



Universal Credit: evidence from Feeding Britain local pilot areas

October 2017

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“We are worried having seen the impact of Universal Credit on other Foodbanks in London.... So gearing up to get shelves as well stocked as possible, ensuring as many volunteers have received training on Universal Credit as possible and just doing all we can.” (Food bank manager, London)

“If the issues referred to in [our evidence] were separately about policy administration or policy design or policy implementation there may be room for optimism. However, on a daily and recurring basis advisers and clients are facing a combination of all three. The consequences are unnecessary debt, unwanted distress and claimants moving further away, not closer to, full time employment.” (Advice services manager, Coventry)

Background

Feeding Britain is a national charity working with local organisations around the country who support people at risk of hunger and food poverty. A number of our pilot areas are already part of the Universal Credit roll out, and others are preparing for full roll out in the coming months. We asked them to share their experiences of Universal Credit, and to tell us about the existing impacts, or how they are preparing for the upcoming roll out.

Responses were received from 5 Feeding Britain pilot areas. Those who responded represent food bank managers, advice service managers, church groups and other community groups. The areas they represent are:

Coventry: Coventry is currently a live service Universal Credit area, and are scheduled to roll out full service Universal Credit in spring 2018

Cheshire West: Chester Job Centre Plus area went to full service in July 2017

Lambeth, London: Lambeth is preparing for full roll out from December 2017

Cornwall: the areas represented are preparing for full roll out from December 2017 to June 2018

Birkenhead: Birkenhead is currently a live service Universal Credit area, and are scheduled to roll out full service Universal Credit in November 2017

This report provides a snapshot of the situation at the early stages of full Universal Credit roll out. Some pilot areas who responded are at the very start of the process, so it is difficult for them to provide substantial data on long term trends. However, they will continue to gather data and share updates over the coming months as the process progresses. Several other of our pilot areas areas expressed their concerns about the prospect of Universal Credit being rolled out in their areas, and are starting to gather data in preparation, which will be shared as it becomes available.

Universal Credit and food insecurity

It is difficult to make a definitive link in most of our pilot areas between Universal Credit and increased use for food banks and other emergency food support, particularly as many areas are at the very early stages of roll out.

However, the limited data that is available is concerning. Coventry Citizens Advice has collected evidence on the proportion of food vouchers allocated through their local office that were identified by advisers as being triggered by Universal Credit since the roll out of live service UC in Coventry in December 2015. Despite the very low numbers of clients on UC, and the restricted nature of this cohort, they have identified UC-driven food crisis from day 1 of implementation. For example, and despite the 'new and restricted' nature of live service roll out, in the first quarter of 2016 0.6% of food voucher allocations from Coventry Citizens Advice were identified as being triggered by UC issues. By Q4 this figure had risen to 5.7%. This is wholly disproportionate to the number of Coventry benefit recipients in receipt of Universal Credit.

In Cheshire West, where Chester Job Centre Plus area went on to full service in July 2017, the Citizens Advice Bureau has seen an increase in the number of requests for assistance relating to Universal Credit as the roll out progressed: July: 19 queries (12 in Chester); August: 51 queries (22 in Chester); September: 68 queries (38 in Chester).

There is also evidence that, in general, benefits delays and problems with processing payments is a major factor in people's need to seek emergency food support, which provides a worrying backdrop to Universal Credit roll out.

Academic research conducted by representatives of our Lambeth pilot, showed a link between welfare and benefits related problems and the need to seek emergency assistance. The study surveyed users of food banks and advice centres between April and August 2016 in three London boroughs (Lambeth, Wandsworth and Islington).¹The survey found that the most common reason for a referral to a food bank was a benefits-related problem, and welfare-related advice was the most sought advice at advice centres.

The study identified factors that significantly increased the risk of food insecurity in both food bank users and advice centre users (defined as the inability to eat sufficient, acceptable meals). These factors were:

- Currently not receiving benefits due to 'sanction' or payment delay
- Reporting adverse life-events such as job loss, experiencing major financial crisis, illness or relationship breakdown and more in the previous 6 months
- Being financially strained, highlighted as being unable to afford food or to pay bills, and feeling that they have less than enough money to make ends meet

¹Prayogo E, Chater A, Chapman S, Barker M, Rahmawati N, Waterfall T, Grimble G, 'Who uses foodbanks and why? Exploring the impact of financial hardship and life events on household food insecurity', *Journal of Public Health* [Embargoed until 14th November 2017]

- Being a man and of younger age
- Food bank users were more than twice as likely to be without benefits because of sanction or delay in payment, compared to advice centre users. They were also twice as likely to be long-term sick/disabled and unemployed.
- Food bank users were nearly all food insecure, and three-quarters reported they were hungry but did not eat due to lack of money. 75% of advice centre users were also food insecure but less than 10% had attended a food bank in the previous 6 months. This indicates that foodbank use alone is a poor proxy of the food insecurity in the community.

These factors suggest that adding an adverse life event and/or benefit delay to people's existing complex circumstances can aggravate their food insecurity even further. The areas in the survey were not yet fully participating in Universal Credit, so conclusions cannot yet be drawn about the cause and effect in this location. However, against the backdrop of benefits delays and problems already resulting in people being pushed into food insecurity, the upcoming rollout of Universal Credit is cause for concern.

Waiting times for Universal Credit claims to be processed

It is clear from our pilot areas that the 6-week period before payments is perceived as less a delay, than a built-in wait that is an inevitable part of the process. In Cheshire West, for example, Citizen's Advice point out that 100% of clients have waited at least 6 weeks for the first payment. Emergency food projects are seeing little option but to pick up the pieces and support people through this waiting period.

For food banks in particular, which are intended to be short term crisis interventions, this often represents a longer time period that they would normally provide food support: "If people are waiting for UC to kick in then there is often no option but to support them throughout the period how else will they eat? So, we could need to feed people weekly for 6 weeks or more." (West Norwood food bank, London)

We do not yet have significant data showing large numbers of people waiting beyond the 6 weeks, in part because in most areas they are at the early stages and are only now reaching the point where claimants might have waited 6 weeks. However, anecdotally there are worrying cases of longer waits. Advice workers in Birkenhead have reported a man who had, at the point they saw him, been waiting for 11 weeks for a payment. He was 14 weeks in arrears on his rent and was in considerable distress.

In Cornwall, although full roll out has not yet been started, food bank managers shared an example of a man they have helped who moved from another area: "He moved into the area and is in the process, and is completely penniless. Waiting, to date, seven weeks and was in tears in the foodbank yesterday."

Related to the wait period, projects identified problems with the emergency loans system, which is intended to provide help to claimants who would struggle financially during the waiting period. Three issues in particular were apparent.

First, there were issues raised with the repayment of loans. One food bank in London highlighted that people are expected to start paying back loans immediately, which does little to alleviate financial hardship: "The difficulty seems that no one, even advisers seem to fully

understand system, there is often no logic. If clients manage to get emergency loan, which is often not possible, they have to start paying it back immediately which does not help at all.” (West Norwood)

The research carried out in London with food bank users and advice centre users also highlights the challenges in expecting loans to be repaid in a short time period. The data suggests that a high proportion of food bank and advice centre users in the study were already financially strained, and found it challenging to make ends meet, pay bills, or afford sufficient food. The researchers voiced concerns that while waiting to receive their first Universal Credit payment, it is possible the users’ pre-existing financial strains could be aggravated, even with the availability of the advanced payments, as these advances would have to be repaid via a reduction in the payment received during the first few months.

Second, there are issues with people only being allowed to apply for one emergency loan. A food bank in Birkenhead reported that people are coming to food banks because, during the six-week waiting period, claimants who apply for too small a budgeting loan are prohibited from applying for a second loan.

Third, there was an issue with emergency loans not being widely taken up, either because they are not being proactively offered to claimants who might need the help, or because there are other barriers which make people reluctant to take up the support.

Coventry Citizens Advice reported that in their experience, work coaches are not routinely offering such advance payments, and some claimants are caught out by the limited period in which a claim can be made. They also reported that some claimants have told advice workers they are put off by high and inflexible repayment arrangements which merely push their crisis down the road a month.

A similar issue was highlighted in Lambeth. The food bank manager suggested that one important way to provide support to vulnerable groups would be to actively offer advance payments, as opposed to expecting people to know that it is an option and ask for it. The research conducted in London also concluded that ‘clear guidelines should be provided, so claimants are aware of the kind of support and help available to them whilst waiting for their benefits to prevent them falling into destitution and having to use foodbanks’.

The impact of Universal Credit being paid monthly in arrears

In Cheshire West, advice services reported that vulnerable claimants are struggling with budgeting, particularly rent and council tax. They are not currently seeing clients are coming in with priority debts in these areas, but stressed that they are at the early stages of full Universal Credit roll out.

In Coventry, the Citizen’s Advice highlighted serious concerns with the arrears payment system, and it seems worth quoting their response in full:

“The proposition that UC should be paid monthly in arrears is based on the view that employment wages/salaries are paid monthly in arrears in the ‘real world’ and that claimants need to become attuned to the realities of the workplace if they are to be ready to enter it (ostensibly the primary selling point of UC). It is important, as a preface to this answer, to state clearly the falseness of this proposition.

Firstly, a proportion of those claiming Universal Credit will be 'sick' (that is medically defined as incapable of work) – some long-term sick and some terminally ill. Monthly payments in arrears are for them nothing but a punishment as they incur living costs before knowing what payment they will receive, if any (with the unreliability and poor design of the UC system).

Secondly, with the rise of the so-called 'gig economy' – based as it is on temporary, unpredictable, volatile and short-term employment arrangements – it is simply incorrect to assert monthly payments in arrears prepare claimants for the world of work. Many are already in work and being paid weekly, fortnightly and so on.

Our experiences are that claimants are not managing with being paid Universal Credit monthly in arrears. As noted above, essential expenditures are not being paid. Clients are being forced to make impossible choices between food, heat, rent and council tax; and alternative payment arrangements in which rent payments are being made directly to landlords – contradicting the spirit of the arrears payment logic – are, according to our sources, problematic. The primary solution, if no financial support can be found from outside the family, is to cut down on food and heat; or risk traumatic debt recovery action from landlords for rent arrears, local authorities for Council Tax or other 'priority creditors'. In such circumstances stress drives 'irrational' decision-making where claimants apply alternative criteria to whom they should pay first and which payments should be left alone. This can result in 'non-priority debts' such as credit card payments or payday / doorstep lenders being paid first 'just to get them off my back' and to give the borrower 'space' to borrow more."

Coventry Citizen's Advice also highlighted an important issue about the 'personal budgeting support' which is funded by the DWP and usually provided by local authorities, to give claimants money advice to help them cope with this initial waiting period:

"Our experiences are that this is not working either as devised or as perceived by the wider public. It is our experience that such support is not widely offered to claimants by UC work coaches. It is our experience that a high proportion of those who are referred to personal budgeting support do not attend their interviews, implying they agreed to a referral as a way to 'get out of the room' with their work coaches. Thirdly, it is our experience that the majority of those who attend such referrals need debt advice as much as, if not more than, money advice. PBS does not include debt advice, which maybe something not widely known, and results in those needing debt advice being referred to organisations such as Citizens Advice for more holistic support; an added workload for which local Citizens Advice offices receive no additional funding."

They concluded:

"There is no easy or short answer to this question [on payment in arrears]. We have not touched on the impact for claimants with mental health problems, acute physical needs, pre-existing debts or financial commitments, or those with addiction problems. No system can be designed to deal with the problems each of these vulnerable groups face. However, a system which designs in the temptation, if not the necessity, to 'spend the money today' rather than plan expenditure over an extended period of time is, as we are experiencing, fraught with danger."

Accuracy of payments

One of the intentions of Universal Credit was to simplify payments. Evidence from pilot areas shows some important issues with the roll out of the system which have led to errors and delays in payments. While some of these could be classed as teething problems, which could be ironed out, they raise important concerns about the readiness of the system for wider roll out until these challenges can be addressed.

Inaccuracies in Real Time Information provided by employers was identified as a concern. Advice services in Birkenhead highlighted problems, for agency workers in particular, with HMRC's Real Time Information system, through which Universal Credit claimants' benefit entitlement is calculated. The system places an additional burden on employers and agencies who might find it cheaper to incur fines for not submitting the correct information on time. This would, though, lead to claimants receiving large overpayments.

Advice services in Coventry also highlighted similar concerns with the consequences of using Real Time Information from employers to calculate payments. In their experience, "employers do not see providing accurate and up to date information to the DWP on the payments they make to their workers as being a priority for them. However, this is crucial to accurate UC calculations and vital to prevent poverty becoming destitution for claimants. In one instance, we heard of a client who had suffered serious financial detriment because the employment agency responsible for providing such information had mixed up his records with someone else's and provided the wrong data. Apocryphal or not this is not something that is impossible to imagine, and on a mushrooming scale as full-service UC rolls out across the country."

Coventry Citizen's Advice also pointed out that:

"Universal Credit in 'live service' areas has only been available to a very limited cohort of claimants with the simplest of personal circumstances. We envisage problems with UC calculations being a major problem once full service roll out is accelerated, especially for working claimants with constantly changing income reliant on the good will of employers providing accurate and timely data to the DWP."

Concerns were also raised from Coventry regarding claimants paid by employers on a 4-weekly basis. They pointed out that at some stage these working claimants will receive two payments in a calendar month. The system is not set up to recognise this and automatically closes the claim. Claimants then have to make a new claim. Though the reclaim process is reportedly relatively simple the consequences of a break in claim for the delivery of debt repayments through deductions and other payments hinging on an ongoing UC claim are many and varied; and all will need to be managed by the claimant in difficult circumstances, even presuming they identify the problem when it occurs.

Organisations in Birkenhead also highlighted problems for parents with three or more children, who are currently in receipt of Child Tax Credit. They will lose money under the two-child limit in Universal Credit, as they will be classed as a new claim once they have been transferred.

Another issue highlighted was with deductions being taken from people's payments leaving them with sums insufficient to live on. West Norwood food bank highlighted a worrying example: "A single man that when his UC came through he was told for that month he would get total of £136 for whole month to pay for everything. Not quite sure what they thought that would cover? They appeared to be taking every deduction out that was possible".

Have claimants reported making a new claim for Universal Credit, and then found that the system has not registered their claim correctly?

In Coventry, numerous clients have reported issues with new claims not being registered correctly. They also highlighted associated issues: of not being able to complete the online application, not being able to negotiate the verification process and not being clear what evidence is required to support their claim.

A particular case from Coventry illustrates these kinds of issues with the system:

“A claimant with sensory impairments made the online application and was expecting to be contacted within days to receive an appointment time at the local JCP. She waited and waited assuming the contact would come but it didn't. She rang the helpline but the automated message told her to hang up if she had been waiting for a payment for less than 5 weeks. Despairing, she eventually came the bureau for guidance. We discovered that her claim had been closed some time before because she had not attended a JCP UC interview she had not been notified of. She needed to make a new claim, which also encountered difficulties, before further interventions from the bureau enabled her to successfully complete her application. Residual issues of lost entitlement (there was no facility for her to claim a backdated payment due to official error) have not yet been resolved.”

Agencies from Cheshire West have not reported experiencing this issue claims failing to be registered. However, they have found more basic issues of struggling to claim owing to both the system (digital access) and the fact that it is complicated and requires a lot of information. The biggest query is how to get an email address then where to access email.

The impact on rent arrears

Several of the pilot areas highlighted issues with rent arrears. A case was highlighted from West Cheshire: “We have had two lone parents present in crisis during the transition from JSA/ESA to UC, both with private sector tenancies under genuine threat due to arrears caused by waiting days / delays. In both cases, we used our church benevolent fund to pay the arrears and avoid eviction.”

It is recognised by local partners that it is not easy to attribute cause and effect when it comes to the link with debt, and that households have varying capacity to absorb the financial consequences of a move to Universal Credit. As Coventry Citizens Advice bureau state: “We do know that rent arrears have increased in areas where full service Universal Credit has been rolled out but we also know that, in many but by no means all cases, some rent arrears may have already existed.”

However, there do appear to be worrying impacts on rent arrears and evictions.

In Coventry it was reported by advice services that: “Waiting six weeks, at the absolute minimum, for an initial payment and then being expected to pay rent out of this sum has proven much too difficult for many who have felt pressured to make other essential payments with more immediate time constraints or serious consequences for non-payment. Alternative payment arrangements, according to our partner agencies, are not working as a way to support vulnerable clients (and landlords) ‘ring fence’ their rent payments and the results are measured in increased rent arrears, threatened and actual evictions.

They also highlighted that the impact on social landlords of UC, and other RSL-related reform, has been to make them much more sensitive to potentially accumulating rent arrears. On the ground

this has meant reminder letters being sent to tenants if only one week in arrears; sometimes where clients are not in arrears at all but the benefit payment date simply does not tally with the rent payment deadline. This has caused tremendous stress for clients who, in other circumstances, would not be considered to be in rent arrears and would have been offered more sympathetic support.

It is important, as Coventry advice services highlights, to point out, that issues relating to rent arrears or difficulties paying rent are not simply an isolated issue relating to the initial 6 weeks wait period:

“Any break in benefit, whoever’s fault it may have been, throws out red flags to landlords who are more sensitive than ever to accumulating rent arrears or an opportunity to replace a ‘benefit tenant’ with an employed tenant (often not realising that they may both be on UC). Furthermore, the relative predictability of the issues noted above do not encompass the chaotic situation faced by claimants in the earliest throes of UC implementation where confusion reigned over how claimants were expected to prove their housing status to the DWP. This confusion led to prolonged benefit processing delays, with the blame often laid at the claimant for not producing the correct supporting evidence, when the reality was that DWP-UC had not been either clear or realistic in their evidentiary demands. As with a whole host of issues emergent in a ‘test and learn’ environment claimants acting in good faith have carried the risk of delayed payments while DWP-UC has ‘done the learning’.”

There are also broader issues relating to rental contracts that have emerged.

Advice services in Coventry are concerned that colleagues in full service areas are seeing private sector landlords become increasingly unlikely to rent to those on any benefits, especially Universal Credit; tarring all with the stigma of not being reliable tenants. Further, frequent waits of over 8 weeks for initial payments are allowing private sector landlords to take possession action for rent arrears where tenants are willing and committed to pay but are waiting on the UC payment process.

Cheshire West highlighted particular risks associated with rent arrears for tenants of smaller scale private landlords. “Our observation is that in the buy-to-let sector in particular, many landlords depend on rental income to pay their mortgages from one month to the next. They are understandably less tolerant of arrears than housing associations and larger private sector operators. Knowing this to be the case, built-in delays to benefit payments could represent a potentially significant driver of homelessness in the longer term.”

Advice services in Birkenhead also highlighted specific challenges for tenants in the private rental sector. Universal Credit applicants are asked to produce up-to-date tenancy agreements to support their application. However, in many cases applicants who live in the private rental sector have a rollover agreement only, particularly if their landlord has not been seen for a number of years. Those applicants do not receive support from Universal Credit and, as a result, they build up rent arrears.

Would certain groups benefit from greater payment process flexibility and, if so, what might the Government do to facilitate it?

Coventry Citizen's Advice highlighted one group in particular.

"Through a project we deliver in partnership with Macmillan Cancer our benefit advisers have identified an issue we do not believe has been given priority up to this point. Those clients who are diagnosed as being 'terminally ill' (that is, recognised through a DS1500 form as having a high probability of dying within 6 months) are still subject to essentially the same waiting period as other UC claimants for their first payment. DWP Guidance states that they are excluded from the 7 waiting days which form part of the standard 6 week waiting period and are not subject to a new 'medical assessment' (as other disabled people may be). However, other benefits – such as DLA (as was), ESA and now PIP – have 'special rules' for terminally ill clients which, essentially, allow for immediate payment of benefit on proof of terminal status.

Financial stress exacerbates physical and mental health problems. The availability of advance payments, as currently designed, do not relieve this stress. We believe some form of special rules should apply to terminally ill claimants whereby immediate payments can be forthcoming which don't require immediate or near immediate repayment."

What impact has the introduction of full Universal Credit service had in areas where it has replaced the live service?

Many areas not yet part of full roll out, or are in early stages so (particularly the impact of long delays) are not yet showing up in data. Cheshire West, for example, emphasise that they are currently we are in very early days and expect a gradual growth in numbers and concerns rather than an 'explosion'. Many smaller emergency food projects are not currently set up to gather data at this level of sophistication due to limited resources. However, we are continuing to work with local partners to gather real time data and emerging issues as UC roll out progresses (for example, collecting case studies, bringing agencies together to share information and emerging issues so that these can be highlighted early even before full data is produced).

Coventry is a 'live service' area scheduled to roll out 'full service' Universal Credit from April 2018. They have been in contact with colleagues in full service areas within the Mercia DWP District, and others within the West Midlands. Concerns highlighted from those full-service areas include:

- Continual problems with simple IT failures
- Continual problems with mixed messages from DWP staff who either don't understand UC themselves or who are giving advice based on DWP 'guidance' rather than regulatory stipulations
- Issues with the inflexibility of arrangements for repayments of advances or other direct deductions from benefits (particularly when issues of claimant hardship emerge)
- A potentially massive, as yet unresolved, problem of how 'corporate' (council) appointees for clients who cannot act for themselves are expected to deal with the verification and ongoing online needs of tens of UC claimants each
- How local, currently free, IT services – such as those provided by libraries – are going to cope with the continual demands of UC claimants to need to access their UC online accounts weekly if not daily (especially those who need extra help with digital working)

- Confusion over applications for Contribution Based ESA which are channelled, and frequently 'lost', through the UC claims process
- Issues about the existence, as well as the current and future usage, of the 'approved claim' phone number and the UC 'Home Visit Support Team'
- Bigger issues about the role of the claimant commitment as a basis for sanctionable action as opposed to the 'work related requirement' identified in legislation
- And a whole range of other seemingly marginal technical issues any of which can undermine a functioning claim for Universal Credit.

The impact of Universal Credit on local authorities and housing associations

In Cheshire, 2 FTE support workers have been recruited by Citizens Advice Bureau to support claimants, with funding obtained from the local authority. This can be seen as a direct financial impact of Universal Credit roll out.

Coventry Citizens Advice Bureau work closely with Coventry City Council, local housing associations and the third sector; both bilaterally and through multi-agency forums such as the Partnership for Coventry's 'welfare reform working together group'. They report that "extensive conversations with colleagues at the City Council have betrayed a great deal of apprehension, bordering on anxiety, at the potential consequences of full service roll out for Coventry citizens and the subsequent increased pressures on Council 'safety net' services. An initially poor experience relating to UC claimant confusion over who provided Council Tax Support, leading to UC claimants not claiming CTS because they thought it was included in UC, fuelled this anxiety. Budget cuts to local government have left councils making stark choices about how best to support localised welfare in a context of a relative withdrawal of elements of the national safety net."

They also highlighted the impact on Housing Associations: "Housing Associations are particularly sensitive to the potential impact of UC on their income stream and, by extension, the welfare of their tenants. Impoverished UC claimants make for poor tenants and supporting their UC claims, smoothing the links between themselves, City Council housing teams and the DWP has emerged as one of their priorities going forward. In recent times local RSLs have attempted to provide limited money advice functions along with conventional rent arrears advice. There has been, and continues to be, an urgent need to understand Universal Credit and proactively prepare for its attendant risks.

"Local third sector organisations are increasingly coming across UC claimants with issues which seem unresolvable. The 'test and learn' ethos of the DWP has left well trained professional and diligent benefit advisers at a loss to understand and resolve recurring issues. For all the talk of Universal Credit simplifying the benefits system, bringing several benefits together, it is absolutely crucial to acknowledge - but barely noted – that advice workers (and their clients) are trying to cope with not one benefit system but four; those subject to live service UC, those subject to full service UC, those subject to 'legacy benefit' rules and those receiving benefits that have nothing to do with UC (such as Personal Independence Payment, Contribution-based ESA and Pension Credit) but which have been dragged, sometimes erroneously, into discussions of UC entitlement.

"The burden on advisers, already on low pay and working in stressful conditions, will grow further as full service roll out accelerates. Welfare reform at the national level and pressures on localised welfare have left dedicated third sector advice agencies exposed to multiplying demand with reduced resources. How far independent advice agencies are away from failing should, we feel, be a matter of concern to all."

The impact on voluntary organisations and charities

Emergency food projects are already experiencing high, and increasing, need even before the roll out of Universal Credit. The winter months and Christmas is a particularly busy time anyway, with additional financial pressures, winter fuel and energy costs, and additional costs during school holiday periods. Several of the food banks who shared evidence with us reported that the numbers of people seeking help in recent months already significantly higher than previous years.

Early indications from full roll out areas, and fears of those projects anticipating UC roll out, is that Universal Credit will add to already stretched resources and services. Areas on the list for roll out in the coming months are taking steps to contingency plan and prepare to scale up services.

“All foodbanks are experiencing increase level of need. We in The CPR area are finding it difficult to cope with the increased demand and more complex requirements. I have added extra support staff to cope with the needs. This again is on a voluntary basis as we do not have grant funding for ongoing work! I am now considering to contact our professional agencies that hold our vouchers to increase that number of vouchers in the system with extensions to support the Universal Credit shortfalls and delays. A very worrying time.” (Food Bank Manager, Cornwall)

“We have certainly seen increase of vouchers from Job Centres when they issue them or people referred to us when job centres do not give out vouchers. So, gearing up to get shelves as well stocked as possible, ensuring as many volunteers have received training on UC as possible and just doing all we can.” (West Norwood)

In Oxford, where roll out is beginning in October, food banks are monitoring the number of people they are seeing on a monthly basis. They fear that figures will increase with the rollout of Universal Credit, but will continue to monitor and see.

Linked to these preparations are real fears and anxiety among charities and community groups facing the prospect of significantly increased needs in their communities. We'll give the final words to those working on the frontlines of poverty and hunger relief:

“The feelings in the support sector is of great apprehension ... Today I was at a meeting with the support services in the area and the general opinion was that we are in for a difficult time. The pressure on Foodbanks will shoot up and we are preparing for a bleak Christmas for those that are going to be affected in December if the feedback is correct.” (Cornwall)

“We at Norwood and Brixton Foodbank are worried having seen the impact of Universal Credit on other Foodbanks in London. We have also felt impact as it hits families and others in Croydon.” (London)

“Universal Credit has been widely accepted as ‘the biggest reform of welfare benefits in 60 years’. It will, and is, having huge consequences for individuals and families affected by it; and those indirectly affected by it such as landlords and local authorities. What is not often recognised is that this reform is only one of several that have made life harder for those on low incomes. Changes to employment laws, housing and homelessness policy, personal finance legislation and educational funding all impact on the same group of struggling individuals and families; and at a time of increasing consumer prices. Even change for the better, when carried out in such an unprepared way on such a scale and at such a pace, can be traumatic for those affected. It is not clear that the roll out of full service Universal Credit is a change for the better.” (Coventry)