Institute for Public Policy Research

FINDINGS OF THE INCOME CRISIS TASKFORCE

ESTABLISHING COMMON PRINCIPLES FOR RESPONSES TO INCOME CRISIS

BRIEFING

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and **Hywel Lloyd**

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SUMMARY

Welfare policy in the UK is in a state of crisis. Between 2014 and 2015, just under 1 million households were unable to pay for two or more of their essential bills[1] at any one time. In 2017, IPPR's report, *The 'not quite managings': The depth of income crisis in the UK,* identified people in these circumstances as experiencing an 'income crisis'. By 2017, the number of people in these circumstances had increased to approximately 1.6 million.

Income crisis is a worsening epidemic in the UK. Yet the government response has been at best inadequate, and in some cases counterproductive, for example the cuts to benefits and the roll out of universal credit. In response, several short-term schemes and support services have been set-up, including by national and local government, third-sector organisations and private providers, to help those households in need. These services include provision for essentials such as fuel, food and travel.

The 'Income Crisis' Taskforce was formed to explore the extent to which measures to support those people in income crisis were providing effective assistance; whether any common principles could be identified that would drive better outcomes for those who might benefit from the schemes in future; and to suggest how this support could be standardised so that their needs are being properly met. This briefing provides a short summary of the taskforce's findings. It finds that much of the support provided through the range of interventions is often inconsistent in meeting the needs of those households in income crisis.

Consequently, this briefing argues for a set of principles to ensure that temporary or short-term interventions whether offered by government at a local or national level, the third sector or private providers, are as effective as possible in alleviating income crisis. The key principles which the taskforce found that should guide any income crisis intervention are outlined below, each of which is supported by a number of policy recommendations to ensure they can be fulfilled.

Ultimately, tackling the underlying causes of income crisis should be the main priority for welfare policy. However, in the absence of, or in the transition to, adequate policy, we find a clear need for an improvement in the short-term interventions delivered to support people in income crisis.

KEY PRINCIPLES[2]

1. **Simple to apply for support:** Any intervention should have high visibility, be easily accessible and easy to apply for.

   Recommendation: Auto-enrolment should be the gold standard to strive for in terms of accessibility for any intervention wherever possible. Where auto-enrolment is not possible, support for applications should be made easily available in a supportive environment with multiple access points. Information must also be easy to update as the circumstances of those in income crisis tend to be transient

2. **Supplier agnostic:** Support is offered by the provider irrespective of whether the person in receipt of the support is a customer or user of their service.

1 Their mortgage or rent, energy bills, water rates and council tax.
2 These principles were developed by the taskforce following an initial discussion of the five principles developed by npower for its fuel banks.

Recommendation: To deliver this principle in practice, service suppliers should seek to support each other's customers who find themselves in income crisis, where possible. There must also be coordination between the multiple institutions involved in delivering income crisis interventions, including at a local level, to ensure that vulnerable customers can be referred to support by any of the services they may normally use.

3. **No repay/tie in:** The support should, where possible, be a grant or equivalent, rather than a loan. Unless it is a loan there shouldn't be any contractual obligations as a result of receiving the support.

   Recommendation: Existing interventions which deploy loans or support with contractual obligations should be converted to a grant or equivalent with no contractual obligations.

4. **Quick to be made available:** Support provided through short-term interventions should be made available quickly, ideally within the same day.

   Recommendation: The speed at which support from existing interventions is made available should be reviewed by their providers and reduced to as close to the same day as possible. Experience suggests those who need support often delay asking until the need is most urgent. Having multiple points of access will assist with the ease of applications as well as the speed.

5. **Supported by advice:** Advice needs to be provided alongside any financial support.

   Recommendation: Providers of income crisis interventions should review their support to ensure that advice is provided with the financial assistance. Providers should seek to ensure advice is consistent across suppliers.

6. **Ensuring that the right people are being identified:** Income crisis interventions must correctly identify the people they are trying to help.

   Recommendation: The Digital Economy Act will allow for greater data sharing between utilities and local authorities. This will help to provide some information about which customers may be vulnerable, such as the cost of their energy bills. However, local authorities must be able to use this data effectively and must therefore be given more funding to have the capacity to create comprehensive mapping exercises that identify and support the most vulnerable households in their communities.

7. **Comprehensive:** Providers should ensure that once the correct people are identified for support, *all* of these people are be supported.

   Recommendation: Providers should seek to use auto-enrolment mechanisms as it is not dependent on whether consumers apply for a particular income crisis measure. Where auto-enrolment is not possible, support for applications should be made easily available in a supportive environment.

8. **Towards long-term sustainability:** All income crisis interventions should help put people on a path towards long-term sustainable incomes rather than simply providing a triage service.

   Recommendation: Local authorities should have a specific duty to help people move beyond crisis point towards a more sustainable income situation and these duties should be supported by additional funds from national government to provide local governments with sufficient capacity to pursue this goal. Providers of income crisis interventions should ensure that those people which they help are fully aware of the local authority's duties, and available advice and support services.

1.
INCOME CRISIS IN THE UK

THE DEPTH AND BREADTH OF INCOME CRISIS IN THE UK IS SEVERE

In 2017, IPPR's report *The 'not quite managings': The depth of income crisis in the UK* defined the concept of 'income crisis' to describe circumstances in which a household does not have the money to pay for essential services. These include rent or mortgage payments, council tax, and water, gas and electricity bills. Between 2014 and 2015, almost 1 million households were unable to cover the cost of at least two of their essential bills. These households were considered to be living in immediate income crisis. By 2017, this had increased to approximately 1.55 million people (Fitzpatrick et al 2018).[3]

In addition, between 2016 and 2017, 3.2 million households were unable to pay for at least one essential service (Baxter and Fahnbulleh 2017). In other words, these households were *at risk* of falling into income crisis.

TACKLING INCOME CRISIS IN THE UK

Addressing the underlying drivers which push households into income crisis must be a core objective of wider economic and welfare policy in the UK. It is clear, for instance, that current government policies like universal credit are exacerbating problems of income crisis rather than solving them (NAO 2018). Cuts to local welfare spending and delays in universal credit payments are closely correlated to growing use of foodbanks (Loopstra et al 2015). In areas of full universal credit rollout, foodbanks have seen an average increase of 52 per cent only 12 months after rollout (Trussell Trust 2018a).

Moreover, as the final report of IPPR's Commission on Economic Justice set out, there are long-term macroeconomic issues that need to be addressed, such as the de-coupling of economy-wide GDP growth from wages and the imbalance in the regional distribution of wealth (IPPR 2018).

PROVIDING SUPPORT FOR HOUSEHOLDS IN INCOME CRISIS

Fixing the state safety net and helping people move towards a secure, steady income by addressing macro-economic drivers should therefore be a major priority for the government. However, in practice there is a need for both short-term crisis intervention and long-term reform.

In the last decade, short-term income crisis interventions like foodbanks have become increasingly necessary for a growing proportion of the population (Perry et al 2016; Lambie-Mumford 2015). For example, between 2008 and 2017, food parcels distributed by foodbanks franchised by the Trussell Trust increased by over 4,000 per cent, from 25,889 to 1,109,309 (Baxter and Fahnbulleh 2017; Trussell Trust 2018a). Furthermore, 49 per cent of people being referred to foodbanks owe money on essential bills (Baxter and Fahnbulleh 2017).

3 Using the Joseph Rowntree Foundation's measure of 'destitution' which is largely compatible with the definition of income crisis.

THE NATURE OF INCOME CRISIS INTERVENTIONS

The short-term support offered by national and local government, third sector organisations and some private companies is inevitably more piecemeal. Many work independently of each other and in the case of charities, they are often almost entirely dependent on volunteers. Though their support is often vital, it is becoming increasingly challenging to ensure that people are receiving the right kind of help. In the private sector, too, support will often vary from supplier to supplier since, though many companies are obligated to support vulnerable customers, the best means by which to do so are not always specified. This issue is compounded when suppliers / commercial organisations go beyond any regulatory obligations, and although providing meaningful support, it can tend to be unsustainable at a national level.

THE INCOME CRISIS TASKFORCE

The 'Income Crisis' Taskforce was formed to explore the extent to which measures to support those people in income crisis were providing effective assistance and to suggest how this support could be standardised so that their needs are being properly met.

Between September 2017 and July 2018, the taskforce met six times. This paper shares the key findings that arose from these meetings.

Participants in the taskforce included representatives from the following organisations: Charis Grants, Charities Aid Foundation, Christians against Poverty, Energy UK, Energy Saving Trust, Feeding Britain, IPPR, Joseph Rowntree Foundation, Money and Mental Health Institute, National Energy Action, npower, Trussell Trust, Citizens Advice, Fuel Bank Foundation and Turn2Us.

2. THE CHALLENGES OF INCOME CRISIS SUPPORT

In order to meet the needs of those households experiencing an income crisis, the number of interventions offered by national and local government, third-sector organisations and privately-owned essential service providers has expanded. However, there is a lack of consistency and efficacy in this support, given the ad hoc nature of much of that expansion.

The taskforce reviewed a number of interventions across four essential services - food, water, energy and local welfare support – in order to understand some of the strengths and weaknesses of the provision. The aim was to draw lessons from each of these areas in order to help develop over-arching principles which could underpin support for those in income crisis.

FOODBANKS

The use of foodbanks has risen substantially in recent years, particularly in areas where universal credit has been rolled out (Trussell Trust 2018a). More recently, some have begun offering vouchers for other essential livings costs such as travel. Many foodbanks also provide on-site debt advice services to help lift people out of income crisis (Trussell Trust 2018b). Offering debt advice is seen as a crucial part of the offer for many foodbanks not least because those accessing them have typically exhausted all their options for support, such as borrowing from friends and family (Perry et al 2014) and debt is one of the key reasons for referral to foodbanks (Baxter and Fahnbulleh 2017).

However, based on discussions with three foodbanks across the country – in County Durham, Kingston upon Thames and Birmingham – there are a number of challenges facing the operation of foodbanks. Some foodbanks, for instance, do not, or are unable to, provide debt advice services which increases the risk of dependency on them;[4] although some of these foodbanks will be able to signpost their users to other agencies.

In addition, in the taskforce's conversations with the three foodbanks it was noted that even for those that do provide advice services, the increasing volumes of people using these services was severely reducing the amount of time per person that can be spent giving advice, due to the limited capacity of staff and volunteers. In one example, a foodbank reported that they were serving 136 people in 120 minutes during peak times.

ENERGY

Energy is an essential service, but it has also been found to be one of the least affordable for those facing income crisis (Baxter and Fahnbulleh 2017). Between 2015 and 2016, the number of people estimated to be living in fuel poverty – people who cannot afford to heat their homes – rose from 2.5 million to 2.55 million people (BEIS 2018).

4 These foodbanks are not affiliated with the Trussell Trust Foodbank Network which requires the provision of debt advice as an essential part of their service (Trussell Trust 2018c).

Interventions to support households that are struggling to pay for their energy bills come from both national government and energy suppliers, who must report to Ofgem on how they are supporting vulnerable consumers (Ofgem 2018). Although there are a large number of these interventions, both from national policy and suppliers, many of them face challenges in meeting the needs of vulnerable households.

For example, the winter fuel payment (WFP) can provide an instant top up for people who are struggling to pay their energy bills. However, the payment is poorly targeted, as eligibility is based largely on age, not on income level (DWP 2018a). Furthermore, as a one-time payment, it does nothing to help households move towards a more sustainable income so that they do not experience a crisis again. In addition to payment being made to a householder rather than to their energy account, anecdotally WFP is used to support income generally (in low income households) rather than being used for fuel specifically.

Another common example which fails to provide a sustainable solution is the provision of emergency credit by energy suppliers to households using pre-payment meters. While additional credit can give customers some initial breathing room, as with all loans or schemes requiring repayment, the problem is only delayed rather than solved. Indeed, in many cases, the problem is actually exacerbated. It is no coincidence that in 2016, around 140,000 households using pre-payments were 'self-disconnecting' from their energy supply because of fears that they would not be able to afford their energy bills (Grayburn and Stoker 2017).[5]

As will be discussed in chapter 3, there are some emerging examples such as npower's Fuel Bank initiative which are starting to go beyond the energy credit model to ensure that customers receive the financial support they need without being tied into further repayments in future.

WATER

In the water sector the 1999 Water Industry Act removed the ability for utilities to disconnect domestic customers for non-payment of bills (The National Archives 1999). This means that water will never be turned off, even if people fall into debt. Furthermore, there are several options to help customers repay this debt including lower cost social tariffs, breathing space and matched re-payments.

However, support to help with payment can take a long time to reach people in income crisis or those who identify themselves as vulnerable (Consumer Council for Water 2017). For example, though transferring people to social tariffs can reduce the likelihood of falling into income crisis, due to limitations in funding water companies have only managed to offer this to around a quarter of the three million customers who need it (Consumer Council for Water 2018).

LOCAL WELFARE SUPPORT

Between 2013-2015, the Department for Work and Pensions provided funding to 151 single-tier councils in England and additional funding to Scotland and Wales for the provision of local welfare support for people experiencing financial hardship (NAO 2016). Although councils were free to determine how to spend this money, there have been substantial cuts in the total amount being received in recent years. A recent survey of 150 councils found that nearly one-quarter of council-led welfare support schemes had been shut down since 2013, with a further one-quarter of councils having reduced spending by at least 85 per cent (Butler 2018).

5 'Self-disconnection' is defined as interruption to electricity or gas supply by consumers using pre-payment meters (PPMs) because of a lack credit on the meter or account.

Clearly the scale of funding on offer is a key driver that needs to be addressed but a number of aspects of the way in which the funds are distributed and accessed are sub-optimal to say the least. For example, there are signs that councils are seeking to ration support, rather than attempting to provide comprehensive support to those that need it. The most recent figures (2017/18) on the use of Discretionary Housing Payments – financial support for housing costs provided by local councils (DWP 2016) – show that 229 local authorities in England and Wales underspent their allocation, compared to 101 that overspent (DWP 2018b).

In addition, payments are not simple to access as they are not well advertised and there has been a lack of transparency around crucial eligibility information, leading to low application rates (Guardian 2016). The severe spending pressures have also negatively impacted the behaviour and culture within some councils, where applicants for support are treated rudely and without dignity (Shelter 2018) and as a drain on local council balance sheets, rather than as human beings (Guardian 2016).

THE NEED FOR PRINCIPLES

Though each sector faces different challenges, the common theme among all of them is that income crisis support has not been consistently effective. In many ways, this is hardly surprising; set-up by various types of organisations, often in an ad-hoc manner, with many staffed by volunteers and only designed as stop-gap or short-term solutions, it is inevitable that there is little consistency in the means of delivery as well the efficacy. Whether it is a lack of debt advice, poorly targeted and unsustainable support, loans that only worsen the problem, support that is slow to respond or is not comprehensive and difficult to access in the first place, there is a need to provide some principles which providers can seek to adhere to in order to provide the most effective short-term income crisis interventions possible.

To this end, developing and adopting cross-sectoral principles to help with the design of any income crisis intervention was seen by our taskforce as a key priority to ensure the needs of people in income crisis were being consistently met.

The development of principles that are centred on those in need are also relevant for welfare policy that addresses the underlying causes of income crisis. Such an emphasis on crisis *prevention* rather than treatment would also substantially reduce the strain on charities and the private sector so that their interventions would be taken up in a worst-case scenario, rather than as a necessity of everyday life.

3.
CASE STUDY: THE FUEL BANK MODEL

Establishing what the principles of a consistent and effective income crisis intervention should look like requires evaluating case studies that have been successful at providing the kind of support which people need. One example that sought to embed some key principles from its very inception was the fuel bank model developed by npower as a response to an increasing number of 'self disconnections' and a reduction in amount paif by PPM customers for energy, in a landscape of increasing energy tariffs. Its key features and operation are described below.

The npower fuel bank concept (Baxter & Fahnbulleh 2017)

The fuel banks currently being operated by npower or the npower foundation have helped around 135,000 people, including around 84,000 adults and 52,000 children.

What is an npower fuel bank?

In response to concerns regarding self-disconnection by prepayment meter users and the problems this causes, the energy supplier npower developed the npower fuel bank concept. Ordinarily situated within a foodbank, the aim of an 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 additional locations.

There are thirteen npower fuel banks operating around the country located in Kingston on Thames, Durham, Gloucestershire, the Wirral, Birmingham, Sheffield, Hastings, Brent, Glossop, and Glasgow. There are also nine temporary fuel banks operated by the npower foundation in Stoke, Doncaster, Erdington, Sparkhill, Hartlepool, Camborne, Pool Redruth, Aston and Nechells. npower are also providing fuel bank services through a number of national and local charities, including Christians Against Poverty, Money Advice Trust and The Joseph Rowntree Foundation.

Users follow a five-step process to access help.

Step one: Individuals in crisis are identified by professionals, such as GPs, health visitors or Citizens Advice 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.

An examination of the fuel bank model suggests that it has some particular strengths. For instance, fuel vouchers are well-targeted to those that need them because they are provided at food banks, customers do not have to be tied to a particular supplier, they are given when needed without the need for repayment and it is relatively simple to access and use them. These lessons, together with the lessons learned from the sectors in the earlier chapter, allowed the taskforce to develop a set of principles which could be applicable and adopted across multiple sectors.

4.
ESTABLISHING THE PRINCIPLES AND RECOMMENDATIONS TO FULFIL THEM

The combination of funding cuts to local government and the devolution of responsibility for welfare provision to the private and charitable sectors has resulted in a patchwork response of support schemes, none of which individually meet the needs of people in income crisis.

Through its discussions and review of some income crisis interventions, the taskforce determined that a set of principles could help provide a framework for the design of future interventions, and the re-design of current ones in order to provide consistent and effective support. Eight core principles emerged from these discussions and are presented below. In each case they are accompanied by policy recommendations for income crisis interventions to demonstrate how these principles might be fulfilled.

1. **Simple to apply for support:** Any intervention should have high visibility, be easily accessible and easy to apply for.

   Recommendation: Auto-enrolment should be the gold standard to strive for in terms of accessibility for any intervention wherever possible. Where auto-enrolment is not possible, support for applications should be made easily available in a supportive environment with multiple access points. Information must also be easy to update as the circumstances of those in income crisis tend to be transient

2. **Supplier agnostic:** Support is offered by the provider irrespective of whether the person in receipt of the support is a customer or user of their service.

   Recommendation: To deliver this principle in practice, service suppliers should seek to support each other's customers who find themselves in income crisis, where possible. There must also be coordination between the multiple institutions involved in delivering income crisis interventions, including at a local level, to ensure that vulnerable customers can be referred to support by any of the services they may normally use.

3. **No repay/tie in:** The support should, where possible, be a grant or equivalent, rather than a loan. Unless it is a loan there shouldn't be any contractual obligations as a result of receiving the support.

   Recommendation: Existing interventions which deploy loans or support with contractual obligations should be converted to a grant or equivalent with no contractual obligations.

4. **Quick to be made available**: Support provided through short-term interventions should be made available quickly, ideally within the same day.

   Recommendation: The speed at which support from existing interventions is made available should be reviewed by their providers and reduced to as close to the same day as possible. Experience suggests those who need support often delay asking until the need is most urgent. Having multiple points of access will assist with the ease of applications as well as the speed.

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   Recommendation: Providers of income crisis interventions should review their support to ensure that advice is provided with the financial assistance. Providers should seek to ensure advice is consistent across suppliers.

6. **Ensuring that the right people are being identified**: Income crisis interventions must correctly identify the people they are trying to help.

   Recommendation: The Digital Economy Act will allow for greater data sharing between utilities and local authorities. This will help to provide some information about which customers may be vulnerable, such as the cost of their energy bills. However, local authorities must be able to use this data effectively and must therefore be given more funding to have the capacity to create comprehensive mapping exercises that identify and support the most vulnerable households in their communities.

7. **Comprehensive**: Providers should ensure that once the correct people are identified for support, *all* of these people are be supported.

   Recommendation: Providers should seek to use auto-enrolment mechanisms as it is not dependent on whether consumers apply for a particular income crisis measure. Where auto-enrolment is not possible, support for applications should be made easily available in a supportive environment.

8. **Towards long-term sustainability**: All income crisis interventions should help put people on a path towards long-term sustainable incomes rather than simply providing a triage service.

   Recommendation: Local authorities should have a specific duty to help people move beyond crisis point towards a more sustainable income situation and these duties should be supported by additional funds from national government to provide local governments with sufficient capacity to pursue this goal. Providers of income crisis interventions should ensure that those people which they help are fully aware of the local authority's duties, and available advice and support services.

CONCLUSION

A growing number of families across the UK are having to deal with incidents of income crisis, where they are unable to pay for an essential service. Where national welfare policy has been insufficient, other national and local government schemes, private sector interventions along with social and civic society responses have had to step in. Ultimately, while these interventions are welcome, many of them do not provide as effective support as is possible, even within current resources.

The income crisis taskforce sought to develop the core principles set out above to improve the reach and effectiveness of any income crisis intervention. We would encourage all providers of such interventions to review the principles developed by the taskforce against their interventions and to consider how they might be improved.

In the meantime, the government should urgently assess why its own system of income support is failing to alleviate, and, in some cases, is exacerbating, the burden on the increasing number of households struggling to afford basic services.

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