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WELFARE — AT A Social Distance

PROJECT REPORT OCTOBER 2021

Hunger and the welfare state Food insecurity among benefit claimants in the UK

Ben Baumberg Geiger, Daniel Edmiston, Lisa Scullion, Kate Summers, Robert de Vries, Jo Ingold, David Robertshaw and David Young

Welfare at a (Social) Distance is a major national research project investigating the benefits system during the COVID-19 pandemic, funded by the Economic and Social Research Council as part of UK Research and Innovation's rapid response to COVID-19. For more information about the project or to contact the team, please visit <u>distantwelfare.co.uk</u>

SUMMARY

This report looks in detail at food insecurity among benefit claimants using YouGov surveys of the general public (n=2,600) and of claimants (n=6,300), both conducted for the Welfare at a (Social) Distance project in May/June 2021.

We look at two measures of food insecurity:

- Any food insecurity, where the quality and variety of people's diets were affected by lack of money (e.g. people couldn't afford to eat balanced meals in the last 30 days);
- Severe food insecurity, where the amount of food that people eat has been reduced by lack of money (e.g. cutting the size of/skipping meals in the last 30 days).

We come to seven conclusions about benefits and food insecurity:

- It is not possible to talk about food insecurity in the UK without talking about benefits. Among working-age people who are food insecure, 52.9% are claiming income/work-related benefits; and among people who are severely food insecure, 62.1% are claiming benefits.
- 2. The just-announced Household Support Fund will not compensate for the end of the £20/week UC uplift. A £500m fund can only make up for the loss of £20/week for 1m households (probably 1.3m adults). Even if the fund is targeted perfectly, it cannot cover all of the 1.7m who were severely food insecure, and can cover less than half of the 3.0m who had any food insecurity. The end of the uplift not only risks more people falling into food insecurity; most UC claimants already in food insecurity will lose £20/week as well.
- 3. While keeping the £20/week UC would help, a significant fall in food insecurity would require a broader increase in the level of benefits. COVID-19-related changes (including the £20/week uplift) were associated with an improvement in food security among UC claimants compared to those on legacy benefits who did not receive them. But they are a sticking plaster on a broader problem: even with the uplift, half of UC claimants were food insecure, and around one-quarter were severely food insecure. Even among UC claimants receiving the £20/week uplift and not subject to any of the policies that raise the risk of food insecurity (described below), we estimate that 29.4% were food insecure, and 16.1% were severely food insecure.
- 4. To reduce food insecurity, the under-occupancy penalty and the benefits cap should be abolished. We find that some policies that are strongly associated with food insecurity, including the under-occupancy penalty and particularly the benefit cap. It does not matter if this is causal: it is clear that food insecurity is higher among people subject to these policies. If the aim of benefits is to avoid food insecurity, then it would be sensible to target increased generosity on those affected by abolishing both policies.

- 5. To reduce food insecurity, less money should be deducted from people's benefits, and the five-week assessment period for payment in UC should be abolished. We find that direct deductions from benefits are strongly associated with food insecurity and severe food insecurity. As in the previous point, it does not matter if this is causal: to avoid food insecurity, it would be sensible to target policies on people subject to deductions, as they are particularly likely to be food insecure. While we recommend reducing the level of deductions to repay past debts, it would be better to design a system that did not lead to incurring these debts in the first place including getting rid of the 'five-week wait' for payment.
- 6. To reduce food insecurity, the DWP needs to better help people deal with their wider debts. An outright majority (55.1%) of current claimants made debt repayments in the previous month (outside of any deductions); a quarter reported repaying more than £100. Claimants repaying debts were 20 percentage points more likely to be food insecure and 10 percentage points more likely to be severely food insecure. If benefits are to provide an adequate income, then claimant debt must be taken into account e.g. by better providing or signposting to debt advice, and making claimants aware of the 'Breathing Space' scheme.
- 7. To reduce food insecurity, policymakers need to make sure that disabled people receive adequate benefits. ESA claimants did not receive the £20/week uplift, and probably as a result, we find that their levels of food insecurity have sharply increased during COVID-19 relative to UC claimants. We also find that disabled people are much more likely to be food insecure or severely food insecure. This only falls close to the level of non-disabled people if they receive *both* the extra disability-related payments in UC/ESA *and* the separate extra cost benefits PIP/DLA. Both the level of disability-related payments and the gateways into them should be overhauled to ensure that everyone who needs these additional payments receives them.

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1. INTRODUCTION

Food insecurity – "a household-level economic and social condition of limited or uncertain access to adequate food" (USDA, 2021) – is currently high on the policy and academic agenda in high-income countries (Long et al., 2020; Goudie and McIntyre, 2021). This partly reflects the growing prevalence and severity of food insecurity over the past 15 years (Loopstra et al., 2015; Davis and Geiger, 2017; Reeves et al., 2017; Loopstra et al., 2019). This is concerning for two reasons. Firstly, food is a basic human need; the lack of stable access to food not only provides a direct measure of material hardship (Garratt, 2020), but also has consequences for health (Gundersen and Ziliak, 2015). Secondly, food insecurity provides a useful proxy measure of deep poverty. It complements traditional income-based poverty measures that are known to suffer problems in measurement at the bottom of the income distribution (Brewer et al., 2017). Rising food insecurity in high-income countries is therefore a pressing social policy concern.

In this paper, we investigate the relationship between food insecurity and the benefits system in the UK. Benefits are more likely to be associated with food insecurity in the UK than elsewhere: not only did it witness a larger rise in food insecurity than nearly anywhere else in Europe after the 2007/08 global financial crisis (Davis and Geiger, 2017), but research with food bank users has found that 'not having sufficient income from social security' was the most important explanation for their food insecurity (Bramley et al., 2021: 50). The UK Department of Work and Pensions (DWP) itself has an increasing interest in food insecurity, publishing the first official figures on food insecurity among benefits claimants in 2021. These show that nearly half of all claimants of Universal Credit (UC) – the main out-of-work and in-work benefit – were food insecure in 2019/20 (DWP, 2021b).

Using two new nationally representative surveys (a general population survey and a large survey of benefits claimants), we make three contributions to this evidence base:

- 1. Changes during COVID-19: we know from DWP research that food insecurity was widespread among benefit claimants in 2019–20. In this report, we update these figures to show levels of food insecurity in May/June 2021.
- 2. Further detail: the DWP's recently-published figures on food insecurity have made a major contribution to UK debates, but leave some questions unanswered. We provide extra detail, including breaking down the food insecurity scale into its component parts to better understand what calling someone 'food insecure' actually means. We also estimate the concentration of food insecurity among benefit claimants (that is, what share of people in food insecurity are claiming benefits?)
- 3. WHICH claimants are food insecure: previous research has focused either on food insecurity among benefit claimants in general, or looks at the impact of one particular policy. In this report, we pinpoint how food insecurity is associated with multiple aspects of the benefits system (and wider factors), which helps us understand the ways in which benefits policymakers could reduce food insecurity

We explain the UK context and our methodology in more detail below; we begin by setting our study in the wider context of research on food insecurity and social policies.

1.1 FOOD INSECURITY AND BENEFITS

Benefits systems have an ambiguous relationship with food insecurity. On the one hand, benefits systems were created partly in order to prevent (or at least alleviate) poverty, and they are therefore pivotal in limiting the extent of food insecurity. On the other hand, the existence of food insecurity in well-developed benefits systems suggests that success is only partial, either because people are ineligible/not claiming (Geiger et al., 2021a), or because the design of the system results in payments that are too low (sometimes because payments are cut for some claimants; see below). A growing body of academic and grey literature therefore explores the relationship between food insecurity and benefits policy design.

This has shown that greater benefit generosity is associated with lower food insecurity. For example, countries with greater social protection spending have a weaker relationship between food insecurity and economic hardship/food price rises (Loopstra et al., 2016; Reeves et al., 2017). Similarly, a new child benefit in Canada led to a drop in severe food insecurity among families with children (Brown and Tarasuk, 2019). Other aspects of benefits policy design also seem to be important. In the UK, for example, Reeves and Loopstra (2020) show that the introduction of UC led to an increased distribution of food parcels, while Loopstra et al. (2018) found a similar effect from sanctioning claimants.

There is therefore diverse evidence that problems with the benefits system can lead to food insecurity. However, this literature tells us either about the system as a whole, or about one isolated aspect of the system; it does not look across the many different policies that make up a benefits system. There creates a gap between our academic understanding of the limitations of the benefits system and the choices facing policymakers in practice. To do this, we need to conduct a survey that looks in detail at people's benefit claims and also measures their levels of food insecurity – but there are no UK surveys that enable us to do this in detail.1 Our survey of benefit claimants therefore allows an unprecedently detailed look at how benefits policies relate to food insecurity.

¹ The two existing surveys that come closest to these are MacLeod et al. (2019) and Bramley et al. (2021), but both have limitations. MacLeod et al. (2019) estimate the associations between experiences of welfare reform and food bank use in Glasgow, UK; but they have relatively few benefits-related variables, which are then combined into a single variable indicating whether a person has been 'impacted by welfare reform' in any way. A more detailed survey by the Trussell Trust (the largest food bank provider in the UK; Bramley et al., 2021) links particular benefits policies to food bank use (see below). However, by focusing only on claimants who use food banks (and not other claimants), it cannot examine the relative risk of food insecurity for claimants subject to different policies.

THE UK BENEFITS SYSTEM AND FOOD INSECURITY

In order to examine the relationship between specific benefits policies and food insecurity, we must understand the detail of the system we are investigating – in this case, UK income-related benefits. The main current benefit is Universal Credit (UC), which covers both in-work and out-of-work claimants; benefit levels vary across individuals depending on their family type, age, housing costs, and disability. New claimants can also claim 'new-style' (contributory) Jobseekers' Allowance (JSA) if unemployed or Employment and Support Allowance (ESA) if sick/disabled, which include fewer child/housing-related additions, but are not subject to partner income or wealth tests. Many claimants are still claiming the 'legacy' benefits that pre-date UC, including income-based JSA/ESA (if out-of-work) or Tax Credits (if in-work).² Across all of these benefits, we focus on three sets of policies that may be associated with food insecurity: (i) the level of benefits per se, (ii) payment timing/predictability, and (iii) reductions in benefits.³

The level of benefits refers to policies affecting the generosity of benefits for all claimants of a particular type. In particular, the real value of many working-age benefits has fallen considerably over the last decade, partly because of changes to a less generous system of benefits annual uprating 2010–16, and partly because benefits were frozen altogether 2016–2020. This has led to rises in deep poverty (Edmiston, 2021), and over half of food bank users now say that 'low benefit income' is one reason for their food insecurity (Bramley et al., 2021:50–51). The generosity of housing-related benefits (either the housing element in UC or a separate Housing Benefit) has also declined; in 2010 this was limited to the 30th percentile of 'local' rents, and fell further in 2013 and 2015. Even after changes made during COVID-19 (see below), official figures show that for 51% of claimants renting privately in late 2020, the payment for rent did not cover the actual cost.⁴

Payment timing/predictability refers to two policies specific to UC. Initially on UC, claimants wait five weeks from the point of application before payment, noticeably longer than for other benefits. Although claimants can apply for an advance payment, this is later repaid from their benefits (see below), and some claimants therefore choose not to take-up advances (see Summers et al., 2021). There are widespread reports of hardship during this time (e.g. pre-COVID-19 in early 2020, 19% of food bank users were waiting for UC; Bramley et al., 2021:45), which are likely to be worse among the minority of claimants that delay a month or more before claiming (Summers et al., 2021). When claimants receive payment, a further issue is that UC payments are unpredictable; they reflect earnings in the previous calendar month, which means that claimants have only a week's notice of how much they will receive

 $^{^2}$ We do not cover two other income-related benefits, Carer's Allowance (CA) and Income Support; as of early/mid 2021, these account for \approx 7% of the total benefits caseload (see Appendix A).

³ We focus on policies covered in our survey below, but this is not an exhaustive list: food insecurity is also likely to be linked to new benefits disability assessments (MacLeod et al., 2019; Bramley et al., 2021) and the withdrawal of local crisis support (Hick, In Press).

⁴ Written answer by Will Quince MP to written question by Karen Buck MP (UIN 183052) 28/2/2021, <u>https://questions-statements.parliament.uk/written-questions/detail/2021-04-19/183052</u>

for the following month. This creates further challenges for household budgeting, including food budgeting (Griffiths et al., 2020).

Reductions in benefits refers to policies that reduce the level of benefits for particular individuals, compared to others with the same level of need. Given that there are concerns about benefits adequacy per se, we would expect these reductions to be strongly associated with food insecurity:

- Two-child limit: from 2017, some families with three or more children only receive child-related payments in UC for the first two children (on the grounds of giving claimants the "same financial choices about having children" as non-claimants; HM Treasury, 2015:1.145). An increasing number of claimants have been affected by the two-child limit, reaching 300,000 households in April 2021 (DWP, 2021d).
- Benefit cap: in 2013, a cap on total benefits payments was introduced for those who would otherwise be eligible for higher payments (intended to incentivise work). The single outside-London rate was initially set at £18,200, and was reduced in 2016 to £13,400 (rates in London and for couples saw similar cuts), expanding the numbers affected to 190,000 households (DWP, 2021a). The effect of the benefit cap is also targeted on large families (similar to the two-child limit), and may be one explanation why poverty among larger families has been rising sharply (although the trend starts before the benefit cap; Stewart et al., 2021).
- Under-occupancy penalty (also known as 'Removal of the spare room subsidy' or the 'Bedroom tax'): from 2013, those claiming housing costs and living in social housing have been subject to an under-occupation penalty if they have a 'spare bedroom' that is not exempt. Over 500,000 households were affected in May 2021 (DWP, 2021c). Research has suggested that this may be linked to food insecurity (MacLeod et al., 2019; Bramley et al., 2021:59).
- Benefit sanctions: where claimants are judged to not have adequately taken steps towards work or to accept a job, their benefits may be stopped completely for a certain period of time (although sanctioned claimants may apply for hardship payments, which like advances take the form of a repayable loan). Benefits sanctions were widespread in the early 2010s and contributed to food bank use (Loopstra et al., 2018; MacLeod et al., 2019). At the time of our fieldwork, however, sanctions were barely being applied.
- Deductions: debt repayments are often deducted from benefits payments at source (for UC, currently up to a limit 25% of the standard allowance of £350–600pcm). This includes repayments of advances, which until recently had to be repaid within 12mths (changed to 24mths for advances claimed since 12/4/2021). Most food bank users had some form of debt, most commonly to the DWP itself for repaying advances (Bramley et al., 2021: 55). Over 2m (45%) of UC claimants had a deduction to their benefit payment in February 2021 (Hansard, 2021), which has gone up from 41% of claimants since August 2020.⁵

⁵ theyworkforyou.com/wrans/?id=2020-11-09.113275.h&s=universal+credit++deductions#g113275.q0

There are reasons to believe that all of these policies will be linked to food insecurity. Many policies were introduced since 2010, and the decade since has seen rising food insecurity: Loopstra et al. (2019) found that the probability of low-income adults experiencing food insecurity jumped from 28% to 46% between 2004 and 2016 (with Pool and Dooris, 2021 suggesting more tentatively that rises continued to 2019). By 2019/20, official estimates from the Family Resources Survey showed that 25% of households claiming an income-related benefit were food insecure, rising to 43% of UC claimants, compared to only 8% of the general population (DWP, 2021b).

However, the overall rate of food insecurity among benefit claimants can be misleading, to the extent that it conceals higher risks for some subgroups, and lower risks for others (Bramley et al., 2021:77–78). Perhaps most importantly, we cannot quantify the relative risk of food insecurity from these policies. If we know which groups of claimants are affected by food insecurity, then policymakers can then target those who are most likely to be food insecure. Without this, we are limited to knowing that there is substantial food insecurity among benefits claimants, without knowing how best to tackle it.

1.2 SAME BENEFIT PAYMENTS, DIFFERENT OUTCOMES

The benefits system on its own does not determine whether a given claimant is food insecure: benefits can be sufficient to avoid food insecurity for some people but not others, or for some but not all of the time. This is because claimants differ in three ways: (i) the other income/support they have available; (ii) debts and other costs that reduce the amount of disposable income; and (iii) the level of costs that they face (as well as how they trade-off food against other competing financial pressures; Pybus et al., 2021).

On the income side, it is almost a truism to say that food insecurity is higher in people with low income and no/insufficient employment (Loopstra and Tarasuk, 2013; Handscomb et al., 2021; Zaçe et al., 2021). Beyond work and benefits income, some claimants can make use of savings, loans/gifts from friends/family, or other sources of income (e.g. renting out a room), while others cannot (Summers et al., 2021). Informal support is particularly important: *"people who needed to use a food bank in early 2020 tended to have either exhausted informal help, not to have anyone to ask for help, or to have been receiving help but that was not enough to prevent them having to use a food bank"* (Bramley et al., 2021:71).

Secondly, the amount of income that claimants have available to them may be reduced by debt. Indeed, nearly all UK food bank users have some form of debt (Bramley et al., 2021), with many having to make monthly repayments. As the cross-party Social Metrics Commission on poverty measurement argued, *"obligated debt repayments should be viewed as an inescapable cost that reduces the overall level of available resources that a family has"* (Social Metrics Commission, 2018:16). Despite this, most surveys of food insecurity (and indeed of poverty in general) do not collect data on levels of debt repayments, even in detailed sources such as the UK FRS.

We currently have no data on levels of debt repayments among benefits claimants, nor their link to food insecurity.

Finally, the levels of costs differ between claimants. Disabled people usually have higher costs of daily living (Mitra et al., 2017). Although there are disability allowances in income-related benefits and separate benefits designed to cover these costs (Personal Independence Payment ('PIP') or Disability Living Allowance ('DLA')), they usually only cover part of these costs (Extra Costs Commission, 2015). Costs vary according to household composition; again, benefits pay different amounts to different households, but to different extents (UC covers more of these costs than ESA/JSA), and not always covering the full costs. Housing costs also vary: some people can move in with friends/family to reduce housing costs; in contrast, those with higher housing costs and insecure accommodation are more likely to be food insecure (Pybus et al., 2021). Costs also vary month-to-month: annual school uniform costs, for example, are a particular challenge for parents on benefits in the UK, costing an average of £300+/year (Page et al., 2021).

1.3 THE EFFECT OF COVID-19

Our survey took place during the second year of COVID-19 (May-June 2021). COVID-19 was a time of rapid change in benefits systems: benefits were commonly extended in scope (e.g. Finland, Spain, Germany) or - particularly in Anglo-Saxon countries - made more generous (see e.g. Béland et al., 2021:5-8; Moreira and Hick, 2021:11). In the UK, the DWP implemented rapid measures to improve benefits access, coverage and adequacy (Hobson et al., 2020), in the face of an extraordinary spike in claimant numbers.⁶ Housing entitlements were made more generous, eligibility for self-employed people was broadened, and the conditions of claiming were made less onerous. Most prominently, the basic element of UC and Working Tax Credit was increased by £20/week, a rise which made the greatest difference to those with the lowest entitlements (particularly single people without children, not paying rent, with no disability). The £20/week uplift is ending for UC claimants on 6th October 2021; Tax Credit claimants received the same amount of additional payments but in a different form (the £20/week uplift ended on 5th April 2021, but claimants received a £500 lump sum on 2nd March 2021). Overall, one guarter of affected claimants saw benefits rise by 20%, but another guarter saw a rise of less than 8% (Waters and Wernham, 2021); claimants of legacy benefits saw no rise whatsoever. Tax Credit claimants saw

Prima facie, this increased generosity seems likely to have reduced food insecurity among UC/Tax Credit claimants – but we must also consider the other changes wrought by the pandemic. In the UK, government support outside of the benefits system to retained workers was considerably more generous, via the Coronavirus Job Retention Scheme ('furlough') and Self Employment Income Support Scheme (SEISS). Moreover, some claimants – particularly those with children or disabilities – faced additional costs because of the pandemic (Brewer and Patrick, 2021).

⁶ Between February 2020 and June 2021, the number of UC claimants doubled from 2.9m to 6.0m (DWP, 2021e).

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Although COVID-19 was associated with a groundswell of grassroots support, it also made it harder for some people to access formal/informal support that can combat food insecurity.

The path of food insecurity during the pandemic is unclear. There has been considerable concern in the UK about food insecurity since the start of COVID-19 (IFAN, 2020; Goudie and McIntyre, 2021). Population-wide surveys, however, show a mixed picture: by early 2021, an indicator of severe food insecurity in the UK Household Longitudinal Study (UKHLS) was if anything even lower than pre-pandemic (Cribb et al., 2021:72), whereas a broader measure of food insecurity in repeated YouGov surveys was slightly higher (Goudie and McIntyre, 2021). The surveys do nevertheless agree that food insecurity initially rose and then fell during COVID-19, and that net changes were not large (although it seems to have risen more for disabled people, BAME groups, and self-employed people; Cribb et al., 2021; Goudie and McIntyre, 2021) No previous studies have looked at changing food insecurity among benefit claimants.

This report therefore presents the first estimates of food insecurity among benefit claimants during COVID-19. By using the same food insecurity scale as the DWP's official data for 2019–20 (the FRS), it also enables a tentative comparison of how food insecurity has changed during the pandemic, and whether it improved among those who received the £20/week uplift and other COVID-associated increases in generosity (compared to legacy claimants who saw no change in benefit payments).

2. METHODS

2.1 DATA

As part of the wider Welfare at a (Social) Distance project, we collected data using the YouGov online survey platform. Opt-in panels – particularly YouGov, the largest in the UK – have been used in some earlier social science research (e.g. Kootstra, 2016), but their value was even greater during the pandemic, as they enabled rapid data collection during lockdowns when face-to-face research was impossible. We conducted two separate online surveys:

- General public survey to compare food insecurity among benefit claimants vs. the general public (June 2021, n= 2,584 working-age people);
- Claimant survey to see how food insecurity among claimants has changed since 2019/20, and to explore the relative risk of food insecurity associated with particular policies (May/June 2021, n= 6,327 people). This used a mixture of the second wave of an April-July 2020 survey of claimants, and a refreshment sample of those that have claimed since.⁷

To create nationally representative estimates, YouGov select panel members to participate according to known population totals, and then further apply non-response weights to the achieved sample. There are two limitations to this – there will be biases where the weighting variables do not fully capture factors that influence both survey response and the phenomenon under study, and the panel under-represents those with weaker English language skills or digital access/skills (who are also less likely to be claiming benefits than others). Nevertheless, the data can be considered broadly representative of the UK population (further details are given in Appendix A).

Ethical approval was given by the University of Salford, and the full dataset and questionnaire will shortly be publicly available from the UK Data Service (SN6989).⁸

2.2 MEASURES

To measure food insecurity, we adopted the widely-used, well-validated (Marques et al., 2014) scale developed by the US Department of Agriculture (USDA, 2012b). This is the same measure used in the recently-published UK official measures of food insecurity among benefit claimants (using the FRS; DWP, 2021b). The USDA scale has also been used in the UK's 'Food and You' survey to measure long-term trends in food insecurity (Loopstra et al., 2019), although the Food and You scale differs from FRS in that it asks about food insecurity in the past 12 months rather than the last 30 days. The 30-day recall version is likely to have higher validity (because people's

⁷ The original May-June 2020 survey was based on screening conducted April-July 2020 (n=170,000). We then followed-up with respondents in May/June 2021; 60% of original respondents participated (most drop-out between waves was due to participants leaving the YouGov panel). We correct for any bias using attrition weights (see Appendix A).

To cover claimants that had applied since July 2020, we conducted a refreshment screening in Feb-May 2021 (n=80,000); the final sample was re-weighted to account for the differential probabilities of selection for different cohorts of claimants.

⁸ beta.ukdataservice.ac.uk/datacatalogue/studies/study?id=8689

recall of the recent past will be more accurate), but at the cost of missing people who are often food insecure but have avoided this in the last 30 days. Our results therefore underestimate food insecurity that happens over longer periods of time.⁹

In our claimant survey, we use the full 10-item version of the USDA scale (mirroring FRS); in our general population survey, we used the shorter six-item scale due to space constraints (USDA, 2012a), which again is commonly-used and well-validated (Marques et al., 2014). The full list of items are given in **Table 1** below.

Table 1: USDA food insecurity measures used in this report

	General public survey	Claimant survey
Initial questions asked to everyone		
These next questions are about the food eaten in your household	d (that is, y	you,

your partner and your children), in the last 30 days, and whether you were able to afford the food you need."

I/ we worried whether my/our food would run out before I/we got money to buy more. [Always/sometimes]		Х
The food that I/we bought just didn't last, and I/we didn't have money to get more. [Always/sometimes]	Х	Х
I/ we couldn't afford to eat balanced meals. [Always/sometimes]	X	Х
Only asked to those reporting food insecurity at initial question	ons	
"Still thinking about your whole household in the last 30 days"		
Did you or anyone else ever cut the size of their meals or skip meals because there wasn't enough money for food? [Yes]	Х	Х
Within the last 30 days, on how many days did this happen? [3+]	Х	Х
Did you or anyone else ever eat less than they felt they should because there wasn't enough money for food? [Yes]	Х	Х
Were you or anyone else ever hungry but didn't eat because there wasn't enough money for food? [Yes]	Х	Х
Did you or anyone else lose weight because there wasn't enough money for food? [Yes]		Х
Did you or anyone else ever not eat for a whole day because there wasn't enough money for food? [Yes]		Х
Within the last 30 days, on how many days did this happen? [3+]		Х

Text in square brackets refers to the answers that score 1 point towards the food insecurity scale; see text.

⁹ See Rachel Loopstra's critique at enuf.org.uk/research-blogs/food-insecurity-measurement-family-resources-survey

Note that the wording of these questions is about food insecurity in the household, but our survey focuses on individuals. Being precise, our survey therefore shows the risk of 'people living in households in which someone was food insecure in the last 30 days'. However, this phrase is clumsy and risks making our findings harder for people to understand. We therefore simply refer to the risk of 'people being food insecure', but readers should bear in mind the precise meaning in the remainder of the report.

To construct the summary measures of food insecurity, each indicator counts for one point. We use two summary measures:

- Any food insecurity: this means that people have reduced the quality, variety and desirability of their diets due to lack of money. Respondents are classed as food insecure if they score 3+ on the ten-item scale, or 2+ on the six-item scale. In practice (Appendix C), nearly everyone classified as food insecure reported the 2—3 indicators in the top section of Table 1 (worried about food running out / food didn't last and didn't have money to get more / couldn't afford to eat balanced meals). Some people also reported signs that their food intake had reduced (between 25% and 80% reported the indicators in the bottom half of Table 1, including 36% said they had not eaten for a whole day), but less consistently.
- Severe food insecurity: this goes further than food insecurity per se; it means that people's food intake has been reduced because the household lacked money for food. People are classed as being severely food insecure if they score 6+ on the 10-item scale, or 5+ on the six-item scale. In practice (Appendix C), over 90% of people who are severely food insecure say that they cut the size of/skipped meals, ate less than they felt they should, or went hungry, all because there was not enough money for food. Even more severe indicators were not universally reported, but were common: for example, over half of severely food insecure people said they had lost weight, and over half said they had not eaten for a whole day.

Beyond food insecurity, the claimant survey also includes a wide array of measures relating to benefits, including whether respondents are currently claiming; the benefit claimed; the date of claim; the length of any delay before claiming; the amount received last month; whether they are currently within the assessment period for the first payment (i.e. the five-week wait); whether they are subject to the benefit cap, two-child limit or under-occupancy penalty; deductions from benefits; the elements of benefits they receive (e.g. for caring or disability); and whether rents are above/ below the amount covered by benefits.

The claimant survey also includes other sociodemographics and details of income/ spending, including household composition (partner, children); age; gender; ethnicity; region; housing tenure; own/partner working status; other income sources; whether claiming extra cost disability benefits (PIP/DLA); whether they have paid £100+ in the past three months for school-related costs or to repair/replace something; and debt repayments. Full question wording and details of variable operationalisation are given in Appendix B.

2.3 ANALYSIS

Our report includes four sets of analyses. Firstly, to estimate levels of food insecurity among benefit claimants and the general public, we present weighted descriptive statistics using our survey of the general public. (We use the general public survey for this even when looking at the level of food insecurity among benefits claimants, because embedding the six items in the longer 10-item scale in the claimant survey seems to change the way that people respond to these questions).¹⁰

Second, we estimate the concentration of food insecurity among benefit claimants: that is, the proportion of food insecure people who are benefit claimants. To do this, we multiply the share of the population that claim benefits with the food insecurity rate among claimants, and divide this by the total level of food insecurity in the population.¹¹ Third, we compare levels of food insecurity among benefit claimants before vs. during COVID-19, by comparing published FRS estimates (DWP, 2021b:Table 9—7) with the estimates from our claimant survey, both of which use the same 10-item USDA scale.

Fourth, to estimate the risk of food insecurity associated with particular benefits policies and sociodemographics, we ran a weighted logistic regression model on the claimant survey. For each policy (e.g. the two-child limit), we firstly looked at how it was associated with food insecurity (by doing a regression with no controls). We then looked at the net association of this policy with food insecurity after adjustment for other policies and sociodemographic factors (using a regression containing all variables simultaneously).¹²

¹⁰ Using only the six items found in both surveys, we find that benefit claimants' food insecurity is slightly higher in the general population survey than the claimant survey. There are two likely reasons for this:

[—] The most likely explanation is that embedding the six items in the longer scale changes the way that people respond to these questions. There is suggestive evidence for this: the difference between surveys was particularly strong for the first question in the six-item version of the scale (which was not the first question in the 10-item version); responses to other questions were relatively similar.

[—] Another explanation is that the general population survey does not capture benefit claimants as comprehensively as the claimant survey. Comparing the prevalence of benefit claimants in the survey vs. administrative data, the general population survey only captures about $\frac{2}{3}$ of the true number of UC and Tax Credit claimants. Due to the question focusing initially on 'benefits' (see Appendix B), it may be that in-work claimants (who are less likely to be food insecure) were more likely to have skim-read the question and not reported their claim, leading to a biasing of the general population survey towards more disadvantaged claimants. If so, this will lead to slight overestimates of the risk of food insecurity among claimants in the general public survey, but slight underestimates of the concentration of food insecurity among claimants.

¹¹ We obtain confidence intervals for this statistic using bootstrapping (using bias-corrected bootstrap estimates with 1000 replications).

¹² Results are given as average marginal effects (AMEs), which are easily interpretable and avoid the problems of odds ratios (Mood, 2010).

3. LEVELS OF FOOD INSECURITY AMONG BENEFIT CLAIMANTS

3.1 THE RISK OF FOOD INSECURITY

Table 2 shows that in June 2021, 50.0% of UC claimants were food insecure in the last 30 days. If we broaden this out to key work-related benefits (UC/ESA/JSA/Tax Credits), then 46.9% were food insecure; and if we broaden this out further to all income/work-related benefits, then 45.6% were food insecure – compared to only 10.4% of those claiming none of these benefits.

Table 2: Levels of food insecurity among benefits claimants vs. general workingage population, June 2021

	Type of benefit					
	Universal Credit only	UC, ESA, JSA and Tax Credits	All income/work- related benefits			
Any food insecurity						
among these claimants	50.0% [42.0 to 57.4%]	46.9% [40.9 to 50.0%]	45.6% [40.4 to 48.5%]			
among non-claimants	14.7% [12.8 to 15.1%]	11.5% [9.7 to 12.2%]	10.4% [7.7 to 11.4%]			
Severe food insecurity						
among these claimants	26.8% [22.0 to 34.1%]	23.1% [19.3 to 25.9%]	22.0% [18.5 to 26.3%]			
among non-claimants	5.2% [4.6 to 5.9%]	3.7% [3.4 to 4.4%]	3.5% [3.0 to 3.9%]			

Square brackets show 95% confidence intervals. N=2,359 people (who gave valid responses among 2,584 total respondents; sample size therefore varies slightly within bootstrap replications). Source: WASD/YouGov general population survey June 2021.

If we look at severe food insecurity, then the prevalence was lower, although it was still relatively widespread – 26.8% of UC claimants, and 22.0% of all income/work-related benefit claimants were severely food insecure. The contrast between benefit claimants and others is also sharper than for any food insecurity; only 3.5% of those not claiming any income/work-related benefits reported severe food insecurity.

These translate to large absolute numbers of people. Among UC claimants, 3.0m were food insecure, of whom 1.7m were severely food insecure. Among UC/ESA/JSA/ Tax Credit claimants, 5.1m were food insecure, of whom 2.6m were severely food insecure.¹³

¹³ According to official data, 5.9m people were claiming UC (May 2021, Stat-Xplore), 1.8m were claiming ESA, 210,000 were claiming JSA (both Feb 2021, from nomis), and 2.8m were claiming Tax Credits (provisional statistics for April 2021 from gov.uk/government/statistics/child-and-working-tax-credits-statistics-provisional-awards-april-2021). Figures are roughly 10% lower if we focus only on claimants currently in payment.

3.2 THE CONCENTRATION OF FOOD INSECURITY

We can use these figures to estimate the concentration of food insecurity among benefit claimants – a figure that to our knowledge has not been calculated before. Of all working-age people who were food insecure, 25.7% were UC claimants, and over half (52.9%) were claimants of income/work-related benefits (see **Figure 1**).



Figure 1: Share of working-age food insecurity among benefit claimants

N=2,359 people. Source: WASD/YouGov general population survey June 2021.

(We do not focus here on the 47.1% of people who are food insecure that do not claim benefits. There are many reasons why some people are food insecure; for example, nearly three-quarters of food bank users in early 2020 had an adverse life experience in the past year (Bramley et al., 2021:67), including homelessness/eviction, bereavement or family issues. Some of these people will be eligible for benefits but not claiming them, and some will be struggling but ineligible for benefits; both groups are covered in other Welfare at a (Social) Distance reports (Geiger et al., 2021a; b)).

Table 1 shows the concentration of food insecurity for severe food insecurity as well. If we look at severe food insecurity, then the concentration among benefit claimants is even higher – 62.1% of people who were food insecure in June 2021 were claimants of work/income-related benefits.

	Type of benefit					
	Universal Credit only	UC, ESA, JSA and Tax Credits	All income/work- related benefits			
Any food insecurity	25.7% [23.3 to 31.4%]	47.7% [45.0 to 56.4%]	52.9% [50.5 to 63.7%]			
Severe food insecurity	34.1% [30.1 to 40.5%]	58.1% [54.3 to 65.9%]	62.1% [59.7 to 69.4%]			

Table 3: Concentration of food insecurity in benefits claimants, June 2021

Square brackets show 95% confidence intervals. N=2,359 people (who gave valid responses among 2,584 total respondents; sample size therefore varies slightly within bootstrap replications). Source: WASD/YouGov general population survey June 2021.

Because benefit claims are slightly under-reported in our survey, these figures are likely to be underestimates of the concentration of food insecurity among claimants (see **Methods** above). We will also miss some people who are under-covered by surveys in general, who are more likely to be food insecure, although it is not clear whether they are more or less likely to claim benefits than other food insecure people. (In pre-pandemic work, 70% of destitute people had claimed benefit in the past month, and half were claiming (or had tried to claim) UC; see Fitzpatrick et al., 2020).

4. CHANGES IN FOOD INSECURITY DURING COVID-19

Our survey of claimants uses the same 10-item USDA measure of food insecurity as the official Family Resources Survey 2019–20. This enables us to tentatively compare food insecurity among benefit claimants in 2019–20 (pre-pandemic) vs. June 2021 (during COVID-19).¹⁴

This is subject to some important caveats: FRS is a face-to-face survey using a full random sample; whereas our YouGov survey is online and uses a weighted opt-in panel (see above). Although inter-survey comparisons of the overall level of food insecurity may be affected by these methodological differences, these are unlikely to affect the relative rates of food insecurity among those claiming different benefits.

Because we are now focusing only on benefit claimants, and to enables comparisons over time, this section uses slightly different methods from the previous section:

- It uses the 10-item USDA food insecurity scale (rather than the six-item version used in the previous section);
- It uses the survey of benefit claimants (rather than the general public survey used in the previous section).

Reported levels of food insecurity therefore differ slightly from the figures presented above. For example, 44% of UC claimants are food insecure using the 10-item version in the claimant survey, compared to 50% of UC claimants using the six-item version in the general public survey. However, levels of severe food insecurity among UC claimants are more similar in the two versions (27% using the six-item version, 26% using the 10-item version).

4.1 RESULTS

The comparison between surveys is shown in **Figure 2** below (a table is given in Appendix D). For benefits that increased in generosity during COVID-19 (UC and Tax Credits), we see little change in food insecurity or severe food insecurity over time. However, for ESA/JSA claimants, we see sharp increases in food insecurity and severe food insecurity during COVID-19. For example, 18% of ESA claimants were severely food insecure in 2019/20, which rose sharply to 28% during COVID-19.

As stressed above, we cannot be confident that the overall changes over time reflect true time trends rather than methodological differences; but the relative increase in food insecurity among ESA/JSA claimants is suggestive that their risk of food insecurity (compared to UC claimants) has genuinely increased. Given the link between income and food insecurity, seeing relatively higher levels among benefits that have become relatively less generous is to be expected; but our study is the first empirical analysis to estimate the extent of this effect.

¹⁴ It is however impossible to use the published FRS tables to estimate the concentration of food security, because: (i) the published FRS tables are for the full population (not just working-age), unlike our estimates above; (ii) FRS tables do not include a category of all work/income-related benefits (they include all income-related benefits, but this excludes contributory JSA/ESA).



Figure 2: Trends in food insecurity among benefit claimants

Notes: **Apr-19 to Mar-20** uses published FRS figures taken from DWP (2021b:Table 9–7), n=895 UC, 923 ESA, 167 JSA and 1,478 Tax Credit claimants. **May/Jun-21** uses the WASD/ YouGov May-June 2021 claimant survey, n=2,350 UC, 1,220 ESA, 266 JSA and 586 Tax Credit claimants.

4.2 UNPACKING THE 'FOOD INSECURITY' SCALE

The USDA food insecurity scales are a helpful way of capturing multiple aspects of food insecurity in a single, robust measure. However, to make these estimates more transparent, it is helpful to show how many claimants report each individual measure within this scale, which is shown in **Table 4** below. (Appendix D has a larger version of this table that includes parallel figures for claimants of UC/ESA/JSA/ Tax Credits combined).

	Don		t know/	
	Reports this	refus	sed	
Initial questions				
Worried whether food would run out	50.8% [48.1 to	53.6%] 7.3%	[5.9 to 9.1%]	
Food didn't last & didn't have money				
to get more	37.1% [34.4 to	39.8%] 8.9%	[7.3 to 10.8%]	
Couldn't afford to eat balanced meals	46.1% [43.4 to	48.9%] 7.8%	[6.3 to 9.6%]	
Questions only asked to those indicating f	ood insecurity	,		
Cut size/skipped meals because				
not enough money	32.0% [29.5 to	34.6%] 10.9%	[9.2 to 12.9%]	
Did this on three+ days in past month	17.0% [15.0 to	19.2%] 14.7%	[12.7 to 16.9%]	
Eat less than felt should because not				
enough money	35.3% [32.6 to	38.0%] 10.1%	[8.5 to 12.0%]	
Hungry but didn't eat because not				
enough money	25.9% [23.5 to	28.4%] 11.4%	[9.6 to 13.5%]	
Lost weight because not enough money	17.1% [15.1 to	19.4%] 14.2%	[12.3 to 16.4%]	
Not eaten for a whole day because				
not enough money	14.9% [12.9 to	17.2%] 9.4%	[7.8 to 11.3%]	
Did this on three+ days in past month	7.0% [5.6 to	8.7%] 11.3%	[9.6 to 13.4%]	

Table 4: Levels of food insecurity among Universal Credit claimants

Square brackets show 95% confidence intervals. Source: WASD/YouGov survey of benefit claimants, May–June 2021.

This shows that over half of UC claimants (50.8%) had sometimes worried whether food would run out before they could get more during the last 30 days (and a further 7.3% had said they didn't know or refused to answer. Don't knows/refusals are not random: they are much more likely among those who in other questions indicate that they are food insecure. They therefore suggest that someone might be food insecure).

At the most extreme end of the scale, 17.1% of UC claimants said they (or someone else in the household) had lost weight in the last 30 days, and 14.9% said they had not eaten for a whole day, in both cases because they did not have enough money to buy food (a further 14.2% and 9.4% respectively didn't give an answer).

5. LINKING SPECIFIC POLICIES TO FOOD INSECURITY

Finally, we turn to the link between specific benefits policies and food insecurity among claimants. Again this uses the 10-item food insecurity scale in the claimant survey, as described in the previous section. The association of each policy with food insecurity is shown in **Table 5** below.

Table 5:	Benefits	policies ar	าd food	insecurity	(percentage pc	oints)
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	Any food insecurity			Severe food insecurity				
	O∨era risk	all	Adjust risk	ted <	Overa risk		Adjust risk	ed
Within 5-week wait for payment	-2.4%		8.1%		-13.2%		-6.9%	
Zero payment last month	-1.8%		4.4%		-0.2%		6.5%	+
Payment fluctuated a lot	-5.6%	+	-2.2%		-4.8%	+	0.7%	
Receives care element	4.5%		-5.2%		1.2%		-5.3%	
Subject to benefit cap	22.2%	**	14.0%	**	19.7%	**	12.6%	**
Subject to two-child limit	7.9%		9.1%		9.0%		5.5%	
Subject to under-occupancy penalty	/ 18.8%	**	6.1%		16.8%	**	8.3%	*
Deductions due to DWP debts	24.1%	**	13.7%	**	16.8%	**	9.2%	**
Deductions due to other debts ¹	31.6%	**	8.9%	*	27.8%	**	6.5%	*
Benefit claimed (vs. UC)								
ESA	-1.1%		1.9%		2.0%		5.1%	*
JSA	-1.3%		3.3%		2.5%		3.6%	
Tax Credits	-20.3%	**	-8.8%	**	-13.3%	**	-2.4%	
Delayed before claim (vs. no delay)								
Delayed 1+ month	1.9%		3.9%	+	2.0%		2.9%	
No data (past-year claimants)	-4.0%	+	0.0%		-4.6%	*	-3.5%	
Disability (vs. no disability)								
Disability but no payment	19.8%	**	13.6%	**	16.1%	**	10.9%	**
Disability + LCW element ²	18.7%	**	12.1%	**	12.0%	**	5.6%	+
Disability + PIP	19.3%	**	14.1%	**	12.8%	**	6.4%	*
Disability + both	11.5%	**	5.5%	+	10.4%	**	3.4%	

Significance levels: ** p<0.01, * p<0.05, + p<0.10.

¹ 'Other debts' most commonly refers to council tax, utility, or housing debts, but also includes court fines, TV licence debts, and child maintenance.

² LCW = Limited Capability for Work element (UC) or Support Group element (ESA).

Notes: table shows average marginal effects; 'adjusted' model includes other listed variables plus household composition (partner, children, single parent status); age; gender; ethnicity; education; region; housing tenure; own/partner working status; other income sources; whether they have paid £100+ in the past three months for school-related costs or to repair/replace something; and debt repayments (see Appendix D).

Source: n=4,398 current UC/ESA/JSA/Tax Credit claimants in WASD/YouGov claimant survey, May–June 2021.

The first column shows the overall association between each factor and food insecurity; for example, before adjusting for other factors, ESA claimants were 1.1 percentage points less likely to be food insecure than UC claimants (a small effect that is not statistically significant). The second column shows the adjusted association; for example, after controlling for all other variables in the list plus sociodemographics, ESA claimants were 2.7 percentage points more likely to be food insecure. The third and fourth columns show the same thing for severe food insecurity.

Without adjusting for other factors, food insecurity and severe food insecurity were less likely among Tax Credit claimants (which may reflect the one-off £500 payments given to Tax Credit claimants in March). Food insecurity and/or severe food insecurity were more likely among disabled people, and were particularly likely for those subject to the benefit cap, the under-occupancy penalty, DWP deductions, or other deductions. The extent of these associations is often large: for example, we estimate that those subject to the benefit cap were 19.7% more likely to be severely food insecure (this means that severe food insecurity nearly doubled: 42.8% of those subject to the benefit cap were severely food insecure, compared to 23.1% of those who were not).

This associations might be partly because these policies affect different types of claimants – for example, ESA claimants are more likely to be disabled, while those subject to the benefit cap are more likely to have large families. However, after controlling for other policies and sociodemographic factors, we find a similar set of policies were associated with food insecurity. Food insecurity and/or severe food insecurity were more likely among disabled claimants who did not receive additional disability-related benefit payments; for those subject to the benefit cap or under-occupancy penalty; and among those receiving deductions. Again, the extent of these associations is large: we estimate that those subject to the benefit cap are 12.6% more likely to be severely food insecure after controlling for other factors (36.2% were severely food insecure, compared to 23.5% of those who were not subject to the benefit cap).

However, it is worth stressing that food insecurity is high even amongst those not subject to any of these policies. Take the example of someone claiming UC; who is passed the five-week wait and claimed without a long delay; is not disabled; is not receiving any deductions; and is not subject to the benefit cap, the two-child limit or the under-occupancy penalty. We estimate that 29.4% [25.2 to 33.6%] of these people were still food insecure, and 16.1% [12.8 to 19.4%] were severely food insecure. Food insecurity is higher among those affected by certain policies, but it is also a broader issue.

This provides some evidence for a causal effect of benefits deductions and the benefit cap on food insecurity, but with a large caveat: there may be unobserved differences between e.g. those receiving benefits deductions vs. others that explains the association with food insecurity.

For example:

- Those receiving non-DWP deductions have incurred past debts that themselves are a sign of past financial strain;
- A majority of those receiving DWP deductions are repaying an advance, and we know that people who take-up advances tend to be in a worse financial situation (Summers et al., 2021);
- Those with higher rental costs (net of household size and region) are likely to have been in a better financial situation when choosing their home, potentially explaining why there was no association between food insecurity and whether people's rent was covered by their benefit in full.

The extent to which each association indicates a causal effect must therefore be judged in the knowledge of which groups are subject to the policy in question, and the extent to which the selection process is adequately covered by the control variables. In the case of the benefit cap, this assumption seems plausible: we control for the number of children in the household, region, and whether rents are above the level covered by benefits. In general, though, these associations can be considered suggestive of causal effects, rather than providing definitive evidence. The value of these findings does not depend on making causal claims, however, as we explain in our **Conclusions**.

5.1 OTHER PREDICTORS OF FOOD INSECURITY

Our survey also enables us to look at other factors that influence whether benefit claimants were food insecure. Even for claimants subject to the same benefits policies, there were striking differences in the levels of food insecurity according to the costs they faced, as shown in **Table 6**. People with reduced housing costs – that is, those who owned their home outright or were living with parents/family/friends – were noticeably less likely to be food insecure or severely food insecure than those repaying mortgages or renting from social/private landlords (after controlling for other factors).

To our knowledge, there are few studies that have examined how food insecurity is affected by the 'lumpy' nature of essential household spending. After adjusting for other factors, those who had recently had to pay £100 or more to repair/replace something (most commonly household appliances, house repairs or a car/motorbike) were 9.6% more likely to be food insecure and 8.8% more likely to be severely food insecure. Those who had spent £100 or more on school uniform or other school costs were 13.3% more likely to be food insecure, and 11.5% more likely to be severely food insecure. These were not rare occurrences; 10.6% of claimants had recently had to pay school-related costs, and as many as 42.1% had recently had to repair/ replace something.

	Any food i	nsecurity	Severe food insecurity		
	O∨erall risk	Adjusted risk	Overall risk	Adjusted risk	
Paid £100+ to repair something ¹	11.6% **	9.6% **	9.6% **	8.8% **	
Paid £100+ for school costs ¹	15.5% **	13.3% **	11.5% **	11.5% **	
Housing tenure (vs. own home)					
Live with parent/family/friend	6.6% +	-1.2%	5.8% +	-0.1%	
Own with mortgage	6.7% *	7.7% *	3.3%	5.9% +	
Social housing	24.8% **	10.2% **	18.7% **	7.8% **	
Rent from private landlord	18.8% **	9.8% **	13.9% **	6.6% +	
Other	22.4% **	10.5% +	14.3% **	5.2%	
Debt repayments (vs. no debts)					
Repaid £2–100 last month	29.0% **	19.8% **	17.9% **	11.1% **	
Repaid £100+ last month	22.5% **	17.8% **	16.5% **	13.2% **	
Unknown payment last month	26.2% **	18.5% **	21.9% **	15.7% **	

Table 6: Additional costs and food insecurity (percentage points)

Significance levels: ** p<0.01, * p<0.05, + p<0.10.

¹These refer to people paying £100+ in the past three months, either to repair/replace something or for school-related costs (most commonly school uniform costs).

Notes: table shows average marginal effects; 'adjusted' model includes other listed variables +benefits variables listed in Table 6, +household composition (partner, children); age; gender; ethnicity; region; own/partner working status; other income sources; whether claiming extra cost disability benefits (PIP/DLA) (see Appendix D).

Source: n=4,398 current UC/ESA/JSA/Tax Credit claimants in WASD/YouGov claimant survey, May–June 2021.

An even stronger association with food insecurity was found for those making debt repayments last month (which was reported by 55.1% [53.2 to 57.0%] of claimants).¹⁵ Unexpectedly, there was no association between the amount of debt repayments and food insecurity – those repaying £2–100 were as likely to be food insecure as those repaying more than £100 (after adjusting for other factors). This may be because lower debt repayments may reflect more severe financial strain which means that people simply cannot afford to make higher payments. As before, the associations in **Table 6** are not necessarily a causal effect of debt repayments: people experiencing financial strain are more likely to get into debt, and because of this financial strain they are more likely to be food insecure at a later date. We discuss the policy relevance of debt repayments in our **Conclusions**.

¹⁵ 16.0% [14.6 to 17.4%] repaid £2—100 last month; 25.4% [23.7 to 27.1%] repaid £100+; and 13.7% [12.3 to 15.1%] were not able to estimate the amount they repaid.

6. CONCLUSIONS

In this report, we have shown the levels of food insecurity among benefit claimants in more detail than previous studies, using two purpose-collected surveys in May– June 2021 (one of the general public, another of benefit claimants). Our results have several policy implications.

Firstly, it is not possible to talk about food insecurity in the UK without talking about the benefits system. We estimate that among working-age people who are food insecure, 52.9% are claiming income/work-related benefits; and among people who are severely food insecure, 62.1% are claiming benefits. This fits wider evidence showing that most of the people who are destitute (Fitzpatrick et al., 2020) or who use food banks (Bramley et al., 2021) are claiming benefits. The overlap is not complete; some food insecure people are not claiming benefits they are eligible for; and some are struggling but ineligible for benefits (Geiger et al., 2021a; b). But for the most part, people who are food insecure are currently receiving benefits.

Secondly, the just-announced £500m Household Support Fund¹⁶ will not compensate for the end of the £20/week uplift in UC. This fund was announced just as the report was going to press, when few details were available other than that it would 'run over winter'. Nevertheless:

- Assuming the fund runs for six months, then £500m can only make up for the loss of £20/week for at most 950,000 households (probably about 1.3m adults¹⁷) and likely noticeably fewer, given the considerable cost to local councils for processing a million discretionary payments. This is in the context of the almost 6m people who currently claim UC. Even if the fund is perfectly targeted at food insecure claimants, the fund cannot cover all of the 1.7m who were severely food insecure in May/June 2021, and could cover less than half of the 3.0m UC claimants who had any food insecurity. In other words, the end of the £20/week uplift will mean that most UC claimants already in food insecurity will lose £20/week and become even more food insecure, as well as risking more people falling into food insecurity.
- There is a case for having local emergency support to cover common but 'lumpy', unexpected spending for example, school uniform costs, or repairing essential household appliances. We find that severe food insecurity was noticeably higher amongst those who recently spent £100 or more on school-related costs (by 8.8 percentage points) or repairing/replacing something (by 11.5 percentage points). However, the Household Support Fund is instead focused on 'essentials' such as 'food, clothing and utilities'.16 Even if additional help is sometimes needed for unexpected and/or large elements of spending, benefits can only be considered financially adequate if they enable claimants to cover essentials.

¹⁶ See gov.uk/government/news/government-launches-500m-support-for-vulnerable-households-over-winter, accessed 30/9/2021.

¹⁷ In our survey of claimants, we found that about 60% of claimants were single. Even if the fund is targeted only at couple households, it covers a maximum of 1 million adult claimants.

Assuming that the fund runs for six months, this means that there will be a further reduction in the support available to claimants in March 2022. While costs are likely to rise over the coming winter (Handscomb, 2021), food insecurity is not limited to the winter months – for example, the significant levels of food insecurity we see in this report relate to May/June 2021.

Third, while keeping the £20/week UC would help, a significant fall in food insecurity would require a broader increase in the level of benefits. At the time of writing, the £20/week uplift to UC looks likely to end on 6th October 2021. We show that the COVID-19-related changes (of which the £20/week uplift was a central part) were associated with a relative improvement in food security among UC claimants, compared to those on legacy benefits. The £20/week uplift has helped reduce food insecurity, but it is a sticking plaster on a broader problem: even with the uplift, the overall level of benefits is insufficient for UC claimants to avoid food insecurity. Half of UC claimants are food insecure, and around one-quarter are severely food insecure. Even among UC claimants receiving the £20/week uplift; not disabled; not receiving any deductions; and not subject to any of the benefit cap, the two-child limit or the under-occupancy penalty, we estimate that 29.4% were food insecure, and 16.1% were severely food insecure.

Some claimants can avoid food insecurity in the months where they do not have any large household bills (e.g. repairing a fridge or school uniforms). Yet no-one can avoid these 'lumpy' costs forever, and the mark of the adequacy of a benefits system is surely that it enables people to consistently (rather than occasionally) be food secure. Moreover, at the time of writing, it seems likely that costs will rise further in the coming six months, due to a combination of higher energy bills, broader price rises, and rising National Insurance contributions (Handscomb, 2021). To avoid widespread food insecurity, it is not enough to maintain the £20/week uplift and extend it to legacy benefits, much as both of these would help; a broader increase in the level of benefits is needed (see also Summers et al., 2021).

Fourth, to reduce food insecurity, the under-occupancy penalty and the benefits cap should be abolished. We find that some policies that are strongly associated with food insecurity, particularly the benefit cap and under-occupancy penalty. While it is difficult to establish causality in cross-sectional surveys like this one, combined with wider evidence, it seems likely that these policies contribute to food insecurity; as we previously said, "if benefits are already a struggle to live on for many people, then it is unsurprising that reducing these payments further... leaves claimants under considerable financial strain" (Summers et al., 2021). Yet it does not matter if this is causal or a mere association: it is clear that food insecurity is higher among people subject to the under-occupancy penalty and particularly the benefit cap. To the extent that the aim of benefits is to avoid food insecurity, then it would be sensible to target increased generosity on those affected by these policies – that is, to scrap the under-occupancy penalty and the benefits cap.

Fifth, to reduce food insecurity, less money should be deducted from people's benefits, and the five-week assessment period for payment in UC should be abolished. We find that direct deductions from benefits (whether due to DWP debts or other debts) are strongly associated with food insecurity and severe food insecurity. As in the previous point, this is likely to be a causal effect, but it does not matter if it is not: to avoid food insecurity, it would be sensible to target policies on people subject to deductions, as they are particularly likely to be food insecure. Deductions should therefore be made at a much lower rate (continuing the trend of recent policy amendments), and could include a temporary option of token deductions of £1/month for claimants that otherwise have insufficient income to make ends meet (mirroring how non-priority debts are treated outside of the benefits system).¹⁸

We also recommend abolishing the five-week assessment period during which claimants have to wait for their first UC payment. Our survey included few people in this waiting period, but our previous research (and much other work) suggests that some people struggle during this time (Summers et al., 2021). Moreover, one of the major reasons that UC claimants in our survey were seeing deductions from their benefits was to repay advances from the waiting period – and as we have seen, these claimants were particularly likely to be food insecure and severely food insecure. While we recommend reducing the level of deductions to repay past debts, it would be better to design a system that did not lead to claimants incurring these debts in the first place.

Sixth, to reduce food insecurity, the DWP needs to better help people deal with their wider debts. An outright majority (55.1%) of current claimants made debt repayments in the previous month (outside of any deductions from their benefits payment); a quarter of claimants reported repaying more than £100. Moreover, claimants repaying debts were 20 percentage points more likely to be food insecure and more than 10 percentage points more likely to be severely food insecure than other claimants. As the cross-party Social Metrics Commission argued, "obligated debt repayments should be viewed as an inescapable cost that reduces the overall level of available resources that a family has" (Social Metrics Commission, 2018:16); our results emphasise their conclusion that debt repayments need to be considered when we measure poverty. If benefits are to provide an adequate income, then claimant debt must be taken into account – for example, by more comprehensively providing or signposting to debt advice, and making claimants aware of the recently launched 'Breathing Space' scheme.¹⁹

Finally, to reduce food insecurity, policymakers need to make sure that disabled people receive adequate benefits. ESA claimants (whose health/disability severely limits their ability to work) did not receive the £20/week uplift, and probably as a result, we find that their levels of food insecurity have sharply increased during COVID-19, unlike UC claimants. More broadly, we find that disabled people are

¹⁸ stepchange.org/how-we-help/token-payment-plan.aspx

¹⁹ stepchange.org/how-we-help/breathing-space-scheme.aspx

noticeably more likely to be food insecure or severely food insecure. This only falls close to the level of non-disabled people if they receive both the extra disability-related payments in UC/ESA and the separate extra cost benefits PIP/DLA. However, nearly a quarter of claimants (24.1%) report a disability but neither of these additional payments. Both the level of disability-related payments and the gateways into them (e.g. the Work Capability Assessment) should be overhauled to ensure that everyone who needs these additional payments receives them (see Geiger, 2018).

Benefits systems have many aims (including cost, employment effects, fairness, legitimacy), and those responsible for the design of the system face difficult decisions about trading-off one aim against one another – for example, more generous systems either have weaker employment incentives or a higher cost (Walker, 2005). Under the UK's Conservative Government (and Conservative-led coalition) since 2010, financial adequacy has been traded-off against other aims, as we describe above. Our paper does not attempt to review the full set of policymaking considerations, and therefore does not offer a verdict on its success (for which see Cooper and Hills, 2021) or a blueprint for reform. Our argument is narrower: that the UK benefits system is not successful in enabling claimants to avoid food insecurity, but that there are straightforward ways that it could be changed to do so.

NOTES AND APPENDICES

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APPENDICES

Appendices are available in a separate document from distantwelfare.co.uk/food-insecurity-report

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