Half of UK families on Universal Credit regularly running out of food

Dennis Moore 15 September 2024

As the Labour government cut winter fuel payments for millions of pensioners and insisted on keeping the two-child cap on benefits, research from leading UK charity the Trussell Trust has shown that some of the country's poorest households will face another winter of hardship.

The Trust operates 1,400 food banks—the biggest network in the UK. It has called for urgent action after findings showed that half the roughly 6 million people claiming Universal Credit (UC) welfare payments had run out of food in the past month. One in five (around 1.6 million people) have had to use a food bank in the last year.

Nearly seven in ten are having to borrow money or use credit, with just under half behind with debt repayments and bills or finding it a "constant struggle" to keep up with them. One fifth were at risk of homelessness in the last 12 months.

Over a third of UC claimants are in work. Of these, over two thirds have been unable to pay for essentials like food and bills in the last six months.

The findings follow those of YouGov research commissioned by the Trust this February, which also found that roughly half of UC claimants had run out of food the previous month. A fifth, over one million people, could not afford to cook hot food in the previous three months. Two fifths had been forced to skip meals to keep up with rent or utilities.

That research specified that over 40 percent of claimants were behind on one or more household bills. Over a third had fallen into debt, and more than 40 percent were unable to keep their homes warm that winter. A quarter either missed a doctor's appointment or could not travel to work at some point in the previous three months due to the cost.

The design of the universal credit system throws

many claimants into debt from the outset, since payments are not made for the first five weeks, forcing people to take out an "advance payment" which must then be paid back through deductions on future payments. Almost a quarter (23 percent) of people currently claiming universal credit are having deductions taken to repay an advance payment. Nearly two thirds of these report experiencing hunger.

Emma Revie, CEO of the Trussell Trust, said its research showed people in hardship were being "pushed to the doors of food banks" because of inadequate benefit support. "These findings show clearly that people cannot wait for an economic turnaround to improve their current situations," she added.

Nothing of the sort is coming in any case. This winter, households across the UK will see their energy bills rise by 10 percent on average, after a new price cap was set by the Ofgem energy regulator—increasing the average bill by £149 to £1,717 a year.

Larger families are in particularly dire straits. Low-income households receive an extra £3,455 a year for each child they have, but this is capped at the second child. The impact is particularly severe for some of the poorest ethnic groups in the UK, with 43 percent of children in households with one adult of Bangladeshi or Pakistani origin (400,000 children) affected, compared to a national average of 17 percent (2.4 million children).

A further 110,000 children nationally are not technically excluded by the two-child limit, but only because their household's income is already restricted by the benefit cap for households with no one in work—£22,020 outside London and £25,323 a year in London.

Labour's new welfare payment restriction, means

testing winter fuel allowance, will add hundreds of thousands of elderly people to this growing toll of victims of austerity. Only people living alone with an income of less than £11,334 a year (or £17,313 a year for couples) will now receive the allowance—tied to the earnings threshold for pension Credit. Moreover, 880,000 households eligible for pension credit do not claim it, and so would not receive the new means tested fuel allowance either.

Labour's own analysis, obtained through freedom of information requests, estimates that 780,000 of these will not take up their entitlement. The government is counting on them not doing so, since this would largely wipe out the £1.4 billion saved by the cut.

This disclosure came after the government admitted it had not carried out a full assessment of the policy's impact, which Labour said it was not obliged to produce. The analysis also showed that nine in 10 pensioners aged between 66 and 79 would lose their allowance, with eight in 10 over eighties losing the benefit.

While millions of benefit claimants face the prospect of a desperate winter ahead, Starmer's Labour Party repeatedly calls for fiscal discipline and threatens more "tough decisions" that will have to be made soon.



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