

christians
against
poverty

CAP

Cash or food? Exploring effective responses to destitution – Call for Evidence for organisations

*CAP's written response to the All-Party Parliamentary
Group on Ending the Need for Food Bank's call for
evidence*

June 2022

always hope.



Official response to the APPG for ending the need for food banks call for evidence on cash or food?

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Summary

Christians Against Poverty (CAP) is a Christian charity tackling poverty in communities across the UK through free debt help and local community groups. CAP provides award-winning free debt help through local churches. Each church's CAP Debt Centre offers emotional and practical support. Time is taken to understand a client's individual circumstances, provide support in gathering bank statements and other documentation, and meet any immediate needs they may have through an emergency food shop or fuel top-up.

CAP also offers community groups dedicated to tackling poverty at the root. These are run through local churches, and cover topics such as interview skills, applying for a job and writing a CV, how to budget, making money go further and key life skills.

Key points:

- There is a need to implement upstream policies that lead to low levels of absolute and relative poverty, and therefore limit the need for crisis support in the first place.
- In order to be effective, appropriate and dignified, crisis support must be accessible to a range of individuals, including individuals who face difficulties physically or digitally accessing support.
- A person-centred approach is crucial to ensuring that varying needs are met with sufficient support.
- The most dignified solution to crisis support involves addressing the underlying factors that push people to crisis point.
- People in crisis tend to prefer to maintain some sense of choice and control over what they receive.
- For some individuals in crisis, emergency food parcels may be the most appropriate response, whereas for other individuals alternatives may be more appropriate.

Questions

1. Drawing on expertise across the UK, the APPG has highlighted the importance of choice, dignity and flexibility in delivering crisis support. Are there any other best practice principles that effective crisis support should uphold?

Holistic. Crisis support should meet the various needs that individuals may have, including but not limited to food, support with addictions or mental health challenges, friendship, legal advice and debt advice.

It is helpful to have central resources that provide information and that signpost individuals to the support available in these areas. Independent Food Aid Network, for example, provides a leaflet which brings together information into one place for people to navigate all the different types of support available to them.¹

Greater cross-agency collaboration could help to provide more joined-up support for individuals in crisis, for example by bringing people together to work on one case so an individual does not have to disclose difficult histories and details more times than necessary.

Fair. There is a need for support to meet the breadth and depth of each individual's needs.

Accessible. There is a need for crisis support to be as accessible as possible for individuals from all backgrounds and circumstances.

Personalised. There is a need for flexibility in service provision in order to meet the particular circumstances of individuals in crisis.

2. What is the most effective, appropriate and dignified form of crisis support and why?

In order to be dignified, crisis support needs to be accessible. For many people, crisis support can be difficult to access. Some services may have limited in-person opening hours, which can make it difficult for some individuals to access support. Other services have made online access the primary means of accessing support which can exclude people for a number of reasons (see CAP's report, *Digital divide*).² Inaccessibility of support robs people of their dignity, and can often mean that they cannot access the support they so desperately need.

Choice and use of language is an important factor in ensuring support is dignified. It is important that people feel comfortable with how they are being described, and this may vary for different people. The opinions and perceptions of individuals with lived experience should feed into choices around use of language.

¹ [Independent Food Aid Network \(2022\)](#), Cash first referral letters.

² [Christians Against Poverty \(2021\)](#), *Digital divide*, p.7.

For support to be effective and appropriate, it needs to be people-centred. This would require services to have flexibility to meet varying scales of need faced by individuals to ensure that the response is sufficient. This means recognising variation in needs of different service users; for example, individuals in work who are not eligible for benefits. Co-production alongside people with lived experience could be helpful in understanding the best ways to support people in different crisis situations.

Ultimately, the most dignified solution to crisis support is to address the underlying factors that push people to a crisis point, such as unlivable incomes, so that individuals can meet their needs in a significant and self-sufficient manner.

3. What forms of crisis support do people facing destitution prefer to access and why?

In general people who have been pushed into destitution do not like asking for support due to a sense of shame and embarrassment. Because of this, many CAP Debt Coaches and Debt Advisors take a proactive approach to identifying and anticipating the needs of clients who may not otherwise proactively volunteer information. It is best to support individuals at risk of destitution before they reach a crisis point.

When people do require crisis support, many individuals prefer to maintain choice and control over what they buy. For example, individuals facing destitution are more likely to prefer the freedom that a food voucher for a supermarket may bring, over a predetermined package from a food bank.

Individuals prefer to use crisis support for as little time as possible, meaning that it is important to address the underlying drivers in a timely and simplistic manner. Many documents and processes can be difficult to understand and time consuming, including benefits forms for Personal Independence Payment and Work Capability Assessments, as well as the process of challenging benefit payments that have been stopped. Delays in resolving these drivers is often accompanied by significant physical and mental distress for individuals in destitution.

4. In what ways should crisis support be tailored to meet the needs of people from different demographics? For instance, families with children, disabled people, people with no recourse to public funds, different ethnic groups and religious backgrounds.

There is a need for crisis support to take into account the specific context and challenges faced by individuals from different cultures. There may be particular reasons, for example, why certain cultures may find it difficult to access support or trust organisations that provide it. The Government could use co-production to work with different communities to develop culturally-sensitive crisis support approaches.

A more centralised and holistic approach to crisis support could help individuals to access sufficient and timely crisis support tailored to their specific situation. This could involve passporting based on family circumstances in order to automatically

provide support needed. This could include signposting individuals to legal aid should they need it. This would involve greater cross-agency collaboration.

In order to assess and meet the specific circumstances of individuals, such as those with disabilities, there is a need to offer sufficient home-visiting and in-person crisis support. This should include the Department of Work and Pensions and statutory commissioning of services, such as debt advice. For some individuals, in-person visits may help to build trust with support organisations.

5. What are the advantages and/or disadvantages of the provision and supply of emergency food parcels by food banks?

The main advantage of emergency food parcels is that they can help to meet a need in a crisis situation, meaning that they can prevent people from having to go without food. Food banks can also provide a central place for people to receive advice and signposting to help resolve the crisis situation.

One of the main problems with emergency food parcels is that the type and quantity of food varies depending on the number and nature of donations. Often there are problems with providing fresh food, including fruit, vegetables and meat. This can lead to a lack of a balanced diet for people relying on parcels. Another problem is that people can end up receiving food or drinks that they do not like; for example, long life milk.

There can be issues around the accessibility and speed of delivery of food parcels. Parcels can often be heavy for people to carry home, especially for individuals who need to walk long distances. Often people are unable to simply turn up in a crisis, and parcels may take a day to deliver, meaning that people may temporarily find themselves without food.

6. In a future society where food banks are no longer needed to provide emergency food, what are the values and attributes of food banks that you would want to see held onto by communities, and why?

Food banks provide a space for lonely people to come together and bond over shared, and often difficult, experiences. They also provide a central space where people can be signposted to different forms of support. Food banks can encourage a spirit of giving and re-using. Baby and uniform banks, for example, encourage people to reuse items that they no longer have use for.

7. What are the comparative advantages and/or disadvantages of providing other forms of crisis support to food banks, namely: low cost community food support (e.g. social supermarkets, food pantries), other in kind support, and cash grants?

Social supermarkets and food pantries have the advantage of providing food at discounted prices, meaning that they can act as a preventative measure to destitution. With individuals being required to make some financial contribution towards their weekly shop, they often have less stigma attached than food banks.

Low cost community food support also tends to offer people a choice of food items and allow individuals to better meet dietary requirements.

Low cost community food support, however, may still place a financial strain on individuals in crisis. There may also be challenges around physical and mental accessibility of such places to people in crisis. Individuals may find it difficult to access facilities that are physically far away from them, and some may not have the capacity to organise support for themselves.

Cash grants or vouchers for oil, gas and electric costs (such as those received through local councils) have the advantage of less social stigma than receiving food parcels or attending a food bank. They also require the individual receiving the grants to spend the money on what the support was intended for.

CAP Debt Coaches relayed some concerns around direct cash grants for food shops, as individuals use this money at their own discretion and a minority of individuals may misdirect funds; for example, to maintain an addiction.

8. What lessons can be learnt from the pandemic about the role of cash-based support?

The pandemic drew to light a number of advantages of cash-based support. Cash funding allows for timely reactions to crises. It also offers individuals the opportunity to access more varied food groups and a fuller and longer lasting supply than emergency food parcels. Caution should be applied, however, when giving individuals complete discretion on how to use cash grants (see above).

9. How do experiences of alternatives to emergency food (low cost community support, other in kind support, cash grants) differ for different demographic groups? For instance, families with children, disabled people, people with no recourse to public funds, and different ethnic and religious backgrounds.

Inaccessibility of support is an issue faced by many individuals, but may pose a particular challenge for certain demographic groups. Many people are unable to afford the transport costs when support is not within walking distance. Even if individuals can walk to access support, they may face difficulties carrying items home. Physical accessibility of support is often a particular issue for individuals with disabilities, who may have extra considerations, such as arranging a carer to accompany them on visits. Families with children may also face extra challenges in accessing support due to needing to bring young children along, pay for their transport or arrange childcare.

Individuals with low digital literacy or lack of access to electronic devices may find it more difficult to ascertain opening times of services.

Individuals from certain religious/ethnic backgrounds may face more difficulty in fulfilling dietary requirements and accessing food that is culturally appropriate (e.g. halal meat).

10. How do experiences of alternatives to emergency food (other food-based support, other in kind support, cash grants) vary across different geographic areas? For instance, rural and urban areas and areas at high risk of destitution (e.g. coastal communities, post-industrial towns).

Those in rural areas or less densely populated areas may face more challenges in accessing services. Individuals in these areas could be more likely to need to travel far to reach services, and have fewer and less regular modes of public transport.

11. What can we learn from international examples of best practice in terms of effective emergency provision in supporting people facing destitution – and what has the impact been?

We can learn from countries that implement upstream policies, since these lead to low levels of absolute and relative poverty and therefore limit the need for crisis support in the first place. Many Scandinavian countries, including Denmark, Finland and Sweden, invest heavily in effective social security which leads to fewer people facing destitution.

Within the UK, the Scottish Government has begun to provide additional support through the social security system to help prevent destitution amongst vulnerable families. In their effort to tackle child poverty, for example, the Scottish Child Payment offers £20 per week, per child under the age of six. Scotland has six other benefit payments that are unique within the UK. The rest of the UK Government could learn from policies such as these which protect against erosion from social security allowance, such as the benefit cap.

Some countries have cultures which facilitate crisis support through informal means, such as through extended family. This may mean that within these countries there is less need for state intervention. Within the UK, where this culture is less widespread and generally less prominent, the Government needs to ensure that people have access to sufficient social protection.³

12. How can rights-based approaches be used to support people facing destitution (for example, a statutory right to food, right to social security)? What role could these approaches play in tackling short-term crises and ending the need for food banks?

A statutory right to food or social security may, in theory, give people the ability to challenge the Government to provide them what they are entitled to. In practice, however, this approach may not be so simple. Crisis situations can often erode individuals' agency, as many find themselves in a state of physical and mental overwhelm with very few resources to draw on.

A statutory right does not necessarily guarantee access to support because of the layers of eligibility and processes that surround accessing support. Someone in an

³ [London School of Economics \(2021\)](#), *Welfare within families beyond households: Intergenerational exchanges of practical and financial support in the UK*.

acute short-term crisis, for example, may not be eligible for support due to having capital assets.

While a minimum standard may be a helpful target to work towards, caution would need to be exercised to ensure that support is dignified and sufficient. Differing circumstances may mean that for some individuals standard statutory support is not sufficient to meet their needs.

13. How can setting income levels, such as Minimum Income Guarantee or a Universal Basic Income, be used to support people facing destitution? What role could these measures play in tackling short-term crises and ending the need for food banks?

Setting income levels could be helpful in tackling the need for crisis support if levels are set high enough to prevent poverty and destitution. This approach could be integrated into the current benefit system to ensure that payments do not fall below a certain threshold.

Setting minimum income levels, however, would not be a complete fix for preventing destitution. For individuals in problem debt, a basic income level may not be sufficient to keep them out of debt. In order to help support individuals in debt from falling into destitution, certain measures are crucial, such as payment holidays and affordable debt deductions. Financial education is also important in helping individuals to optimise the income that they receive.

14. From your experience and/or observation, what is the one policy change you would prioritise to end the need for food banks?

No one policy can provide a single fix to financial crises. There is a need to consider a holistic approach when responding to destitution.

About Christians Against Poverty (CAP)

Christians Against Poverty (CAP) is a Christian charity tackling poverty in communities across the UK through free debt help and local community groups. CAP provides award-winning free debt help through local churches. Each church's CAP Debt Centre offers emotional and practical support, while our head office team in Bradford provides bespoke debt advice and a plan to help people get out of debt.

CAP also offers community groups dedicated to tackling poverty at the root. These are run through local churches, and cover topics such as interview skills, applying for a job and writing a CV, how to budget, making money go further and key life skills.

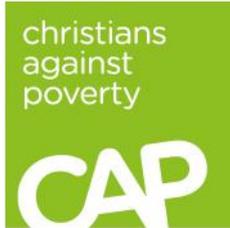
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