – as is the case with foodbanks – work to provide the financial support necessary to support these activities.

The energy focus of fuel banks could also be expanded to provide advice and support on issues related to income crisis more widely. Partnerships could be forged with organisations such as debt advice agencies and welfare benefit advisers to provide support to those in need.

While the solutions described here are important in the short to medium term, addressing the ability of those on low incomes to pay for their essential bills cannot become a solely civil society responsibility. In the longer term, there is a need for government to seek to understand what it is that leads households to fall into income crisis, and develop a more effective safety net in response. The first step should be to measure the problem.

**2. Government should begin to measure income crisis with the intention of understanding and addressing the underlying problems.**
A frequent recommendation in the literature that examines the rise of foodbanks is that the scale of hunger, or food poverty, should be measured (Lambie-Mumford 2015). Underpinning this is the argument that, if government effectively measures the problem, it will drive the necessary understanding to develop programmes for tackling it, and mean that they hold them themselves and other relevant stakeholders to account. Unlike food poverty, the government is already collating the necessary data to present a measure of income crisis. The Family Resources Survey used to present the data in the first chapter of this report is sponsored by the Department for Work and Pensions, and conducted by the Office for National Statistics and the National Centre for Social Research (UK Data Service 2017). Therefore, the utilisation of income crisis as a new and useful measure of deprivation would just take a different form of data presentation, rather than the development of new tools.

Already, many are considering the ways in which new measurements can shed light on the realities of people's economic lives. For example, the slow growth of earnings post 2008, and more recently the narrative of those 'left behind' which has consumed the analysis of the result of the recent referendum to leave the European Union, have led many to argue that traditional measures of economic growth fail to capture the full picture of people's lives, particularly those on low incomes. This has led some to argue that there is a need to measure 'inclusive growth' (RSA 2016). Matching together at the local level measures of 'inclusive growth' and income crisis could drive key interventions in this area.

Similarly to food poverty, or ideally alongside it, effectively measuring income crisis will allow for its true scale to be assessed, as has been done in this report, along with any changes over time. Effective measurement will then allow for longer-term interventions to be planned.

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