

## Cambridge & District CAB – Profiles of foodbank claimants 2014/15

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### Summary

A total of 274 people separately applied for and received food and/or fuel vouchers from Cambridge & District CAB (these people are referred to as 'main claimants' in this report). There were 496 adults and children who were supported by vouchers overall (adding up all household members for the 274 main claimants). The main claimants of vouchers had common characteristics:

- There were more men than women (54% were men)
- They tended to be around 41 years-old
- Most identified themselves as 'White-British' (64%)
- Most were single people, living alone (60%). Thirty percent of main claimants were in families with children
- Fourteen percent are homeless
- Most were council house tenants (43%)
- Most had health issues (51%), and these tended to be mental health issues
- Seventy-eight percent were of working age but out of work
- Thirty-two percent of claimants were on ESA
- They tended to be from Abbey, King's Hedges, Arbury and Trumpington

The main reason for needing vouchers linked to debt (for 47% of main claimants). Sickness was the second most commonly cited reason (46%). We will produce a qualitative analysis of information around foodbank use of our clients next. This will analyze reasons why people need food vouchers. We will be able to identify what the right support to people in crisis is, including whether or when to issue food/fuel vouchers.

### Introduction

This information relates to the financial year 2014/15. Out of all referring organisations and District Council Departments referring to Cambridge City Foodbank, we issued the most food vouchers. We have also been one of earliest issuers of fuel vouchers. This

report shares quantitative findings around foodbank use by Cambridge & District CAB clients. A report containing qualitative analysis will follow this one. The qualitative analysis will consider why people need to use foodbanks in more depth. This report profiles clients who use foodbanks.

## Methodology

Cambridge City Foodbank provided us with a list of names and postcodes of clients we referred to the Foodbank for the period 1st April 2014 to 31st March 2015. The information only related to vouchers redeemed at the foodbank. In addition, we used our own paper list of names and postcodes of clients we issued food and/ or fuel vouchers to. This helped us to ascertain how many did not use the food vouchers that we issued.

The names and postcodes were used to look up profile information on our content management system, called Petra. We read case notes and undertook qualitative analysis to get in-depth information that could be quantified, such as employment type, number of adults in a claim and number of children in a claim.

We plan to map the quantitative data on our clients' voucher use on Cambridgeshire Insight (<http://www.cambridgeshireinsight.org.uk/>). Cambridgeshire Insight is a shared research knowledge base for the Cambridgeshire area. It allows users an easy way to access and share data, information and research for deeper insights about their local area. In mapping the data we will ensure that it is completely anonymised.

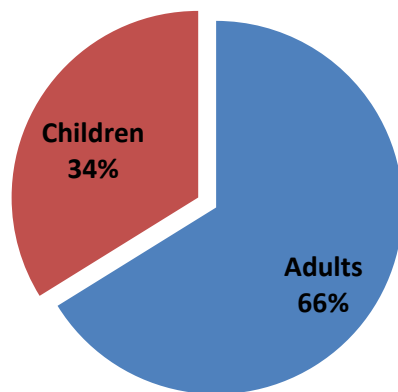
## Findings

### Claims made

A total of 274 people separately applied for and received food vouchers and/ or fuel vouchers from us (hereafter referred to as main claimants). A total of 232 redeemed their vouchers and 30 did not. Some of these main claimants will be members of the same household or family (future research will check this more thoroughly). The 274 applications for food and/or fuel vouchers supported a total of 496 people (for figures we are able to quantify). The 496 total was quantified by adding up data we had on numbers of adults and numbers of children in each household for the 274 claims.

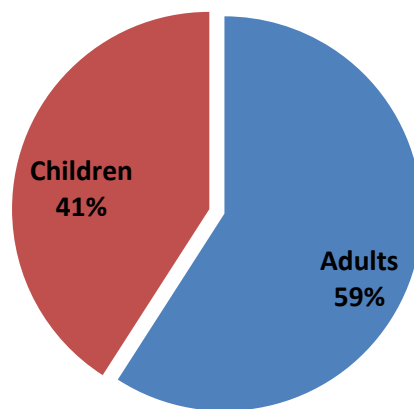
There were 262 main claimants for food vouchers and 94 for fuel vouchers. Food vouchers issued supported a total of 467 adults and children (309 adults and 158 children). The 94 fuel vouchers issued supported 198 adults and children (117 adults and 81 children). In two cases it was unclear how many adults and children there were in the household the voucher was for.

## Food vouchers



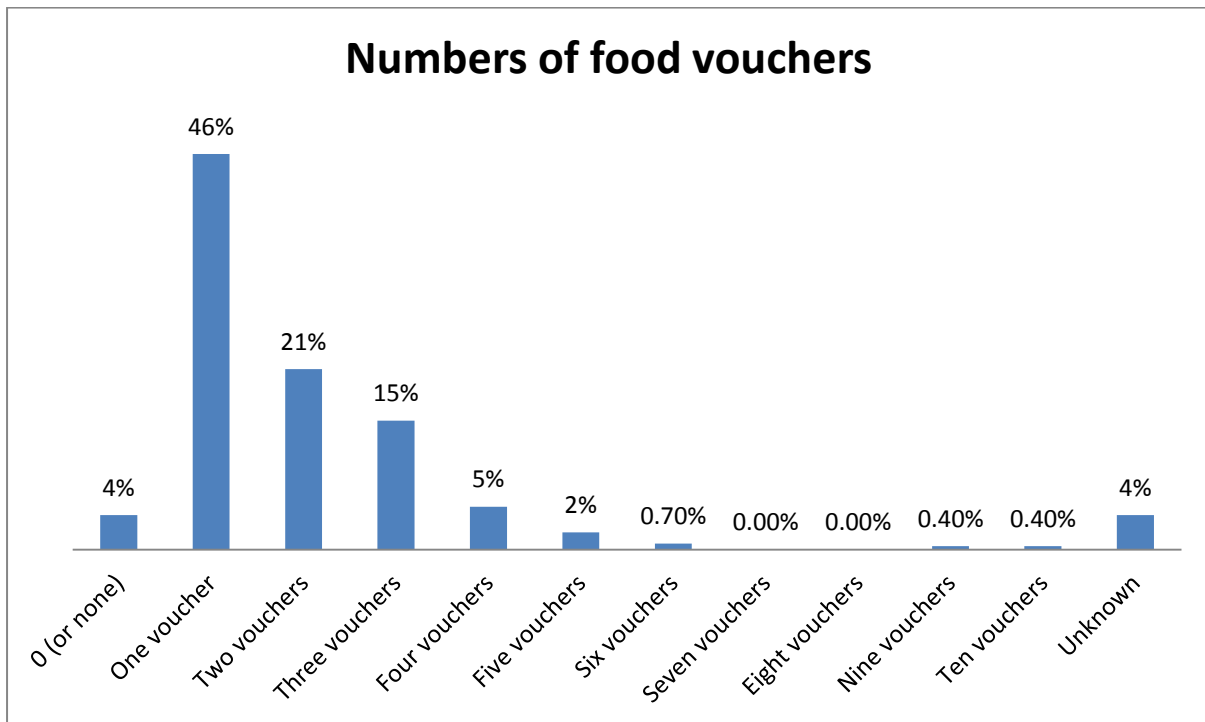
*Percentage of adults and children supported by food vouchers that were received by main claimants*

## Fuel vouchers

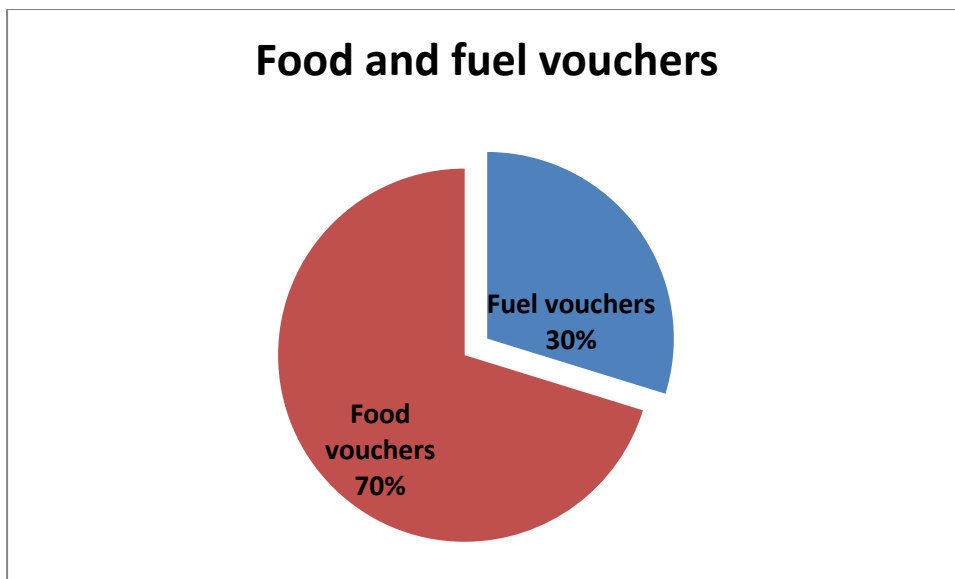


*Percentage of adults and children supported by fuel vouchers that were received by main claimants*

Most main claimants received one food voucher only (123).



*Number of food vouchers issued to main claimants (by percentage)*



*Adults or children supported by both food and fuel vouchers that were received by main claimants*

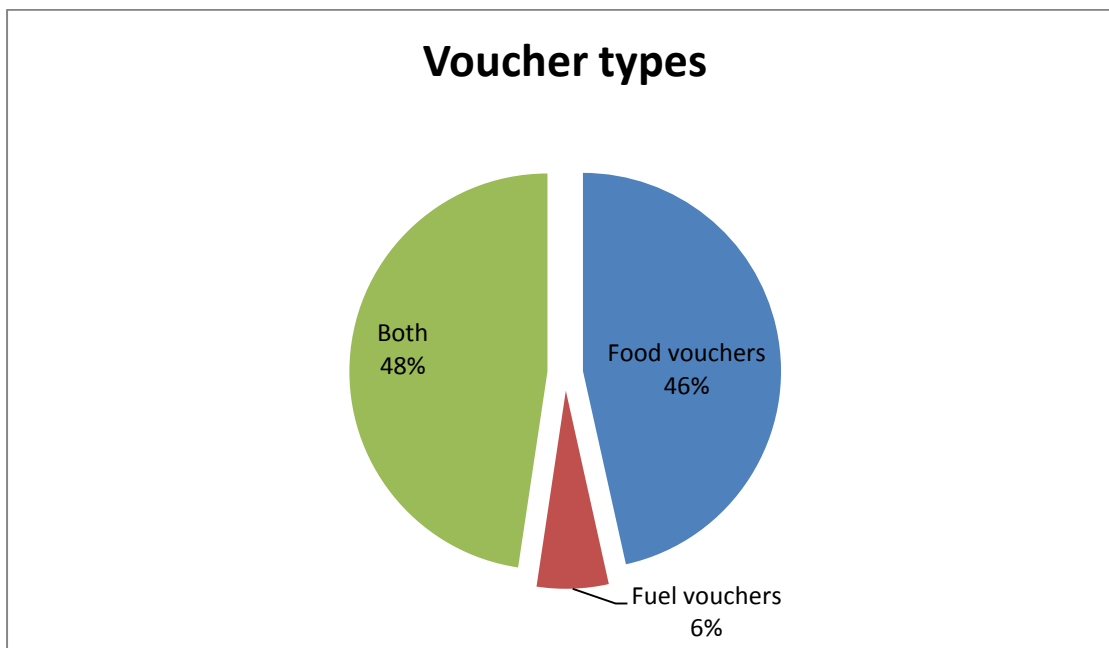
People who received food vouchers often received fuel vouchers and the information above takes into account these people. Also, anecdotally we have heard from the Foodbank that they sometimes issue fuel vouchers when claimants turn up with just a food voucher.

The number of main claimants who only received food vouchers totalled 167. This supported 280 adults and children (when adding up all members of a main claimant's household). This equated to 197 adults and 83 children (for figures we were able to quantify).

The number of main claimants who only received fuel vouchers totalled 12. These vouchers supported 21 adults and children, so 13 adults and 8 children (for figures we were able to quantify).

There were 79 main claimants who received both food and fuel vouchers. This supported 171 adults and children (101 adults and 70 children) for figures we could quantify.

There were 12 unknown cases as to whether people received both food and fuel vouchers or not.

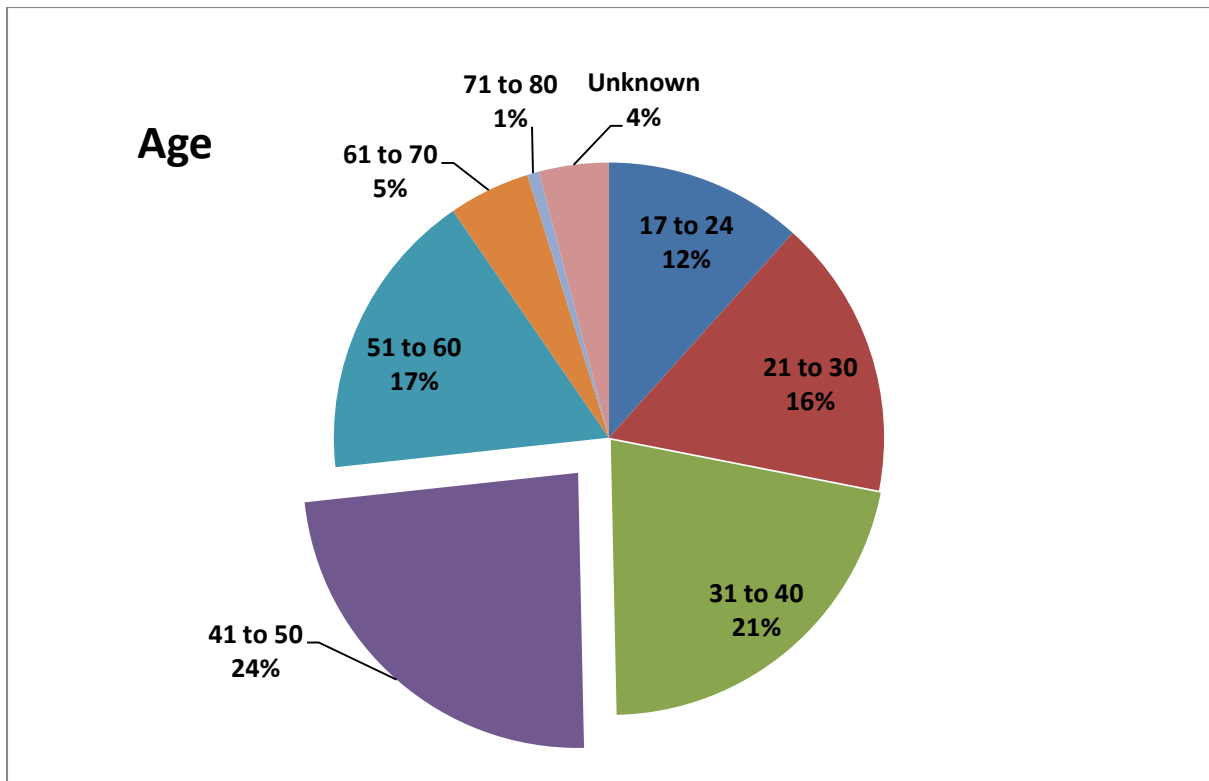


*Percentage of total adults and children supported by fuel vouchers only, food vouchers only and both food/fuel vouchers*

### **Profile of voucher main claimants**

More men than women received food vouchers: 123 women (45%) compared to 159 men (54%) were main claimants. Gender could not be determined for two people (1%).

The median and mode for the age of main claimants receiving vouchers was 41. Ages varied between 17 and 83.



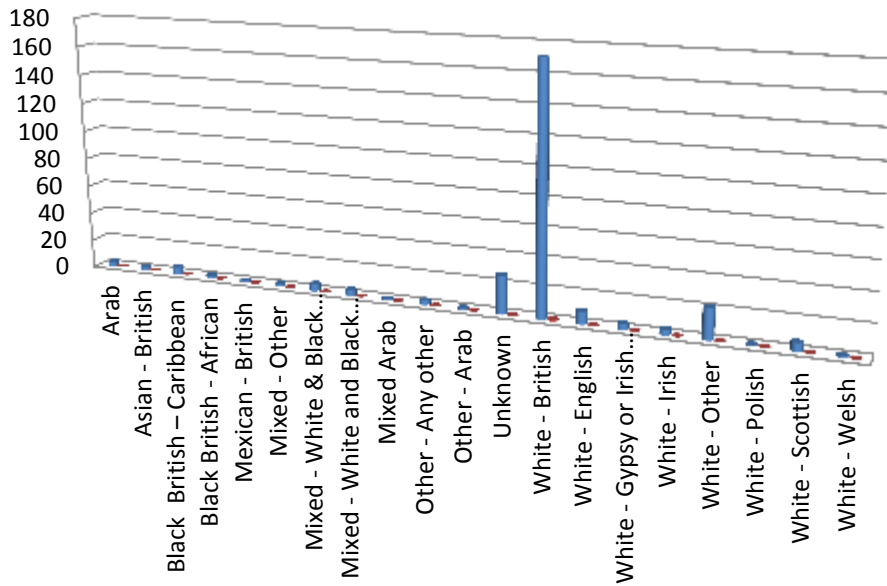
*Ages of main food and/ or fuel voucher claimants by percentage*

| Age group | Number |
|-----------|--------|
| 17 to 24  | 34     |
| 21 to 30  | 48     |
| 31 to 40  | 63     |
| 41 to 50  | 69     |
| 51 to 60  | 50     |
| 61 to 70  | 14     |
| 71 to 80  | 2      |
| Unknown   | 12     |

*Number of food and/or fuel voucher main claimants of different ages*

The majority of voucher main claimants classified themselves as 'White – British' (171 people of 64%). There were no other clear patterns of voucher claimants and ethnicity.

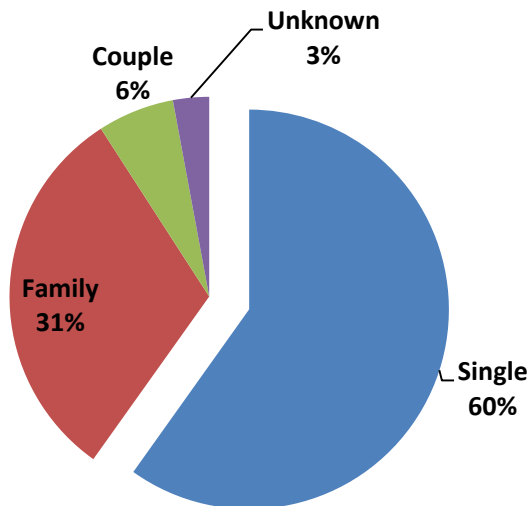
## Proportion of different ethnicities



Proportion of main claimants of different ethnicities by number

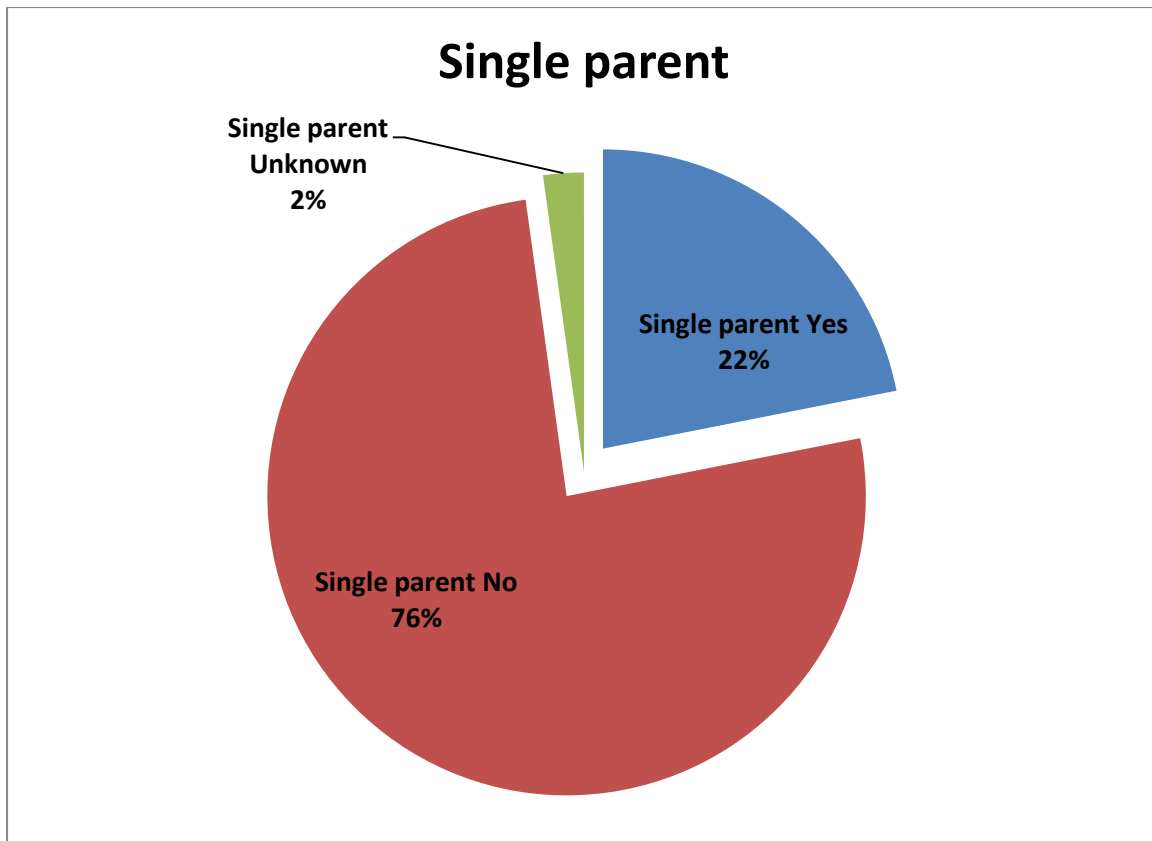
Most vouchers claimed were for single person households (164 people or 60%). Families were the second most likely recipients of vouchers at 85 or 30%. Couples were least likely at 17 or 6% of households.

## Household type



Percentage of household types main claimants were from

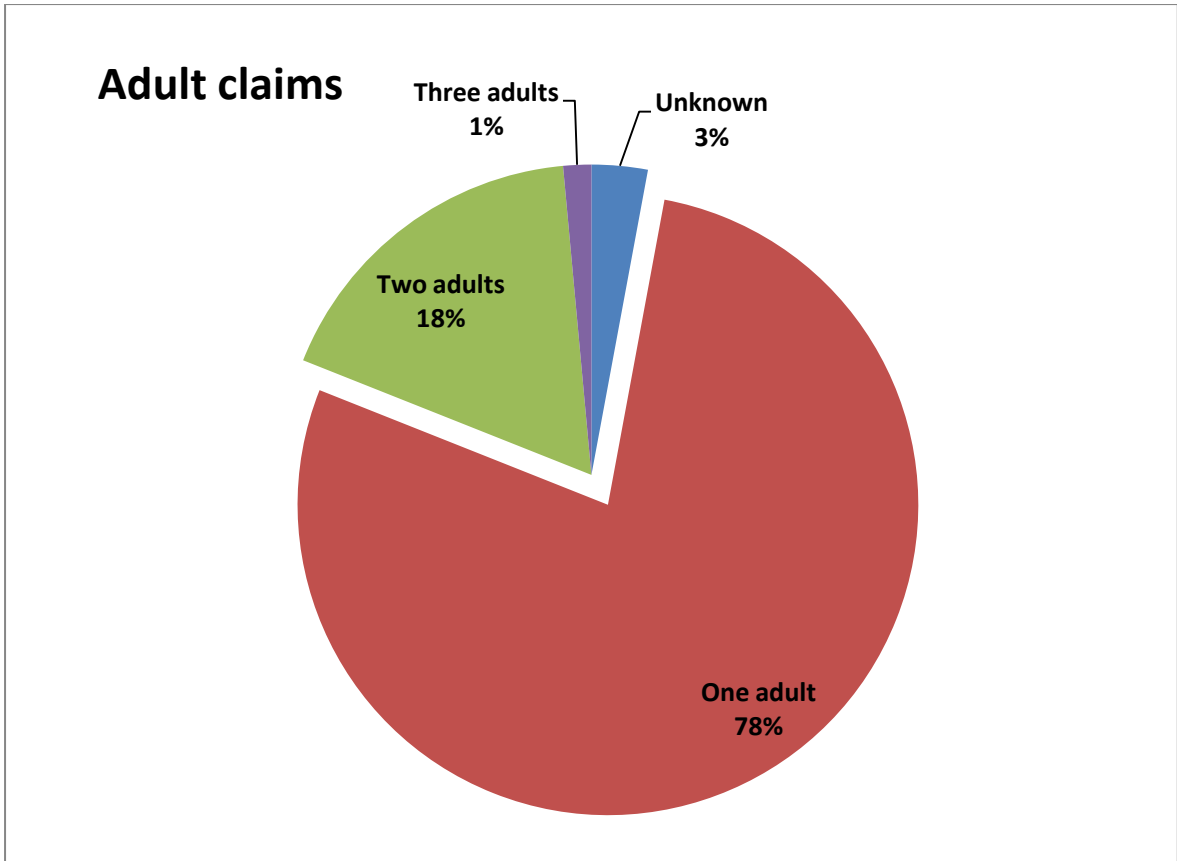
A total of 60 (22%) of recipients of the 274 main claimant figure were single parents.



*Percentage of single-parent households receiving vouchers*

In most households there was only one adult (214 or 78%). The maximum number of adults that a fuel and/or food voucher claim supported was 3. People in this research have been classed as 'families' even when they have adult children living with them (there were four cases of this out of the 274 total main claimants). Forty-eight claims for vouchers were for two adult people. For 8 cases it was unclear how many adults the vouchers were for.

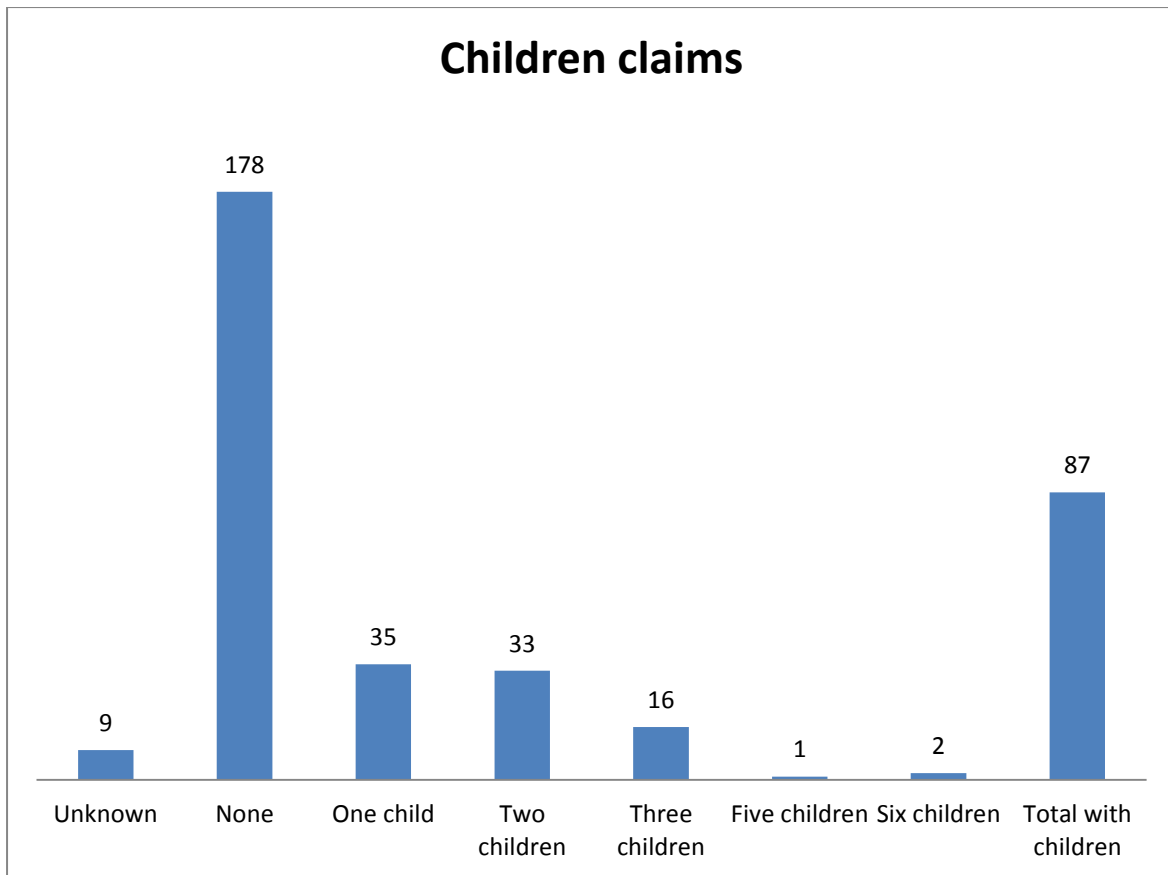




*Percentage of adults supported by vouchers*

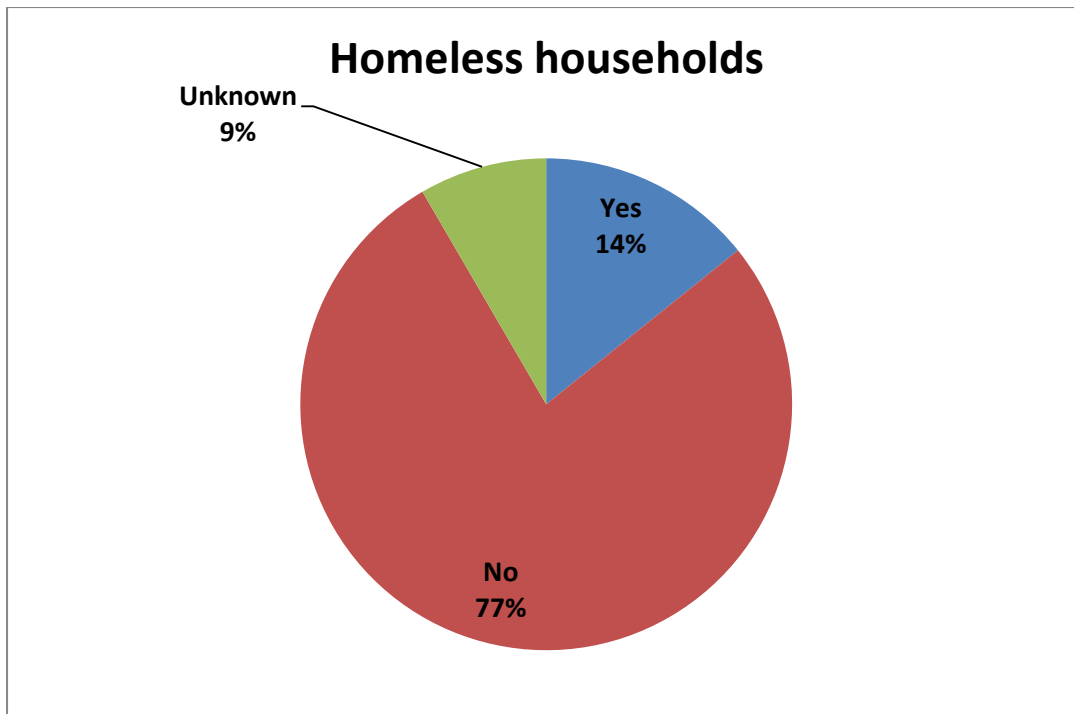
Most claims for vouchers were not for households with children (178 or 65%). Claims for households with children tended to be for one or two children. Eighty-seven households contained children (32%).

## Children claims



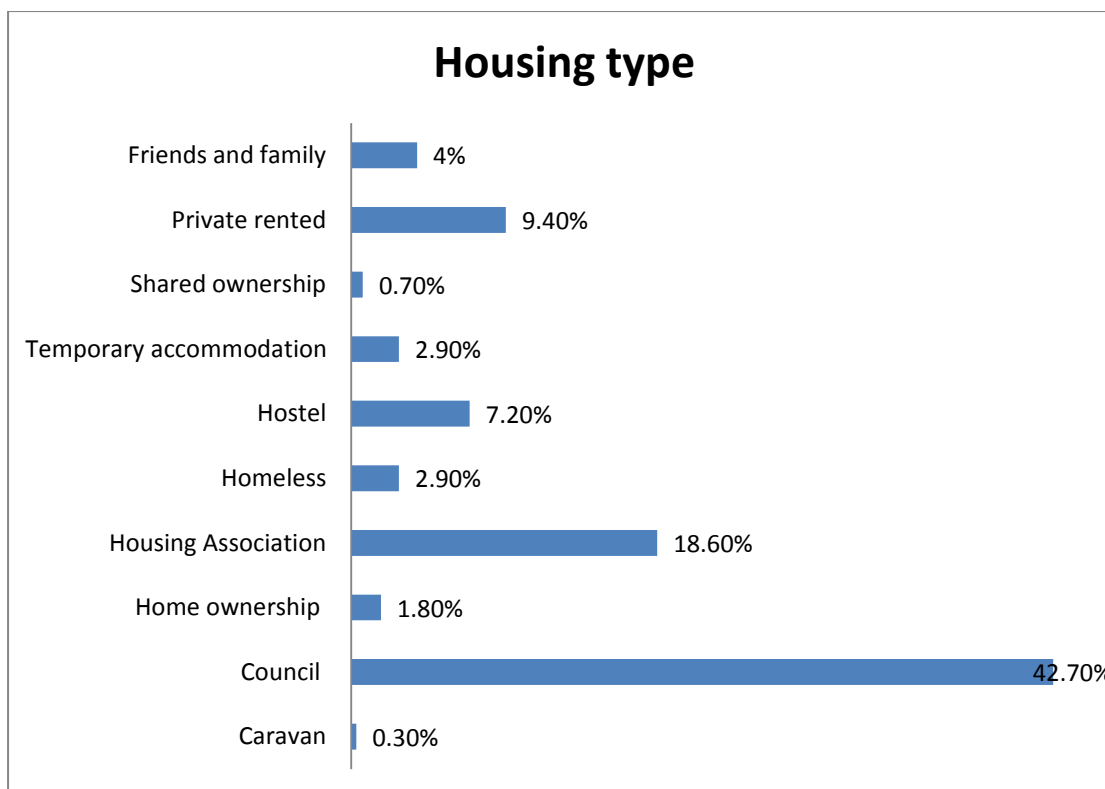
*Numbers of children supported by claims for food and/ or fuel vouchers*

A total of 39 main claimants (14%) identified themselves as homeless since their last CAB visit. Eight of these are street homeless and 20 in hostels. The rest live with friends and family, couch-surfing and so are 'hidden homeless'. Many more people identified homelessness as a reason for needing a voucher. Others have a history of homelessness that dated before they needed vouchers. For 23 main claimants (8%) it was unclear if they were homeless or not. A total of 212 were housed.



*Percentage of main claimants that were homeless at most recent CAB visit*

The majority who claimed vouchers were council house tenants (117 or 43%). Housing association tenants represented the second most common category (51 main claimants or 19%). A total of 168 claimants (67%) were in social housing. Future research could reveal whether social housing providers are failing to provide holistic support to these vulnerable claimants. Are social housing providers referring people here for the holistic advice they need?



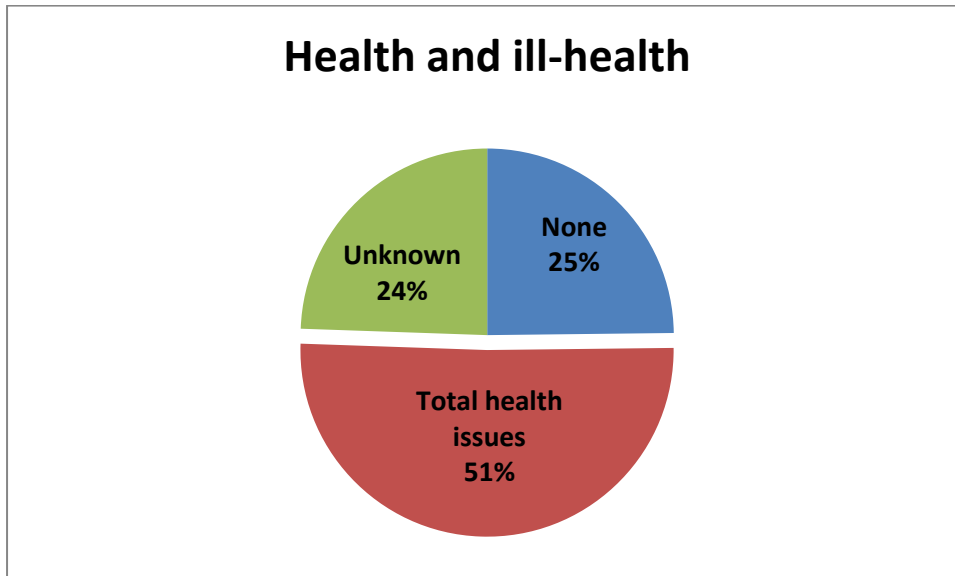
*Percentage of main claimants in different housing types*

| Housing type            | Number |
|-------------------------|--------|
| Social housing total    | 168    |
| Council                 | 117    |
| Housing Association     | 51     |
| Private rented          | 26     |
| Hostel                  | 20     |
| Friends and family      | 11     |
| Homeless                | 8      |
| Temporary accommodation | 8      |
| Home ownership          | 5      |
| Shared ownership        | 2      |
| Caravan                 | 1      |

*Numbers of main claimants in different housing types*

The majority of people presenting as main claimants have health issues recorded in our case management system (139 or 51%). An almost equal number of claimants had no health issues or had not disclosed if they had health issues or not (for 68 and 67 cases respectively).

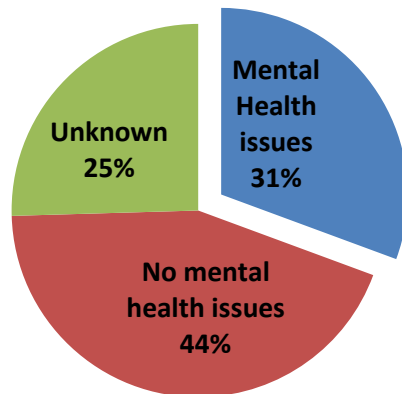
We suspect that the number of people with health issues is under-recorded. In many case notes, the client's understanding of issues and ability to handle daily tasks was so low that it is highly likely they had undisclosed mental health issues. Many more claimed Employment and Support Allowance, according to their case notes, (the benefit for people too sick to work) but had not disclosed what their health issues were. If family members of main claimants have health issues, this is unrecorded and future research needs to look into this.



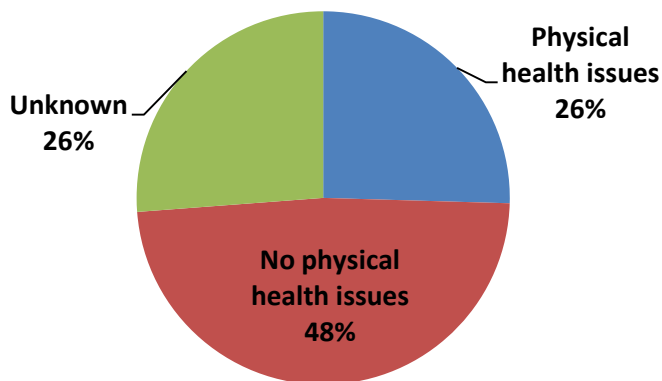
*Percentage of main claimants with and without health issues*

Mental health issues were more common than physical health issues. Eighty-three main claimants had mental health issues and 69 had physical health issues.

## Mental health

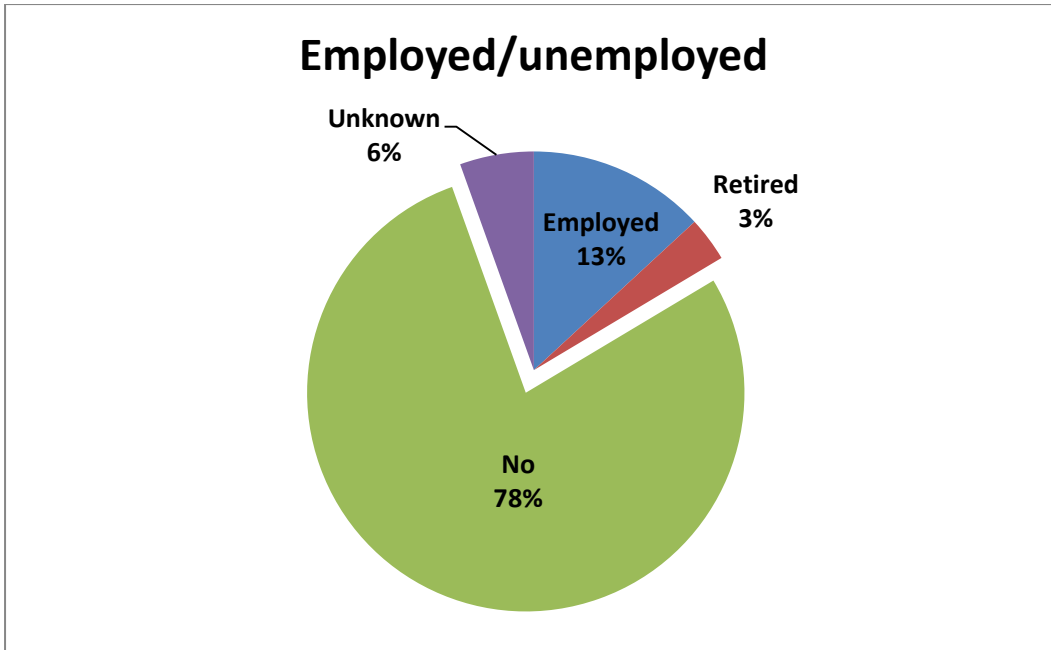


## Physical health



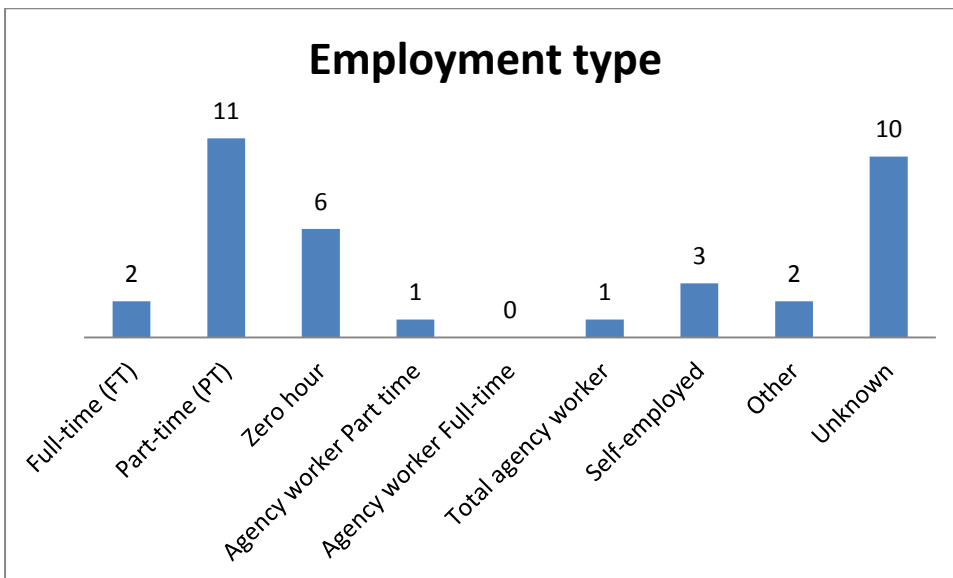
*Percentage of main claimants with mental and physical health issues*

The majority of people presenting as main claimants for food vouchers were out of work. There were 214 of the 274 main claimants who were of working age but out of work (78%). Nine main claimants were retired. Thirty-six main claimants were in some form of employment. The information was not available for 15 claimants.



*Percentages of main claimants employed and not working*

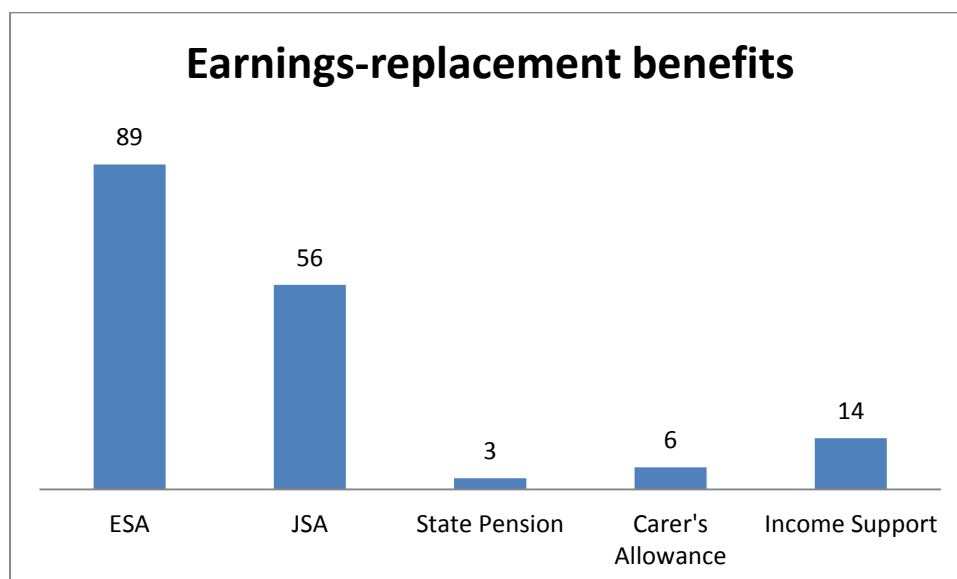
Only two people of the 39 main claimants in employment are in full-time permanent employment. Other types of employment recorded in case notes were more insecure. Three main claimants were in self-employment but were not earning much or at all from this. There was an agency worker who was a main claimant but no one was described in case notes as a temporary part-time or temporary full-time worker.



*Number of voucher claimants in each type of employment*

For unemployed main claimants of vouchers, the most common earnings-replacement benefit received was Employment and Support Allowance (ESA). This is the benefit for people who are too unwell to work. Eighty-nine of the 274 received ESA (32%). There were 56 main claimants (or 20%) claiming Jobseeker's Allowance (JSA) out of the total 274 figure.

Other earning-replacement benefits received by main claimants were State Pension, Income Support and Carer's Allowance.



*Number of voucher claimants on earnings-replacement (out-of-work) benefits*

A number of people were in the process of applying for earnings-replacement benefits after their most recent visit to the Bureau.

| Benefit applied for | Number    | Percentage |
|---------------------|-----------|------------|
| JSA                 | 26        | 9%         |
| ESA                 | 22        | 8%         |
| Carer's Allowance   | 2         | 1%         |
| Income Support      | 1         | 1%         |
| State Pension       | 0         | 0%         |
| <b>Total</b>        | <b>51</b> | <b>19%</b> |

*Numbers and percentages of voucher claimants applying for each earnings-replacement (out-of-work) benefit*

Main claimants were also in receipt means-tested benefits, which are not earnings-replacement benefits. The most common was Housing Benefit for 148 out of the 274 claimants (54%).



| <b>Income-related benefit</b> | <b>Number</b> | <b>Percentage</b> |
|-------------------------------|---------------|-------------------|
| Housing Benefit               | 148           | 54%               |
| Council Tax Reduction         | 127           | 46%               |
| Child Benefit                 | 54            | 20%               |
| Child Tax Credit              | 54            | 20%               |
| Pension Credits               | 5             | 2%                |
| Working Tax Credit            | 5             | 2%                |

*Percentage and number of voucher claimants on different income-related benefits*

There were 9% of main claimants who were in receipt of disability benefits that are not dependent on income.

| <b>Disability benefit</b> | <b>Number</b> | <b>Percentage</b> |
|---------------------------|---------------|-------------------|
| DLA                       | 20            | 7%                |
| PIP                       | 4             | 2%                |
| <b>Total</b>              | <b>24</b>     | <b>9%</b>         |

*Percentage and number of voucher claimants on disability benefits*

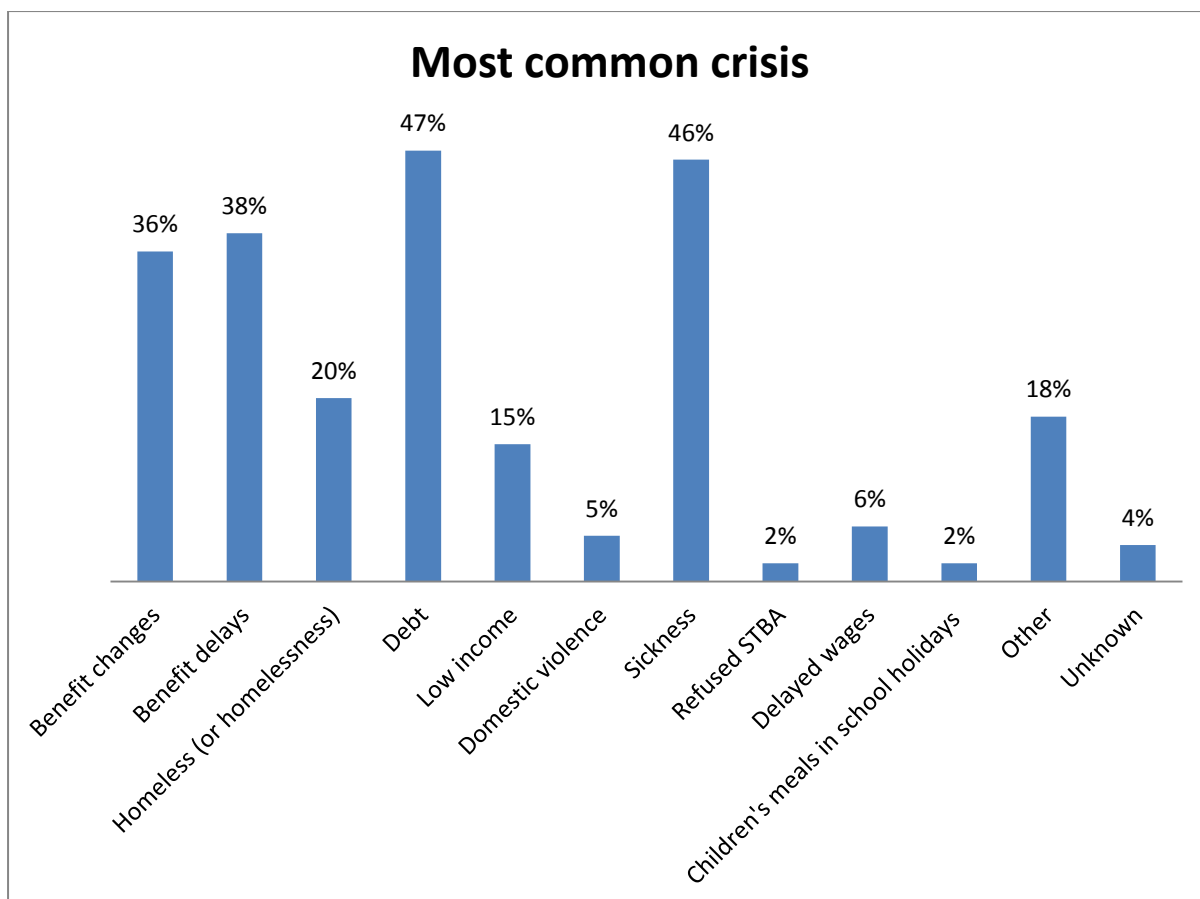
In this report we are unable to give a breakdown of claimants of vouchers by ward, as this might identify individual households: For some wards there are only one or two claimants. However, the most common wards for claimants were Abbey, Kings Hedges, Arbury, and then Trumpington. It is a surprise that Trumpington is so high in the list, as it is usually considered as a wealthier area. More research into why Trumpington is high in the list would be useful.

### **Overview of reasons cited by main claimants for needing food vouchers**

In categorising why people needed food vouchers, we used the categories on the actual voucher. The approved organisation can only tick one category on the voucher. In this research, we found that people had multiple issues that led to needing a food or fuel voucher. Therefore, we provided these people with more than one category for purposes of this research.

Please note that there is not a category for benefit sanctions so we included this in 'benefit changes'. The benefit changes category is vague in terms of whether it means changes to benefit policy that impact on people, or changes to people's benefits as a result of circumstance. In using the category we used both definitions. Also, note that our qualitative evidence will reveal that for 'benefit delays' it is not always clear-cut if this is caused by DWP/ HMRC/ District Councils processes and/ maladministration or caused by claimants failing to pass on correct information.

The main reason for the need for a food or fuel voucher was linked to debt (for 128 main claimants or 47%). After this, sickness was the most common issue at 126 or 46%.



*Most common crisis – percentage for main claimants*

| <b>Crisis</b>                       | <b>Number</b> |
|-------------------------------------|---------------|
| Debt                                | 128           |
| Sickness                            | 126           |
| Benefit delays                      | 103           |
| Benefit changes                     | 100           |
| Homeless (or homelessness)          | 54            |
| Other                               | 50            |
| Low income                          | 41            |
| Delayed wages                       | 17            |
| Domestic violence                   | 13            |
| Unknown                             | 10            |
| Children's meals in school holidays | 6             |
| Refused STBA                        | 5             |

*Most common crisis – numbers for main claimants*

The table below presents some more complex information on the most common pairing of issues. It is to be expected that debt, benefit changes and benefit delays are likely to link to unemployment. However, some interesting findings are the relationship between debt and

sickness and homelessness and unemployment. These relationships between issues, and others, will be explored in our qualitative analysis that will be produced at a later date.

| <b>Crisis 1</b>   | <b>Crisis 2</b>   | <b>Number</b> | <b>% of total Crisis 1</b> | <b>% of Crisis 2</b> |
|-------------------|-------------------|---------------|----------------------------|----------------------|
| Debt              | Unemployed        | 101           | 79%                        | 47%                  |
| Benefit delay     | Unemployed        | 87            | 84%                        | 41%                  |
| Benefit change    | Unemployed        | 82            | 82%                        | 38%                  |
| Debt              | Sickness          | 71            | 55%                        | 56%                  |
| Debt              | Benefit changes   | 46            | 36%                        | 46%                  |
| Homeless          | Unemployed        | 45            | 83%                        | 21%                  |
| Debt              | Benefit delay     | 44            | 34%                        | 43%                  |
| Benefit change    | Sickness          | 44            | 44%                        | 35%                  |
| Benefit delay     | Sickness          | 40            | 39%                        | 32%                  |
| Benefit change    | benefit delay     | 35            | 35%                        | 34%                  |
| Benefit delay     | Homeless          | 22            | 21%                        | 41%                  |
| Debt              | Low income        | 21            | 16%                        | 51%                  |
| Benefit change    | Homeless          | 19            | 19%                        | 35%                  |
| Homeless          | Sickness          | 19            | 18%                        | 15%                  |
| Debt              | Sanctioned        | 16            | 13%                        | 33%                  |
| Debt              | Homeless          | 16            | 13%                        | 30%                  |
| Benefit delay     | Low income        | 12            | 12%                        | 29%                  |
| Debt              | Delayed wages     | 9             | 7%                         | 53%                  |
| Debt              | Domestic violence | 6             | 5%                         | 46%                  |
| Low income        | Delayed wages     | 5             | 12%                        | 29%                  |
| Domestic violence | Sickness          | 5             | 12%                        | 4%                   |
| Sickness          | Delayed wages     | 5             | 12%                        | 29%                  |
| Benefit delay     | Domestic violence | 5             | 5%                         | 38%                  |
| Benefit delay     | Refused STBA      | 5             | 5%                         | 100%                 |
| Debt              | School meals      | 4             | 3%                         | 67%                  |
| Homeless          | Domestic violence | 4             | 4%                         | 31%                  |
| Benefit change    | Domestic violence | 2             | 2%                         | 15%                  |
| Low income        | Domestic violence | 2             | 5%                         | 15%                  |

*Pairing of different crises for main claimants*

## Conclusions

In conclusion, we feel that the most interesting finding is around the number of people with ill-health who require food vouchers. As explained, we believe that the high number of main claimants with health issues (139 of 51%) is likely to be under-reported. What support is missing for people with ill-health, and especially mental health issues? Are we asking people the correct questions to help them reveal health issues to us so we can identify what support they will need? Have a number of people needing food vouchers due to sickness lost their job, which is a trigger for needing a voucher?

Additionally, in our quantitative research we would like to understand more about the nature of crises for single people needing vouchers, compared to those of families.