

# **EVALUATING THE ADVICE AND SUPPORT SERVICES PROVIDED THROUGH FOOD BANKS**

**October 2024**

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An evaluation report for Trussell from the  
Personal Finance Research Centre  
at the University of Bristol

## EVALUATING THE ADVICE AND SUPPORT SERVICES PROVIDED THROUGH FOOD BANKS

### ABOUT THIS REPORT

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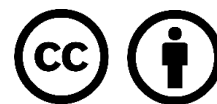
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# GLOSSARY

<b>Advice and support services (or food bank advice services, advice services)</b>	The multi-strand programme being evaluated, encompassing all advice and support with money matters funded and supported by Trussell and delivered via food banks, including: income maximisation advice or support; debt advice; referral or signposting to other money-related advice or support services; wrap around support, such as support to action the advice received, or support with related areas of need; or any combination of these.
<b>Adviser</b>	In this report 'adviser' means someone who delivers advice and support on money matters via the food bank advice and support services.
<b>Colleague</b>	Colleague – in this research "colleague" refers to food bank leads and representatives from the advice services.
<b>Delivery mode</b>	How food bank advice services are delivered to people – e.g., face to face, phone, email, or a combination of these.
<b>Delivery model</b>	Who food bank advice services are delivered by – e.g., in-house by the food bank, via a third party, or both.
<b>Destitution</b>	The condition of people who cannot afford to buy the absolute essentials that we all need to eat, stay warm and dry, and keep clean.
<b>Debt advice</b>	Help and support with debt queries and problems, either at a generalist or specialist level.
<b>Debt managed</b>	Refers to a plan or debt solution of some kind being put in place to help the person manage their debt. Debt managed can include debts including rent arrears, utility arrears and government debts, e.g. benefit overpayments and advances. In this report debt managed includes all debt that the advice services support someone to manage.
<b>Debt written off</b>	Refers to money that was owed by a person that is no longer required to be paid. Examples include bankruptcy, debt relief orders and negotiation with creditors which results in payment no longer being due. In this report debt written off includes all debt that the advice services support someone to write off such that they are no longer liable for the debt.
<b>Disability benefits</b>	A person is receiving disability benefits if they receive one or more of the following benefits: Employment Support Allowance, Personal Independence Payment, Attendance Allowance, Disability Living Allowance, Child Disability Payment, Adult Disability Payment, or additional money from Universal Credit for people who are unable to work due to their disability.
<b>Financial gains</b>	A financial gain can include (but is not limited to) benefits and tax credits (including back payments), compensation, rent rebates, insurance pay-outs, court/ tribunal awards, grants and redundancy pay awards. It can include one-off payments and regular income. Changes to regular income are calculated

over a 12-month period. In this report financial gains includes all income increases that the advice services support someone to achieve.

**Food bank**

An organisation which distributes free food parcels and may also provide additional support by offering or signposting to advice and support. Food banks can be run by individual charities or by other organisations, such as advice centres, faith groups, schools, universities and hospitals. In Trussell's community of food banks, a person brings their voucher or e-referral from a referral agency and collects emergency food in return. In some cases, the food is delivered direct to their home. The Independent Food Aid Network (IFAN) defines a food bank as a venue that distributes emergency food parcels at least once a week. There are also food banks which are not part of Trussell's community or IFAN.

**Food parcel**

In Trussell's community of food banks, a food parcel is an emergency supply of food which, depending on the size of the parcel is intended to last one person either three or seven days. Food parcel statistics from Trussell are a measure of the number of food parcels distributed rather than unique individuals supported. These statistics are collected via vouchers that are issued by referral agencies, such as health visitors, schools, social workers and organisations such as Citizens Advice. These agencies assess people for financial hardship before referring them to a food bank.

**Generalist models  
(see also Specialist  
models)**

Often food bank advice services are provided by a generalist adviser who provides an initial level of advice or support on most or all of the main areas offered by a service. They will most commonly deal with benefits and debt queries and may have additional knowledge or experience in at least one of these areas. They will often need to refer more complex cases to specialist support – either within or outside of the food bank advice services.

**Holistic support**

The expansive nature of support provided to people, which doesn't treat issues in a siloed way, and recognises the interrelated nature of issues that people with complex needs experience.

**Homelessness**

A broad definition of homelessness is adopted, including not only rough sleeping and living on the streets, but also other forms of transient accommodation – e.g. living in a hotel, hostel, refuge, B&B, night shelter, staying with friends or family (sofa surfing), or 'other' living arrangement. This is a broader definition than The Housing Act 1996 definition of homelessness.

**Income  
maximisation  
advice or support**

Helping people to maximise the amount of money they have coming in, in particular assisting with claims for benefits people are entitled to but not already claiming, or appealing benefits decisions. It can include helping people to access grants not already being claimed. Income maximisation plus refers to services where there is wrap around support offered alongside income maximisation.

**Person-centred  
support**

The style of support offered to people, which is focused on listening and putting the needs of the individual at the heart of the service.

**Referral**

Where a person's details have, with consent, been passed to another service who will contact the person directly. Enhanced referral describes funded services with a focus on enhanced levels of support, such as ongoing engagement, signposting and onward referral and follow up to confirm referral has been possible to access.

<b>Referral agency</b>	An agency or service referring someone to a food bank for emergency food. Examples include welfare or debt advice services, social workers, GPs, schools, health visitors and day centres for homeless people. These agencies assess people for financial hardship before referring them to a food bank.
<b>Regression analysis</b>	Also known as multivariate analysis. A statistical approach that allows us to account for the potential influence of factors/variables on the outcomes measured.
<b>Service model</b>	The types of support offered through the food bank advice and support services (see above) including income maximisation advice or support, debt advice, signposting/referral (sometimes offered as the core advice services offered, sometimes additional to income maximisation and/or debt advice support), and wrap around services (typically offered, where available, in addition to income maximisation, debt advice, and/or signposting/referral).
<b>Signposting</b>	Where a person has been informed of the details of one or more other services and encouraged to contact these services themselves. Enhanced signposting refers to funded services with a focus on signposting and referral routes.
<b>Specialist models (see also Generalist models)</b>	Services that provide specialist support in certain areas, typically in relation to debt advice via trained (regulated) debt advisers, or benefits. These services will facilitate highly specialised support services (e.g. helping people access insolvency options, or support with an appeal to a benefits tribunal). They may refer people presenting with advice issues beyond the specialism to other support – either within or outside of the food bank advice services.
<b>Support</b>	Support that is inclusive of both advice and other support services offered as part of the food bank advice services or other advice and support services.
<b>Third-party provider</b>	Food bank advice services delivered by a partner advice organisation (such as Citizens Advice) with funding from Trussell.
<b>Two-child limit</b>	A limit on eligibility for Child Tax Credit or the Child Element under Universal Credit for the third or subsequent child born after 6 April 2017.
<b>Welfare benefits</b>	The UK social security system, sometimes called the welfare system, provides benefits to people across the UK. The UK Government administers this system across Wales and England, and the majority of the system in Scotland, where some elements, including benefits relating to disability and care, are devolved. In Northern Ireland the entire system is devolved.
<b>Wrap around support</b>	Support for the individual throughout their advice journey that is linked to the advice, e.g. providing support to action the advice received, or facilitating access to other services. The exact nature of support can vary from one food bank advice service to another and can include support with related areas such as housing or family advice.

# SUMMARY

## Key messages

- The food bank advice and support services are delivering a range of positive outcomes for individuals, food banks and advice services providers – and for other organisations and local economies.
- These outcomes are being achieved despite the challenges that food banks and advice services providers face working within funding constraints, local pressures and the complexity of issues many people using the services face.
- Food bank advice services have become a critical part of the local landscape of delivery, reaching people who are not accessing advice and support elsewhere.
- The advice services can alleviate financial hardship in a sustained way, or prevent a person's situation from spiralling further. However, within the wider context of high rents and prices for essentials, insufficient welfare benefits, and low earnings, many people helped may find themselves struggling again at some point, possibly to the point of needing emergency food parcels.

## Background and methodology

This study evaluated the **advice and support services** that Trussell has been supporting food banks in their community to deliver. The services offer **advice and support on money matters to people who use food banks**, typically including a mix of **income maximisation** advice, often **debt advice**, and sometimes **signposting, referral** and **wrap around** services (such as providing support to action the advice received or with related areas of need). The advice and support services (**hereafter 'advice services'**) are delivered mostly through partnership with local (third party) advice organisations and sometimes directly (in-house) by the food bank.

The evaluation was undertaken between September 2023 and April 2024:

- To understand how the food bank advice services are delivered; who uses them, when and why; how the services have helped them; why some people do not use them; and what other support people may have had.
- To explore how people's experiences differ across different models of advice provision, for different types of people with different types of need.

Our approach combined qualitative and quantitative methods:



- Case studies with 16 food banks involving an initial fact-find activity and interviews with colleagues from the food bank, the advice services, and other local organisations.
- Interviews with 42 people who had used food banks from eight case study food banks, and follow-up interviews with 28 of these people, three to four months after we first spoke with them.
- A survey of food bank colleagues and advice services advisers completed online by 131 food bank leads and 80 advice services representatives.
- A survey of people who had used one of 28 food banks completed online or on paper: comprising 466 people who had used the food bank advice services and 424 people who had not used the services.



Our survey samples are best viewed as convenience samples and should not be assumed to be fully representative of the populations they are drawn from. However, the achieved samples were sufficient for capturing a range of experiences covered and the analysis of these.

Samples for all elements of the evaluation reflect a good mix of food banks and advice services across various characteristics, including geographical location, locality, food bank size, and the nature of advice offered. The samples offer good coverage of advice services provision across Trussell's community of food banks.

We have used regression analysis to strengthen our ability to conclude that differences in experiences and outcomes between groups are statistically significant and meaningful. This allows us to take account of other differences in characteristics between groups in the sample (e.g. advice type, housing tenure) and understand which characteristics are related to the impacts of the services (e.g. age and location).

## **Delivering the advice services**

The advice services are meeting people's needs for support with money matters because they deliver a range of help in an accessible and person-centred way, under one roof, and in a trusted place where people feel safe and comfortable.

### **How the advice services are delivered to people**

Trussell set broad parameters for the advice services which means food banks are able to deliver advice and support within these parameters that can be tailored to meet individual and local needs. Models of advice services provision are therefore as diverse as food banks themselves.

The help delivered by the advice services ranges from income maximisation advice to debt advice, to signposting and referral, as well as wrap around services (such as support to action the advice received), or a combination of these. Services are primarily delivered by third-party providers (such as Citizens Advice), or directly (in-house) by the food bank, or a mix of both. They vary in terms of referral processes, how many people they reach and how established they are within food banks.

Services are working hard to flex to the needs of individuals in relation to:



- Delivery mode, with services focused heavily on face-to-face delivery.
- Delivery structure, with services varying the number and length of interactions with people, and offering drop-in sessions, which colleagues said was preferable but not always practical.
- Target audience, with a small number of case study services seeing people at outreach venues (such as community centres) who did not currently use a food bank. This outreach model may prevent future problems for people who are at risk of destitution.

## **How people are referred into the advice services**

People need to get a referral to a food bank in Trussell's community of food banks before they can receive a food parcel. Referral into the food bank advice services is through two main routes: either people use the food bank first and are approached by staff or volunteers to invite or encourage them to use the service; or they are referred into the services (and food bank) by a third-party referral agency.

Referrals into advice from within food banks could vary. Some checked in with everyone using the food bank to see if they might need support from the advice services, some encouraged people who had used the food bank a certain number of times to speak to the advice services, while others were more light touch in their approach.

Formal and informal partnerships with other organisations are a key part of how food bank and advice services operate, particularly for managing capacity locally and inward referrals to the food bank. For partner organisations, food banks were a needed additional source of help, which was perceived to be quick and easy for people to access and relieved pressure on their own services. However, there were some concerns about other organisations over-relying on food bank advice services, due to pressure on their own services.

## **What works well in delivering the advice services**

People using the food bank advice services valued them because they removed the need to speak to multiple people or agencies and provided a safe and welcoming space to discuss money issues. People generally saw the services as part of the food bank and advisers as food bank staff (even where advisers were employed by a third-party provider such as Citizens Advice).

The case studies showed that advice delivered by a third-party adviser (who was embedded within the food bank team), was a particularly effective model. This was because there was a built-in connection to a larger advice network to facilitate smoother referrals to other services, while also reducing the perception of these wider services as separate from food bank services. These outcomes could similarly be achieved through direct (in house) provision, but were perhaps more easily facilitated via the former model.

How effective a service was perceived to be – by the people using and delivering it – was not just about *what* was offered but also about *how* it was offered. Having a space where people could access ongoing face-to-face help

with a range of support needs – underpinned by a holistic, person-centred approach – was highly valued. The evidence highlights a need for a broad service model that reflects individual and local needs. This is central to achieving positive outcomes for people with complex needs who may find it difficult to get the help and support they want.

## Accessing the advice and support services

### Who is reached by the advice services

Trussell's *Hunger in the UK* study shows that households with a disabled person, working age adults, households with children, and people experiencing adverse life events are among the groups most likely to need to use a food bank.<sup>1</sup>

The profiles of people using the advice services broadly mirrored those of people who use food banks generally. There was also little difference in the characteristics of people who used the advice services and people who did not, indicating that the services were effective at reaching all types of people who used the food bank.

However, some groups were under-represented among people using advice services. Most notably, nearly twice as many **people experiencing some form of homelessness had not used the advice services**<sup>2</sup> compared to those who had. Previous research shows that a third (34%) of people referred to food banks were either experiencing some form of homelessness at the point of referral or had done in the previous 12 months.<sup>3</sup> Food bank colleagues were aware of the difficulty of supporting people experiencing homelessness, because their situation makes it hard for people to keep appointments, and to complete the support needed; but also because there is only limited support that can be offered during a period of homelessness, and support often needs to be provided in conjunction with other external services.

### Why some people don't use the advice services

Looking across the survey and interviews, the reasons why people had not used the advice services were driven by: a reluctance to seek advice or to talk about their situation, occasionally due to poor experiences elsewhere; stigma and mental health issues; and marginally lower need.

The qualitative interviews shed further light on why people did not use the advice service: they found it difficult to ask for help; questioned if they were eligible or worthy of support; and were unsure if the support would make a difference. In some cases, there was a mismatch between individuals'

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<sup>1</sup> Trussell (2023) [Hunger in the UK](#).

<sup>2</sup> We adopt a broader definition of homelessness including not only rough sleeping, but living in a hotel, hostel, refuge, B&B, night shelter, staying with friends or family (sofa surfing), or 'other' living arrangement. See Glossary for further information.

<sup>3</sup> Trussell (2023) [Hunger in the UK](#).

expectations about their needs and what the services could offer, the nature or timing of the support offered, and capacity issues within services.

Possible improvements to the advice services to address this mismatch in expectations might include using training sessions and workshops for staff and volunteers to further promote existing evidence on how to help people into the services.<sup>4</sup> Another potential option is to co-design service improvements with people who have lived experience of financial hardship – particularly people from groups who are under-represented among advice services.

## **People's experiences of the advice and support services**

People typically presented to the advice services with concerns around long-term low income or unaffordable debt. They most commonly needed support with welfare benefit eligibility or applications, managing debt and utility bills.

### **How the advice services are meeting needs**

There is strong evidence from the survey data and interviews that the advice services are meeting the needs of the people they serve.

People were highly likely to have received or be referred to the relevant type of support for them, based on their initial reason for getting in touch with the advice services. But they were also provided with or directed to help with other issues that were indirectly related or contributing to the money worries they presented with. For example, people with concerns related to a change in their family situation might be signposted or referred to services supporting mental health or bereavement. To this end, there is evidence that people were receiving relevant, person-centred *and* holistic support.

Almost a half (47%) of people using the advice services had been referred onward to other services for help with issues not covered by the advice services.

Although many of the people who received advice had first spoken to the advice services team in the last month (46%), the majority had spoken with the team more than once, reflecting the ongoing nature of their concerns. Keeping people engaged with the services until issues were resolved was a key challenge for advice services teams – particularly people in the most complex situations.

Around nine in ten people had good experiences of support from the advice services, from the ease of accessing them to satisfaction with how their concerns were understood. People tended to report better experiences using the food bank advice services than they had with other advice services.




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<sup>4</sup> Trussell (2022) How to help someone have a good experience accessing and engaging with financial inclusion advice run by a food bank.

While the advice services were funded to provide wide-ranging and holistic support to people with complex needs, there was a clear sense from the case studies that many advisers went above and beyond the letter of the services they were funded or contracted to provide.

## What enables a positive experience of the advice services

The figure below describes how people who used the advice services appreciated the qualities of the food bank staff (and the staff delivering the services); the set up of advice delivery; and the clear, practical support they received.

		
The people	The set up	The support
non-judgemental, kind, welcoming, reassuring, knowing someone is there for you	informal, in person, welcoming, not restricted by time pressure	clear, simple advice, step by step, walking them through the process, actually able to help them

## How the advice services can be improved

While interview feedback on the advice services was overwhelmingly positive, some areas for improvement were identified by people using advice, including raising awareness of the services outside of the food bank environment, and improving accessibility for people with physical and mental health problems – although most noted that the services were accessible in terms of timings and locations.

Overall, the nature of support and the way it was delivered provided the foundations and stepping stones on which the positive outcomes detailed below were built.

## Outcomes for people using the advice and support services

### The financial impacts for individuals

Based on analysis of Trussell's administrative data, the estimated financial impact of food bank advice services is large:

- **Income gains** (through income maximisation) – 38,685 people received an average of £1.7k between April 2023 and March 2024 (£66.5 million overall)
- **Debts managed** – 10,326 people had an average of £4.6k debt managed between April 2023 and March 2024 (£47.3 million overall)

- **Debts written off** – 1,669 people had an average of £7.5k written off between April 2023 and March 2024 (£12.6 million overall).

This equates to an average financial impact of around £1,000, average debt managed of around £700, and average debt written off of around £188, per person accessing the services. In total, over 66,770 people accessed services between April 2023 and March 2024.

### **How the services are helping people to maximise their incomes**

Financial gains came from increased benefits and ad hoc support, typically in the form of fuel or shopping vouchers and cash grants. With unclaimed income-related benefits and social tariffs estimated at £23 billion a year,<sup>5</sup> increased take-up of benefits is a large part of what Trussell hopes to achieve through the advice services. In our survey, **37% had begun to receive additional money from welfare benefits (of any type)**. This was either because they had received more of benefits they already received (10%) or, more often, because they had started to receive them (31%) – with 4% having both received more and started to receive new benefits.

The case studies highlight the dual benefits of the advice services in: making people aware of the welfare benefits they were eligible for, when often they had no idea about this before visiting the food bank; helping people complete the application forms for welfare benefits, or appeal benefits decisions, as this support was needed and hard to access elsewhere.

Food banks or advice services may have the capacity to issue cash grants and fuel vouchers themselves or else have close relationships with other local organisations who do so. Overall, 28% of people using advice services had received extra money as a result of help getting cash support and 35% had received fuel vouchers from the advice services to help cover energy costs.

### **How the services are reducing the burden of unmanageable debt**

Debt advice is often an integral part of the food bank advice services, and the management of unaffordable debt through debts written off and debts managed is an expected positive outcome for people using the services. Around a third of people said that their debts were easier to manage as a result of the advice services. While two in ten had already seen some reduction in debts or arrears, a further three in ten people were expecting to see some reduction in debt or arrears in the future, suggesting that many people who sought advice on debt were receiving the support they hoped for.

### **How the services are helping people to reduce their expenditure**

Reduced expenditure was reported by a third of people who used the advice services (33%), primarily through reduced energy costs and help with budgeting.

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<sup>5</sup> Policy in Practice (2024) [Missing out 2024: £23 billion of support is unclaimed each year.](#)

## **The impacts on financial wellbeing**

Around a half of people using the advice services (49%) felt that they were managing better with their money, and this was more likely than for those using other advice services for a similar purpose.

There was strong evidence that using the advice services was associated with reduced worry about money – and, again, more so than using other advice services. Food bank colleagues felt that the services were helping to reduce people's shame and stigma about financial hardship.

While there was little evidence that using food bank advice services translates into lower levels of destitution,<sup>6</sup> at least not in quantitative terms, financial impact data shows that advice services were nonetheless increasing people's incomes. This suggests that services are reducing levels of financial hardship for individuals, although for some people the reduction is not sufficient to lift them out of destitution. Nonetheless, many of the people we interviewed talked about the importance of being able to eat properly and heat their home, and felt that the advice services had helped considerably with this. This illustrates how services were helping to improve financial and wider wellbeing as a result of increased incomes.

There was evidence that advice services were reducing but not ending the need for emergency food, with a half of food bank leads agreeing that the food bank was experiencing fewer repeat referrals.

## **The impacts on personal wellbeing**

The advice services are not primarily supporting people with personal wellbeing needs. However, there was evidence of some positive (if limited) wellbeing impacts. Perceptions of physical and mental health were notably low among people responding to the survey, with around a half saying that their physical and mental health were poor (49% and 52% respectively).

When controlling for sample differences, the likelihood of reporting good physical health was significantly *lower* among people who had used the advice services than people who had not. This perhaps reflects the characteristics of people referred into the services compared with those who were not.

Just under a half of people using the advice services (47%) said that their health and wellbeing improved because of the support they received. The interviews with people using advice also highlighted that the emotional support and improvements to mental health were often considered as important as the financial outcomes.

From the perspective of advice services leads, using advice helped to improve people's access to other services; and improved people's relationships with statutory organisations and housing situations.

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<sup>6</sup> According to the Joseph Rowntree Foundation, people are considered destitute if they have not been able to meet their most basic physical needs to stay warm, dry, clean and fed.

People who had used the advice services were more likely than people who had not to feel they had support to go to when they need it and to feel better about the future.

## **How the outcomes are being sustained**

Our follow-up interviews offer some important insights into how people were getting on three to four months after we first spoke with them. Overall, we found that people using advice still felt better off than before they had used the services. This was unsurprisingly the case for people who had experienced an increase in their income from using advice. However, even people who were still struggling financially three months later, or who had seen no real income increase, felt the wellbeing benefit from the services.

## **Impact of the advice services on local support networks**

The funding and delivery of advice across the sector is complex, with many advice providers relying on multiple funding sources to deliver their services. Different funding models can constrain delivery (e.g. contracts to deliver telephone and digital only services) and drive inefficiencies, which in turn can impact on the ability to meet demand or to reach people with unmet needs.<sup>7</sup> National services are generally more focused on debt advice, but there is an increasing move toward embedding this within the wider support that people need – which is closer to the models seen in food bank advice services and other community-based services.

The advice services were largely reaching people who existing services were missing or under-serving, or people who had not been successfully helped by other services. This may be due to gaps in local funding or provision, or because funding and design constraints are preventing other existing services from reaching people.

Food banks are playing a key role in formal and informal local networks to improve the sector (e.g. by ensuring community needs are being met in the most efficient way), and many food banks were taking steps to formalise or improve the way organisations worked together and to minimise gaps or duplication of support. At the same time, the advice services are helping other services to reach the people they want to help.

Both the food banks and wider organisations we spoke with were clear that the advice services provided benefits to individuals, organisations and the wider area, which went beyond the traditional advice model. This is because the advice services model is predicated on providing continuity of support in a place people already came to, where they felt safe, and that was strongly

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<sup>7</sup> 4OC (2023) [Funding and operating models of the debt advice sector](#), Money and Pensions Service.



relational – with advisers often fulfilling a support worker role for people with the most complex problems.

Positive outcomes for individuals were also likely to have a consequent impact on the wider community. These were therefore a net benefit to the local area (e.g. by reducing pressure on local services), improving efficiency for local support services, reduced risk of homelessness and rent or other arrears (e.g. Council Tax), and other wellbeing benefits that can positively impact the economy.

## Conclusions

**Overall, the food bank advice services appear to be working well and are achieving good short to medium term outcomes for the people using them**, including more money in their pocket through additional welfare benefits, reduced debts or arrears, and decreased expenditure. Many have improved financial and personal wellbeing as a result. The advice services create the opportunity to address a person's financial issues in the round, rather than just temporarily moderating them with a food parcel. Our evaluation shows that **the services have good capability to take people from crisis point to a place where their finances are more stable**, and can reduce the need for emergency food. This can make an enormous difference to people's overall wellbeing.






People using food bank advice services often had very complex issues and health conditions, including traumatic life events, anxiety and other mental health issues – which created and exacerbated financial difficulties – and they needed substantial support with these. There was general agreement among colleagues that the advice services were reaching people who were often missed or under-reached by other services, either because other services had difficulty reaching them, or through problems accessing them. Overall, **the design of food bank advice services is well suited to meeting complex and ongoing needs**.

**The advice services can alleviate financial hardship in a more sustained way than food based responses alone, or prevent a person's situation from spiralling further. However, within the wider context of high rents and prices for essentials, insufficient welfare benefits, and low earnings, many people helped may find themselves struggling again at some point**, possibly to the point of needing emergency food parcels.

## Recommendations




### For Trussell

The approach to funding and supporting advice services is creating the space for food banks to develop approaches that work locally and for the needs of people. These recommendations relate specifically to Trussell:

	 <b>Meeting the need</b> Continue supporting food banks to deliver advice services while there is unmet need, and while trying to address the causes of unmet need.	 <b>Building partnerships</b> Develop more local/national partnerships to extend and further integrate advice services, and to amplify the sharing of good practice.
 <b>Peer support networks</b> Food banks who are experienced in delivering advice services could play a role in training or mentoring food banks at an earlier stage of setting up the service. New learning from research and policy should be shared.	 <b>Training and support</b> Explore the opportunity for further training and support, such as support with compassion fatigue, to ensure that advisers and others involved in delivering the service are being supported in this sense.	 <b>Lived experience</b> Future developments should continue to be co-designed with the people who use the services, particularly with people who are under-reached.

### For wider practice







The evaluation highlights key learning on *how* to deliver advice services to reach people at risk of facing destitution. The following insights are relevant to **food banks and others providing advice and support services, charities and community organisations**. Evidence from the evaluation has shown that advice services should provide:

 <b>Multi-faceted (versatile and diverse), connected support</b> To achieve positive outcomes, it is important not to treat issues in a siloed way, because they are typically interrelated. Generalist advice and support is a vital part of provision in situ at the food bank, in combination with access to more specialist support where needed, and overall, reflects the most	 <b>Continuity of support</b> People's ability to get ongoing support from advisers over time was a feature that distinguished the food bank advice service from other advice services. However, this often went beyond providing prolonged support, with advisers sometimes taking on a role more akin to that of a support worker. This type of support	 <b>Meet people where they are</b> Advice and support delivered in a community setting can reach people who may be under-reached by other services, in spaces where they feel comfortable and safe. Together with face-to-face contact, this is important for building the relational depth that allows people to engage with advice, and to be open about their situation.
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effective model of service delivery. Unlocking access to the right kind of support is one of the most important roles fulfilled by the advice service.	– where the adviser provides both advice and support to action it – may also build people’s capabilities to self-resolve at least some of their problems in future, which can prevent them from cycling back into local services.	Co-location with other services is beneficial to individuals and colleagues because it improves partnership and referrals and creates a sense of working together to support people.
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## For policy

The findings from this evaluation raise a number of points that are more widely relevant for the **advice sector, including those who fund it, and those involved in poverty reduction policy, including national and local government**. All levels of government across the UK should:

 <p><b>Address funding gaps</b></p> <p>Address the funding gaps in advice services in their areas, with a particular focus on holistic and connective services that meet people where they are.</p>	 <p><b>Prioritise people most at risk</b></p> <p>Services should reach people before they need a food bank – and ensure everyone can access the right advice and support when and where they need it.</p>	 <p><b>Provide advice in outreach settings</b></p> <p>While increased collaboration and integration within the sector can help to ensure that there is ‘no wrong door’ for people seeking help, some outreach is required to guide more people toward a door in the first place.</p>
 <p><b>Focus on person centred and holistic outcomes</b></p> <p>Funding of services should focus on a holistic range of person-centred outcomes for people and who the services are reaching, not purely based on the number of people seen. Providing continuity of support and supporting people’s ability to self-resolve, suggests a broader understanding of positive outcomes for advice.</p>	 <p><b>Ensure the effective integration of support</b></p> <p>Strong partnerships and well-connected services locally are needed to provide the most effective support, particularly for some groups (e.g. homeless people). Local government should ensure the effective integration of support by convening actors across money and debt advice, crisis support, community groups, and setting up place-based strategies to tackle destitution.</p>	 <p><b>Tackle income insufficiency and reform social security</b></p> <p>The UK Government should ensure that people’s incomes from social security and work are sufficient to cover the cost of essentials and consider widely supported recommendations for achieving this, including establishing an Essentials Guarantee in Universal Credit. Social security support should be more accessible, and processes reformed so that people receive the benefits they are eligible for when they first apply. Benefit appeal processes should be simplified.</p>

# INTRODUCTION

## Evaluating the advice and support with money matters services across Trussell's community of food banks

As part of its 2020-25 strategic plan, Together for Change,<sup>8</sup> Trussell has been helping 325 food banks to date across its community of food banks to deliver advice and support on money matters to people who have used a food bank. These food bank advice and support services (hereafter 'advice services') are offered mostly through partnership with local advice organisations, or sometimes delivered directly by the food bank, with appropriate infrastructure in place. This report describes the results of a large-scale evaluation of the advice services offered in food banks, undertaken in 2023-24, to explore how advice services are delivered and their impacts on people who use a food bank – as well as other local services and communities.

## Background to this evaluation

More than a fifth of people in the UK were living in poverty in 2021/22. This equates to around 14.4 million people, including 8.1 million working-age adults, 4.2 million children and 2.1 million pensioners. In the same period, 6 million people were living in very deep poverty – making up the largest group of people in poverty.<sup>9</sup> Nearly 4 million people experienced destitution in 2022, including around 1 million children.<sup>10</sup> Over the last decade and a half, the increasing need for food banks has been one of the defining characteristics of the post-2008 recession economy in the UK. Trussell has seen a 94% increase in food parcels distributed by its network over the past five years, with 3.1 million parcels distributed in 2023/24 alone – the highest number of parcels ever distributed in a single year.<sup>11</sup>

However, research by Trussell shows that hunger in the UK runs much deeper than a marked increase in food bank use, with 14% of UK adults (or their household) experienced food insecurity in the 12 months to mid-2022. Some groups are significantly more likely to experience food insecurity and to need to use food banks, including disabled households, working-age adults, families

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<sup>8</sup> Trussell (2020) [Together for Change: Our strategic plan 2020-25](#).

<sup>9</sup> Joseph Rowntree Foundation (2024) [UK Poverty 2024: The essential guide to understanding poverty in the UK](#).

<sup>10</sup> Joseph Rowntree Foundation (2023) [Destitution in the UK 2023](#).

<sup>11</sup> Trussell (2024) [End of Year Stats](#) (Accessed 1 July 2024).

with children, and people who are subject to structural inequalities – such as people from minoritised ethnic groups, women, people who are LGBTQ+, and people who have sought asylum.<sup>12</sup>

While many contributory factors drive hunger in the UK, insufficient income is a fundamental driver for almost all people who need to use a food bank. The main factors that, in combination, lead to insufficient income are: the design and delivery of the social security system; paid work (and in particular insecure paid work) which provides insufficient protection from financial hardship; and difficulty accessing suitable jobs, particularly for disabled people and people with caring responsibilities.<sup>13</sup>

At the same time, it is clear that a significant minority of people are not receiving the advice or support that they need, whether from community groups or other formal services, before they are referred into a food bank. Trussell's in-depth 2023 study, *Hunger in the UK*, estimated that almost a half (45%) of people referred to food banks had received 'no advice of note'.<sup>14</sup>

A 2022/23 All Party-Parliamentary Group and Trussell report on ending the need for food banks recommends a long-term strategy for accessible local crisis support, funding to develop strong local support systems so that no one needs to turn to a food bank as a first port of call, improved data sharing, and cash-first approaches as the default response to financial crisis – while ensuring suitable person-centred options are available based on needs.<sup>15</sup>

Trussell had already taken some early steps toward addressing this support gap in its 2020-25 strategic plan, in particular within the 'changing communities' strand which aimed to give food banks the tools, advice and connections needed to support people in financial hardship.<sup>16</sup> More recently, Trussell has highlighted easy access to advice and support on money matters as one of the building blocks toward ending hunger for good.<sup>17</sup>

Trussell plans to further expand pathways into advice and support across the food bank network. Nearly £8.52 million in 'financial inclusion' grants was awarded to food banks in 2023-24 and, to date, support from advice services has been established at 325 food banks. This is around 87% of Trussell's community of food banks (up from 65% the previous year, and 28% in 2020-21). This support is often provided in partnership with local specialist advice services.<sup>18,19</sup>

To inform its future strategic plans, Trussell sought to evaluate the existing rollout of the food bank advice services, providing evidence of the impacts of

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<sup>12</sup> Trussell (2023) [Hunger in the UK](#).

<sup>13</sup> Ibid.

<sup>14</sup> Ibid.

<sup>15</sup> APPG on Ending the Need for Food Banks (2023) [Cash or food? Exploring effective responses to destitution](#).

<sup>16</sup> Trussell (2020) [Together for Change: Our strategic plan 2020-25](#).

<sup>17</sup> Trussell (2024) [How to end the need for food banks in the UK](#) (Accessed 1 July 2024).

<sup>18</sup> Trussell (2024) [Easy access to advice and support on money matters](#).

<sup>19</sup> Trussell (Forthcoming) Impact Report Stats 2023-24.

the services, as well as learning on the strengths and limitations of the services offered.

## **Our research objectives**

The evaluation was designed to address a range of objectives set out by Trussell:

1. **To understand who uses Trussell's advice services**
  - a. What factors have contributed towards people needing them.
  - b. The barriers to using them.
  - c. Who the unreached groups are.
2. **To understand the nature of the impacts of the advice services on individuals**
  - a. The strength and timing of these impacts.
  - b. How well different delivery models meet people's needs.
  - c. How external factors influence effectiveness.
3. **To understand to what extent expected financial gains for people accessing advice are converted into actual financial gains, including:**
  - a. The reasons why expected gains might not be fully realised and if this affects particular groups of people.
  - b. The extent to which financial gains protect households from destitution.
4. **To understand the impact of the food bank advice services on wider local economies and communities, including:**
  - a. Impacts on other local services.
  - b. The additional benefits to local communities.
5. **To provide insights into how the advice services are best delivered to support people facing destitution, including:**
  - a. What is working well and what drives positive experiences.
  - b. How the advice services might be improved.
  - c. What key learning points can be shared with other providers.
6. **To understand the limitations of the food bank advice services, particularly given broader economic and political contexts, including the potential for them to help:**
  - a. Overcome known barriers to income maximisation.
  - b. Resolve people's problem debts.
  - c. Avoid the need for emergency food in the future.

## **Definitions and terminology**

**Advice services** is the umbrella term for the **advice and support on money matters services** which are funded and supported by Trussell and offered via food banks, encompassing: income maximisation advice or support; debt advice; referral or signposting to other money-related advice or support

services; wrap around support, such as support to action the advice received; any combination of these.

We use the terms:

- **Service model** to refer to the types of support offered through advice services (income maximisation, etc., as noted above).
- **Delivery model** to refer to who is providing advice services (direct-delivery, i.e. in-house provided by food bank employees; third-party, provided by an external organisations; or both).
- **Delivery mode** to refer to how advice services are delivered in interaction with people using the services (face to face, phone, or email).

For full definitions see the Glossary on page 4.

## Report structure

While there are many cross-cutting themes across the report, the findings are structured as follows:

- **Part 1: Delivering advice and support services** addresses how advice services are provided and delivered, what service models look like, and how these fit within the wider context of service delivery locally.
- **Part 2: Accessing advice and support services** considers who is using advice services, who is being reached well and what had happened if they had sought previous support elsewhere, who is reached less well and why some people choose not to use food bank advice services.
- **Part 3: Experiences of advice and support services** explores the experiences of food bank advice services by the people who have used them, what support they received, how satisfied they were with the support and what the barriers to accessing advice services were.
- **Part 4: Outcomes for people using advice and support services** looks at intended outcomes of advice services for the people using them, how well these were being met and for whom, the extent to which people using advice services might have better outcomes than people who do not, and if this can be attributed to the support they received.
- **Part 5: Impact on local support networks** explores what the partnerships between food bank advice services and other local services look like, and how the provision of advice services might impact those organisations and the local community more broadly.
- **Conclusions**, including cross-cutting themes which reflect where advice services are working particularly well, what drives positive outcomes for individuals, benefits to food banks and advice services providers, the extent to which advice services can contribute toward ending the need for emergency food, and challenges for improving the services.
- **Recommendations** for Trussell, wider practice, policy and future research.

Across the report, we use pop-up boxes, vignettes, and anonymised verbatim quotes to illustrate the experiences of real people. No names used are real names. We have standardised all references to named external advice agencies to 'another advice agency', references to the advice services by any other term as 'advice services' and mentions of the adviser by name to 'the adviser'. Otherwise, the quotes are just as our participants spoke them.

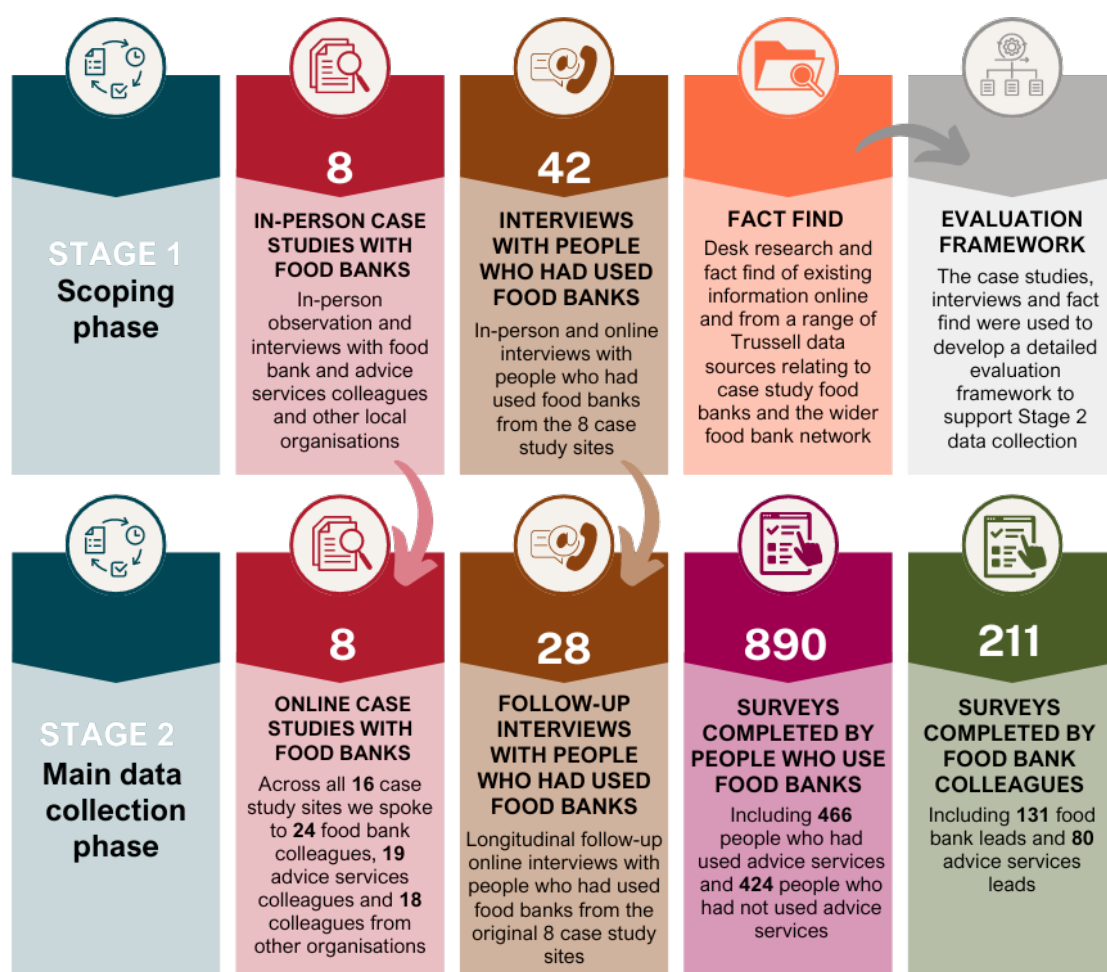


# METHODOLOGY

## A multi-stage mixed-methods approach to evaluating the advice and support services provided by food banks on money matters

The evaluation used a mixed-methods approach, combining both qualitative and quantitative methods, to provide sufficient breadth and depth of enquiry to address the objectives. Given the complexities involved, data were collected across two stages, as shown in Figure 1.

Figure 1: Overview of stages, methods, and data sources



The findings from the Stage 1 scoping phase provided data to evaluate the service; as well as informing the main data collection at Stage 2. Based on Stage 1, we developed a detailed evaluation framework in consultation with

Trussell which included a conceptual map of the dominant pathways that beneficiaries take through the food bank and advice services, a theory of change which mapped the intended outcomes of the advice services for food banks, advice services and the people who use them (see Appendix 2), and a detailed evaluation plan which set out which of these outcomes could be measured and how.

The key elements of data collection were qualitative case study research and surveys with people who used food banks and food bank colleagues. We describe these in detail below. We also analysed Trussell administrative data to estimate the financial benefits of the food bank advice services.

## Case study research

We conducted case studies with 16 food banks, eight in Stage 1 (scoping phase – in Winter 2023) and eight in Stage 2 (main data collection stage – in Spring 2024). The case studies were selected by Trussell, in collaboration with the research team, to adequately represent a range of food banks, food bank advice and support services (hereafter ‘advice services’) delivery models, food bank characteristics such as size and area type (city, town, rural), and regional coverage across the UK (Table 1).

**Table 1: Case study food bank sample profile**

	Larger*	Smaller	Scotland	Wales	Northern Ireland	South England	North England	Midlands / East England
<b>City</b>	4	1	1			1	2	2
<b>Town</b>	4	5		2	1	2	1	2
<b>Rural</b>		2				1		1

\*Larger/smaller classification based on Trussell's assessment of food bank size.

Each case study involved semi-structured interviews with:

- Strategic and operational colleagues (both staff and volunteers) from the food bank.
- Colleagues involved in the delivery of the advice services via the food bank (both from partner organisations and in-house advice specialists).
- Colleagues from other local organisations involved in or otherwise affected by food bank services, referred via the food bank or advice services interviewees.
- People who had used a food bank (both people who had used advice services and people who had not). In Stage 2, we conducted three-to-four-month follow-up (longitudinal) interviews with 28 of the people who used food banks that were interviewed during Stage 1.

The Stage 1 case study interviews were conducted in-person, by Zoom or by phone depending on the availability and preferences of the participant. Stage 2 interviews were all undertaken remotely (by phone or Zoom, depending on the participants' preferences). People who had used a food bank received a

£30 shopping voucher of their choice as a ‘thank you’ for each interview they participated in. Tables 2 and 3 show the total number and breakdown of qualitative interviews undertaken across Stages 1 and 2.

**Table 2: Qualitative interviews with people who had used food banks**

	People who had used a food bank		People who had used advice services	People who had not used advice services
Initial interviews	42	Comprising:	28	14
Follow-up interviews	28	Comprising:	18	10

**Table 3: Qualitative interviews with colleagues**

	Colleague interviews
All colleagues, made up of:	61
<i>Food bank</i>	24
<i>Advice Service</i>	19
<i>Other organisations</i>	18

## Quantitative data collection

Stage 2 of the evaluation also involved colleague surveys and a survey of people who had used food banks, which were informed by the case study research. We describe the surveys in detail below, but in summary:

- Colleague survey: 211 colleagues completed this survey, comprising 131 food bank leads and 80 advisers from food banks across the UK.
- Survey of people who used food banks: we received 890 completed surveys from people using a food bank, comprising 552 paper surveys and 338 online surveys. They were drawn from 28 food banks from across the UK offering a range of advice services on money matters.

The survey samples are best viewed as convenience samples and should not be assumed to be fully representative of the populations from which they are drawn (see the data considerations section below).

**Table 4: Overview of survey samples**

	Among the 211 colleagues surveyed	Among the 28 food banks supporting the survey of people using food banks
<b>Service model offering:</b>	Complete data	Complete data
Income maximisation advice/support	203	28
Debt advice	176	21
Signposting/referral	165	6
Wrap around services	144	3
<b>Delivery model:</b>	Complete data	Incomplete data*
Third party only	121	15

In house only	44	2
Mixed model	46	3
<b>Delivery mode</b>	Complete data	Data not provided
Face to face	200	-
Phone	181	-
Email	123	-

These data were taken from different sources and as such category definitions may not align with each other. \*missing for some food banks.

## Colleague surveys

Colleague surveys were conducted online in Spring 2024 and involved:

- A survey of 'food bank leads' who had oversight of the strategy and operation of the food bank. A total of 131 food bank leads completed the survey from a maximum possible of approximately 290 food banks (an effective response rate of 45% which is in keeping with previous Trussell surveys).
- A survey of 'advisers' with oversight or an advice role with the food bank advice services. A total of 80 advisers completed the survey from a maximum possible of approximately 290 associated food banks (an effective response rate of 28%).

The surveys were completed anonymously (neither individual nor food bank name were collected), with only one food bank lead and one adviser responding per food bank. Where food bank leads were also advice services leads, given their particular delivery model, they were asked to complete both surveys; this was the case for about 20% of each set of completed surveys.

In terms of the profile of the colleagues who participated in the survey:

- Eight in 10 (82%) colleagues surveyed were from England, the remainder being from Wales (11%), Scotland (4%) and Northern Ireland (3%)
- Six in 10 (63%) served largely urban areas (cities and towns) and the rest served rural areas.
- Almost all colleagues (99%) said the food bank offered other services. Commonly this was the provision of toiletries, bedding, baby items, furniture or other goods (88%), other advice, advocacy or signposting (79%), vouchers or cash gifts (64%), or being co-located in a community hub or other multi-use space (48%).

Further details about the profile of colleagues who responded to the survey are provided in Appendix Table 1.

## Survey of people who had used a food bank

A survey of people who had used a food bank, including people who had used the advice services and people who had not, was conducted in Spring 2024. The survey was distributed via participating food banks and available in paper copy and online via a link/QR code.

An initial 75 food banks were invited by Trussell to participate in this phase, to be representative of the network of food banks offering advice services. Of these, 33 food banks indicated they were willing to take part. These food banks were subsequently provided with a briefing pack for their 'survey champions' – food bank colleagues nominated by their food banks to act as community researchers to support the survey in the field. Survey champions had two primary roles:

- To support their food bank to distribute survey invitations and encourage anyone who had recently used or was currently using a food bank to complete a survey.
- To support their food bank to help people using a food bank who may have difficulty completing the survey by themselves.

Each food bank was sent a 'paper pack' containing paper copies for the questionnaires (one version for people who had used advice services and one for people who had not), survey invites which could be used as flyers or posters to publicise the survey and information sheets for colleagues and prospective participants.

We received completed surveys from 28 participating food banks, reflecting around 9% of food banks offering the advice services. In terms of the profile of food banks that participated in the survey, and people who completed the survey:

- Of the 28 food banks, 23 were in England, two in Northern Ireland, one in Scotland, and two in Wales. By area type, nine were in cities and 17 were in towns, three of which included a rural catchment, while two further food banks served predominantly rural areas.
- All 28 offered income maximisation advice, 22 debt advice, six offered an enhanced signposting/referral service, and three offered wrap around services.
- Part 2 provides the profile of respondents to the survey of people who had used food banks in relation to these characteristics, for people who had used the advice services and people who had not.

We received a total of 890 completed surveys from people who have used a food bank (552 paper, 338 online).

However, some of the paper surveys we received had been completed using the wrong version: where a non-user of the advice services had completed a user survey and vice versa. The two versions were equivalent apart from a middle section which was tailored to the respondent group based on their experience (or not) of the food bank advice services. This means that, from the 890 completed surveys we received, our total sample for those relevant middle sections is reduced. The final totals are shown in Table 5.

**Table 5: Survey of people who had used a food bank numbers**

	All people who have used a food bank	People who have used advice services	People who have not used advice services
All surveys completed	890	466	424
Correct version completed	770	395	375

Given the method of sample recruitment, it is not possible to calculate a response rate for these samples.

## **Data considerations**

The survey samples should be viewed as convenience samples and should not be assumed to be fully representative of the populations from which they are drawn. Nonetheless, the achieved sample numbers were adequate for the subsequent analysis and there is reasonable variability in the characteristics and circumstances of sample cases to have captured a range of experiences covered by the surveys. As such, the statistical analyses we report provide sound indications of patterns and trends in the findings rather than findings which are generalisable in the strictest statistical sense.

For the colleague survey, we generally report headline findings as a whole for both sample groups (food bank leads and advice services leads), as they were often equivalent. Where we report statistically significant differences between the colleague types, we have controlled for whether or not a respondent completed both surveys (which affected 20% of respondents in each sample group) using multivariate (regression) analysis. When we have tested for the potential influence of other factors such as the advice services model on outcomes of interest in the colleague survey, we have also controlled for sample type and completion of both surveys.

In the survey of people who had used food banks, there were sufficient cases and variability among cases to be able to test robustly for observed differences between people who had used the advice services and people who had not on the important outcome measures. This was done by controlling for key measured differences in the background profiles (characteristics of the individual, their household and food bank use) of the two samples of people who had used food banks in multivariate (regression) analysis.<sup>20</sup>

There were a few key variables on which the two samples differed statistically, described below, which were used as standard control variables in regression analyses to account for the differences:

- Housing tenure, whereby people who used the advice services were less likely to be experiencing some form of homelessness than people who had not used advice services, such as staying in a hotel, hostel, refuge, B&B or night shelter, sofa surfing or sleeping rough.

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<sup>20</sup> See Appendix 1 for further details.

- Use of the food bank, whereby people who had used the advice services were less likely to be first-time food bank users than people who had not used the advice services, and more likely to cite using the food bank due to difficulties claiming welfare benefits and levels of debt.
- Characteristics of the food bank, whereby people who had used the advice services were more likely to have used food banks in England and in towns with a large rural catchment, and less likely to have used food banks delivering mixed direct and third-party advice services.<sup>21</sup>

Whenever our analysis controls for these differences, we report the findings as being ‘controlled’ or ‘accounting’ for these factors or otherwise that significant differences existed independently of these controls.

All other available demographic and socio-economic factors (including English as a first language, refugee/migrant status), food bank use, and food bank characteristic variables were also tested, as well as help to complete the survey and online or paper survey completion. None qualified for inclusion as standard controls for the subsequent analysis. However, these factors were included in subsequent analysis where they were of substantive interest.

## Statistical notes

In the statistical analysis described throughout this report, significant differences are reported at the 95% level of confidence ( $p < .05$ ). Where figures do not sum to 100, this is due to rounding unless it is otherwise noted that more than one answer was allowed.

## Research ethics

Ethical approval for the study was provided by the University of Bristol's School of Geographical Sciences Research Ethics Committee. All participants in the study provided their informed consent to take part based on an information sheet and privacy notice, informing them about the study and their role in it and how we would treat their data – and providing an opportunity for them to ask any questions. All personal data from interviews and surveys were held securely in accordance with the University of Bristol's data protection protocols and GDPR.

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<sup>21</sup> To qualify as controls, variables first needed to differ significantly between user types in bivariate analysis (see Appendix Tables 2 to 4) and then also remain significant in multivariate (regression) analysis which predicted sample type (not shown). As such, it was those factors which varied between the sample types *independently* of each other which were included as controls.



# PART 1: DELIVERING ADVICE AND SUPPORT SERVICES

## Chapter summary

- This section looks at how the food bank advice and support on money matters services (hereafter 'advice services') are delivered, what service models look like, and how they fit into the wider context of local services.
- Trussell set broad parameters for the advice services, which means food banks can deliver a service that is tailored to local needs. As a result, models of advice services provision are as diverse as food banks themselves.
- Advice services provision ranges from income maximisation advice, to debt advice, to signposting and referral, as well as wrap around services (such as support to action advice), or a combination of these. Services are primarily delivered by third-party providers (such as Citizens Advice), or else directly (in-house) by the food bank, or a mix of both. They vary in terms of referral processes and how many people they reach.
- Formal and informal partnerships are key to how advice services operate, particularly for managing capacity locally and inward referrals. For partner organisations, advice services were a welcome additional source of help, perceived to be quick and easy for people to access, and which relieved pressure on their own services. However, there were some concerns about other organisations over-relying on food bank advice services, due to pressure on local services.
- Referrals into the advice services from within food banks could vary. Some checked in with everyone using the food bank to see if they might need support from the advice services, some required people who have used the food bank a certain number of times to speak to the advice services, while others were more light touch in their approach.
- Advice services were working hard to flex to the needs of individuals in relation to: delivery mode, with services focused heavily on face-to-face delivery; delivery structure, with services varying the number and length of interactions with people, and offering drop-in sessions; and target audience, with a small number of services seeing people not currently using a food bank, which may help to prevent future problems but can displace people who use food banks.
- People using the advice services valued them because they removed the need to speak to multiple people or agencies and provided a safe and welcoming space to discuss issues. They saw the services as part of the food bank and advisers as food bank staff. Onward referrals where people perceived services as separate or distinct from the food bank risked disengagement.

- The case studies showed that advice delivered by a third-party adviser, within the food bank, and where the adviser was an embedded part of the wider food bank team, was a particularly effective model. This was because there was the built-in connection to a larger advice network which could facilitate smoother referrals to other services and reduce the perception of these services as separate from the food bank services. These outcomes could similarly be achieved through direct (in house) provision with the right resources and strong referral partnerships.
- How effective a service was perceived to be by the people using and offering it, was not just about the service model (i.e. *what* is offered), but *how* it was offered. Having a space where people could access ongoing help with a range of support needs – underpinned by a holistic, person-centred approach – was valued highly. The evidence highlights the need for a multi-faceted service model reflecting individual and local needs. This is central to achieving positive outcomes for people with complex needs who may find it difficult to get the help and support they want.

## Models of food bank provision

Trussell's community of food banks operate in a range of different ways, from food banks with a single distribution centre and a single paid, part-time staff member to food banks with 20 or more distribution centres and many paid staff and unpaid volunteers. Some food banks (typically larger) are in cities, others in towns (with or without a rural catchment), and some in predominantly rural areas. Our 16 cases study food banks were sampled to ensure we explored a range of food bank models.

People need to get a referral to a food bank in Trussell's community of food banks before they can receive a food parcel. Organisations that provide referrals (in the form of a voucher), known as referral agencies, include general practitioners, social workers, schools, housing associations and organisations such as Citizens Advice. These agencies assess people for financial hardship before referring them. Trussell flags when a person has had more than three vouchers in a 6-month period, as a prompt for the food bank to check with the referral agency that the individual has been offered all the support available to them. If they have been offered all possible support by the referral agency, the food bank will continue to provide food parcels where needed.<sup>22,23</sup>

## Models of advice services provision

As part of its funding of advice services, Trussell requires that all food banks have sufficient infrastructure in place to deliver the advice services, including

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<sup>22</sup> Food banks may, in times of increased pressure on food stocks, impose a voucher limit of (typically) between 3-5 vouchers in six months.

<sup>23</sup> Trussell (2023) [Hunger in the UK](#).

appropriate supervision and training,<sup>24</sup> and makes the following three a priori distinctions:

- **Service model:** a mix of income maximisation advice or support; debt advice; signposting/referral (sometimes offered as the core advice services, sometimes additional to income maximisation and/or debt advice); and wrap around services (typically offered in addition to these other areas of support).
- **Delivery model:** in-house, third-party, or both.
- **Delivery mode:** face-to-face or via other modes (mostly by phone), or a mix of modes.

Within these parameters, the models of advice services vary at each of the food banks that offer them. As described in the methodology, these differences are well-represented within the evaluation. Among the case study food banks, two offered specialist advice, six were generalist, and the remaining food banks either offered both, or a different model. Fourteen food banks offered income maximisation or income maximisation plus, and two offered a mixed model. In terms of delivery, four case study food banks provided direct or in-house services, and twelve offered a third-party service. All offered face to face delivery, but this was often backed up with telephone, and occasionally email, support.

In terms of service configuration, in our sample of case study food banks smaller food banks with one or two distribution points tended to have one part-time adviser who would sit at one or two sessions per week; larger, city-based food banks were more likely to have multiple advisers delivering the advice services, across a larger number of sessions per week.

Based mainly on the qualitative data from our 16 case study food banks, the rest of this chapter describes how the following four factors shaped food banks' delivery of advice services on money matters:

1. Referral routes into advice services, including the role of partnerships.
2. Advice services set-up and ethos.
3. The provision of holistic advice on money matters, across a range of topics.
4. Connecting people to wider advice and support.

The views and experiences of people who used food banks and/or food bank advice services are discussed in Parts 2 and 3.

## **Referral routes into the advice services, including the role of partnerships**

People are referred into the advice services through two main routes; either they use the food bank first and are approached by staff or volunteers to invite

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<sup>24</sup> Many in-house services are supported through third parties such as the CMA. Second tier advice, training and resources via CPAG are an additional support offered.

or encourage them to use the services; or they are referred into the advice services (and food bank) by a third party.

Qualitative data from our 16 case study food banks showed that formal and informal partnerships with a wide range of organisations was a crucial part of inward referrals to the food bank, for people to access food assistance and/or the advice services. The number of referral agencies for each case study food bank ranged from around 10-15 at one end of the scale, to more established and larger advice services partnering with more than 70 other organisations.

Partner organisations that were inward referral agencies ranged from local councils, schools, GP practices, the NHS support sector through to specialist charities (for homelessness, young people, drug or alcohol addictions, refugees, domestic violence), job centres and social housing providers. The staff at these partner organisations were not necessarily referring people only for the advice services, but for immediate support in the form of a food parcel in combination with advice on money matters (such as welfare benefit claims) where appropriate. However, there were instances where inward referral was directly to the advice services (the 'advice first' model), where the immediate need was to address the financial issues.

For the partner organisations, food bank advice services offered a much-needed additional source of help and support which was perceived to be relatively quick and easy for people to access and relieved pressure on their own organisations and staff. Previously, they would either have taken responsibility for providing this support themselves (possibly without the requisite knowledge), or they would have tried to access the support elsewhere – **“scratching around for who can help.”** As we see in Parts 2 and 3, there were generally long waits for other advice services, making it harder for these services to establish and maintain engagement with people who were already struggling. The flexibility shown by advice services advisers increased this perceived benefit, as the referral system was generally quite informal, and the advice services advisers responsive to the requests of partner organisations. While funded casework time may be part of the services, many advisers were very flexible around contact from other organisations, as well as from the people they supported.

**“I could ring the [advice services] adviser on his day off, I could say ‘I’ve got X,Y, and Z; this is their situation, and you know there’s no ‘I can give you an appointment in three weeks’ time.’...the adviser will always give me an appointment for the week after at the latest.” (Other organisation)**

But there were also concerns among case study food banks about partner organisations' over-use of referrals to food bank advice services due to a general pressure on local services and demand for help greatly outstripping the available supply; and some evidence (as shown above) of advisers potentially going above and beyond their contracted hours to take referrals and provide advice. One case study food bank was looking to employ a

partnership manager, to ensure that both inward and outward referral partners were sufficiently supporting people to resolve their problems.

The case studies highlighted a range of different journeys into the advice services once people were in the food bank. In some food banks, everyone who received a food parcel was asked about their financial situation, to check if the advice services could support them with money matters. A few food banks insisted that people saw the advice services if they received a certain number of food parcel vouchers over a set period. Others operated a 'gentle signposting' system, whereby food bank volunteers would let them know that the advice services were available, though not necessarily on their first visit. The referral pathway often seemed to reflect what food bank leads and advisers felt would be most effective to reach people who could benefit from advice.

In most cases the food bank colleague was the first point of contact for the people who would later use the advice services. These colleagues played a crucial role in building trust and finding out which people may benefit from the advice services, through talking to them when they received their food parcels. This highlights the importance of a good relationship between food bank and advice services colleagues, which means that food bank staff will know the types of support that the advice services can offer and feel confident in signposting people to them.

We go on to discuss people's views and experiences of these different models in Parts 3 and 4.

## **Advice services set-up and ethos**

In our 16 case study food banks, the advice services were usually provided by a third party, typically Citizens Advice or another local advice provider; and this was also the case in our colleague survey. For most of the third-party advisers we interviewed, the food bank advice service was their only advice role, and some had been specifically recruited into that role. As we go on to discuss in Part 3, most of the people we interviewed who used the advice services saw them as an integral part of the food bank, and generally considered the advisers to be food bank staff (even when they were not). It was common for people we interviewed to refer to both advice services advisers and food bank staff by name; a reflection of the positive relationship they had with both services.

Within Trussell's parameters for advice services provision, the case study advice services tried to be responsive to people's needs – based on an in-depth knowledge of the people who they sought to help. This was evident in three main ways:

- **Delivery mode:** Advice services focused heavily on face-to-face delivery but also offered email/phone advice outside in-person sessions.

- **Delivery structure:** Advice services offered drop-in sessions as well as appointments; and had some flexibility in terms of the number and length of interactions with the individual.
- **Service reach:** In a small number of cases, advice services saw people who did not currently use a food bank, which may have helped prevent future food bank use but also risked displacing people who used food banks.

We discuss these features below.

## **Delivery mode**

Regardless of other factors, the most common mode of delivery for advice services was face-to-face sessions run in the food bank. In addition, advice services commonly offered phone or email support outside of face-to-face session times to people who had an established relationship with the adviser. Some advisers we spoke to kept a certain number of paid hours aside for this remote contact and for general case work. A common theme from the case study interviews was advisers exceeding their paid hours to be available to the people who used the advice services, for example taking phone calls or replying to emails outside their contracted hours. This was particularly notable among those advisers who worked part-time.

## **Delivery structure**

Most of the case study advice services offered a mix of drop-in sessions and pre-booked appointments. In general, both advice services advisers and food bank colleagues preferred to keep the services free for at least some drop-in sessions per week – as far as possible. This was key to meeting the needs of people who used the services, for example people who also had addiction issues could struggle to meet appointment times, or people who had mental health issues may not feel strong enough to attend on the day.

However, it was not always possible to offer drop-in sessions, for example, if the food bank operated a prearranged pick-up time for food parcels. Where they were offered, people were not always able to take advantage of them, for example if they called in to collect their food parcel but did not have the time to speak to an adviser. More commonly, the length of the time needed for each appointment meant that people could be waiting for up to an hour for the next slot, if not offered an alternative time.

The number and length of advice services sessions offered by the case study food banks depended on capacity of the services, as well as the frequency and number of distribution points, ranging from two half day sessions in one distribution point to having an adviser at multiple distribution points, including one all-day every day at a mixed-use centre. How advice sessions were structured also varied between food banks: ranging from an assumption that the adviser would see 6-7 people (for an initial assessment or follow up) per two-hour slot to allowing an hour for each appointment.

In terms of how often advisers saw people who used the services, some advisers generally only saw people once or twice, while others saw people

repeatedly over a period of months – but only where this level of support was clearly needed. The frequency of contact primarily depended on the complexity of the case, what needs people had, and the type of help the advice services were able to offer. However, we did find differences in intention: one food bank operated a model that assumed 12 hours of support for a person with high needs, while another described their model as ‘persistent engagement’ – keeping in touch over a period of months. Conversely, another case study advice service (delivered by a third-party advice organisation) characterised their support as one, albeit long single session, to address any income maximisation needs, with onward referral for any other help – more akin to the approach they would use in their employer organisation.

## **Service reach**

While most advice sessions offered by the case study food banks were run from food bank distribution points, there were instances of sessions being held in community centres or shared spaces, either alongside food parcel distribution, or as a completely separate endeavour. Multi-centre food banks were often run from church halls but were sometimes co-located with other services or based in a church café.

In cases where advice sessions were run somewhere other than a food bank distribution point, it was possible that the advice services adviser would see people who were not using the food bank, but this was still rare. One food bank, however, had agreed that third-party advisers could, on occasion, book appointments during the food bank session with people who had contacted them directly, which did appear to be displacing potential appointments for people who used the food bank. Another food bank deliberately held one of their weekly sessions at a community venue away from the food bank, to try to broaden the reach of their advice services to people who didn’t currently need, or at least receive food parcels, but who may be at risk of destitution.

## **The provision of holistic advice on money matters**

As we discuss in Part 4, many of the more marginalised people who used the advice services particularly valued the **holistic, ongoing** support they provided – and it is the centrality of these tenets that particularly influences service delivery (and drives its effectiveness).

It is important that people can gain access to a range of different support with money matters under one roof, without having to tell their story multiple times to different organisations, in a space where they feel safe and welcome. As one adviser described it, the services offer somewhere that the person doesn’t have to:

**"...gear themselves up to ...discuss very specific issues, very specific kind of problems...go to specific organisations. There is a just a**



**personal element to speaking to them and it bridges the gap between having to contact a specific organisation.” (Adviser)**

Delivering a multi-faceted advice service that was broader than either debt advice or income maximisation was central to achieving the best outcomes for people who used the services, and was the predominant model observed in the case studies. In the case study interviews, people who used the advice services had often felt uncomfortable seeking advice elsewhere or had tried to do so unsuccessfully. This prior negative experience meant that they could be reluctant to engage with the advice services. As one advice services adviser noted, the range of support they offer (such as fuel vouchers, or what one adviser called a ‘warm fund’ offering coats or duvets for people who need them) can help to engage people who may be reluctant to open up.

**“I have found it’s a bit of an icebreaker and a help with new clients, that we get them a few bits that they need and then they’re like: ‘oh okay, I can trust these people and I do want to meet with them’, you know so that’s been quite helpful.” (Adviser)**

It was noted by food bank colleagues and other organisations, that the ‘all-round’ service provided by food banks reduced the likelihood that people would need to return for further help, because people can, in future, self-resolve more of their (often interconnected) issues.

In food banks where the advice services adviser was from a third-party organisation, there were rare occasions where advisers were less well embedded in the food bank, with the risk that they missed the opportunity to offer the joined-up support that was valued by people who used the services, and referral partners alike.

The ability of advisers to access wider support easily and knowledgeably for the people they were supporting was also a key part of the effectiveness of the advice services, and advisers employed through third party organisations often had more efficient referral pathways to specialist advisers. To this extent, third-party provision of the advice services, but with the advice services adviser working primarily for (and in) the food bank, may offer the best opportunity to provide joined up support to people with money matters. However, this easy access to specialist advice could be replicated by different delivery models with the right resources and strong referral partnerships.

As noted earlier, the relationship between the adviser and food bank colleagues was also key, as the food bank colleague was often the first point of contact for the people who would later use the advice services.

## **Connecting people to wider advice and support**

A benefit of food bank advice services employing advisers from third-party organisations was their connection to a larger advice network. This meant they could facilitate smooth referrals for other types of help (such as other types of

advice or fuel vouchers) and follow up to ensure that the person had acted upon the referral. The case study advice services referred their clients onwards to debt advice (where they didn't provide this themselves), but also housing specialists, family support, mental health charities such as Mind, and community groups.

Third-party advice services advisers were often able to access further specialist advice within their employer organisation – although this was not always the case – while in-house advice services typically employed trained debt advisers as well as generalist staff.

In one case study food bank where the advice was delivered directly (in-house) by the food bank, the onward referral system to a third-party external advice service was online, and once the person had been entered onto the system, they were treated as any other new client would be. This carried the risk of people disengaging from the process because of perceived or actual barriers getting help from an unfamiliar external organisation, as one advice services adviser described:

**“A lot of clients we work with are quite vulnerable; they’re nervous about speaking to other people...It takes a while to build up a bit of a relationship of trust with them and so when you say: ‘I’m going to refer you on to this other team’ and then they get a phone call out of the blue, they panic and then they often don’t engage.” (Adviser)**

Another benefit of third-party advice provision is that advisers who are employed by third-party advice organisations are likely to have built-in access to continuous professional development, and colleagues to consult, when needed – something that may not be available in the same way to advisers employed in-house by food banks.<sup>25</sup> It was noted how complicated the advice landscape can be, and that incorrect (or out of date) advice could be detrimental to the people who need it most.

**“it depends on how good the person is... There's the risk of losing a vast amount of money. And you have to be an experienced adviser to recognise that ... advise that ‘you need to go on to Universal Credit’ and people can lose £100 a month or more for that.” (Local third-party adviser)**

## **Reflections and implications**

Within the current landscape, the food bank advice services are uniquely placed in terms of delivery. The findings have implications not only for the continuing rollout of advice services across Trussell's community of food banks, but also the delivery of advice and support services more broadly.

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<sup>25</sup> As mentioned earlier, Trussell only fund services with sufficient infrastructure in place, including appropriate supervision and training to deliver advice and support services.

The existing relationship-building culture in food banks fosters trust and relational depth that is important for engaging people in the first place and for maintaining that engagement. This trust relationship is carried from the food bank to the advice services, with advice services staff regarded as 'part of the food bank team'.

Advisers are able to act as a conduit to other support in a way that can reduce perceived and actual barriers to accessing wider support. Continued efforts to build and strengthen formal and informal partnerships within communities (such as food banks looking to employ partnership managers) will help to reduce the perception of services as separate, which may in turn reduce disengagement.

Finally, a service model which considers a person's entire situation and does not treat their issues in a siloed way is central to achieving positive outcomes, particularly for people who have complex and interrelated needs.

However, in most cases the advice services are currently only being delivered to people at a point where crisis intervention is needed. The cost of late intervention is significant, both to people falling into destitution and in wider social and economic terms. To better meet the objective of reducing food bank use, the advice services (or the advice sector) would need to replicate the current delivery model in an environment outside of the food bank, which would allow the services to move toward earlier intervention to prevent escalating need. We saw some examples of this kind of preventative outreach in the case studies (for example a food bank holding weekly sessions at a community venue to broaden the reach of the services to people at risk of needing to use a food bank).

# PART 2: ACCESSING ADVICE AND SUPPORT SERVICES

## Chapter summary

- In this section we explore who is using the food bank advice and support on money matters services (hereafter ‘advice services’), groups who are reached well, and what happened if people had sought previous support elsewhere. We also look at groups who are under-represented, and why some people choose not to use the advice services.
- Many people using food banks have complex circumstances, with multiple physical and mental health conditions and adverse life events, which are linked to their financial hardship and need for advice, but which make seeking and using advice difficult, sometimes through negative past experiences.
- The profiles of people using the advice services broadly mirrored the profiles of people using food banks overall – with some small differences that often reflected the nature of the advice services and how they are delivered.
- People using advice were more likely to be: using the food bank due to difficulties with debt or claiming benefits (reflecting the nature of support offered by the advice service); social tenants (reflecting that housing associations and councils were important referral partners); and using the food bank every month (reflecting the chronic nature of financial hardship among people using advice, the time needed for people to ‘warm up’ to the advice offer, and local practices for screening people into the service).
- Most groups of people were being reached, but some groups appeared less well reached. These included people experiencing some form of homelessness – not only rough sleeping, but living in a hotel, hostel, refuge, B&B, night shelter, staying with friends or family (sofa surfing), or ‘other’ living arrangement – and people using the food bank for the first time. Food bank colleagues were aware of the particular difficulties of supporting people experiencing homelessness.
- A quarter of people using the advice services had sought advice elsewhere before they used the food bank services – very often relating to money matters but also housing. People were mainly satisfied with the prior advice, indicating complex needs that require help from range of sources over time.
- Not using the advice services was driven by a combination of: marginally lower need; a reluctance to seek advice or talk about their problems, occasionally due to poor advice experiences elsewhere; and stigma and mental health issues. People could find it difficult to ask for help, questioned if they were eligible or worthy of support, and if the support would make a difference.

- In some cases, there was a mismatch between individuals' expectations about their needs and what the advice services could offer, the nature or timing of the support offered, and capacity issues within services. Possible improvements to address this mismatch include further promoting existing evidence on how to help people into the services,<sup>26</sup> through training sessions and workshops, or by co-designing service improvements with people who have lived experience of financial hardship – particularly people from under-reached groups.

## Characteristics of people using the advice services

Trussell's 'Hunger in the UK' study shows that some groups are much more likely to need to use food banks, including households with a disabled person, working age adults, and households with children. This is driven, fundamentally, by insufficient income caused by a combination of the design and delivery of the welfare benefits system; paid work which does not offer enough protection from financial hardship; and difficulty accessing suitable jobs – particularly for disabled people. As a result, most people referred to Trussell's community of food banks in mid-2022 were experiencing destitution (86%), and 66% had experienced adverse life events (such as bereavement, becoming sick or disabled, or domestic abuse) in the previous 12 months.<sup>27</sup>

As we would expect, given their recent use of a food bank, people in our survey who had used the advice services had very low and insufficient incomes. Nearly a half of people (45%) who used the advice services said they had used the food bank because of their persistent low income (the most commonly selected reason, see Chart 1); and fewer than one-in-ten (8%) said that they or their partner were in paid work.

A persistent low income was the main reason driver for food bank usage, as many of those we interviewed had struggled on trying to manage until they were unable to afford even the basics. The cost-of-living increases had compounded the ability to manage, and it was only when there was literally no money to pay for essentials that people went to the food bank.

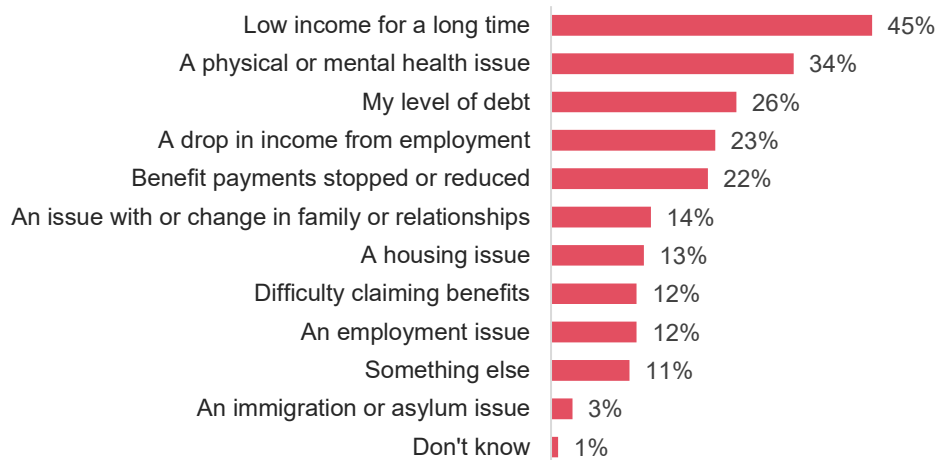
**“Because of the cost of living, it wasn't enough to pay everything and food and all that kind of stuff. I just, I was panicking. I completely crumbled. I thought I've got no money to pay my water, my this, my that.” (Person accessing advice)**

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<sup>26</sup> Trussell (2022) How to help someone have a good experience accessing and engaging with financial inclusion advice run by a food bank.

<sup>27</sup> Trussell (2023) [Hunger in the UK](#).

**Chart 1: Reasons for using the food bank among people who had used the advice services (%)**



People who had used the advice services (n=463, see also Appendix Table 3).

In this respect, many were too busy trying to manage to consider whether there would be advice available that could help them.

In terms of the predominant characteristics of people who had used the advice services, most:

- Were aged 35 to 54 (56%) with an even gender split (51% female).
- Spoke English as their first language (85%).
- Were either lone adults (37%) or people with children (36%); 15% were single parents.
- Lived in homes rented from a local authority or housing association landlord (61%).
- Were White British (78%).<sup>28</sup>
- Had a long-lasting health condition or illness ('disability', 67%).<sup>29</sup>

Appendix Table 2 gives the full profile of people using the advice services.<sup>30</sup>

In terms of people's use of the food bank to date, one-in-ten (11%) people who had used the advice services had used the food bank for the first time at the point of completing the survey and a similar number (12%) used the food bank every month or more.

Our survey data shows that advice services were reaching people who were broadly similar to people using the food bank overall. Where there were differences, these largely reflected the nature of the advice services and how they were delivered. People in our survey who had used advice services were:

<sup>28</sup> Answer categories were defined by Trussell.

<sup>29</sup> Based on report of any physical or mental health conditions or illnesses lasting or expected to last for 12 months or more from a short list of answer categories and which also limits their daily activities a lot or a little at the next question. This is a variation on [the ONS harmonised questions designed to capture disability under the Equality Act 2010](#).

<sup>30</sup> Some answer categories were combined during preparation for the analysis due to low n.

- More likely to cite using the food bank due to difficulties claiming welfare benefits and levels of debt,<sup>31</sup> which reflects the nature of support offered by the food bank advice services.
- Slightly more likely to be social tenants, reflecting that housing associations and local council housing departments were important referral partners, as described in Part 1.
- More likely to be using the food bank every month and less likely to be using it for the first time. This is likely to be driven by factors including:
  - As described in Part 1, some food banks waited for several visits before referring people to the advice services.
  - The chronic nature of financial problems among people using the advice services, with recent statistics showing that people turning to a food bank for the first time were more likely to be referred due to life events, while individuals with prior experience of using a food bank were more likely to be referred due to issues related to income or debt.<sup>32</sup>
  - It could take time for people using the food bank to 'warm up' to the offer of advice and support with money matters, as a food bank lead noted:

**“People take a long time to admit they need help, putting off receiving advice services until they have had 3-4 food parcels.”** (Food bank lead, colleague survey)

## **Poor health and adverse life events as drivers of advice services use**

Poor health and adverse life events were also important drivers of people's use of food bank advice services. We know that people with poor health are disproportionately likely to need to use food banks. 'Hunger in the UK' shows that 24% of people referred to a food bank had a long-term physical condition or illness, while 52% had a mental health condition. In our survey, around a third of people who had used the advice services said they were using a food bank because they had a physical or mental health issue (34%).

The interactions between health, life events and money were highlighted in the case study interviews, as in the case of Dorothy below who, among other things, was helped by the advice services to re-apply for disability benefits she had previously been refused. Almost all the people we spoke with had some kind of physical or mental health condition, and it was common for people to have not just one, but multiple conditions. This often made it difficult for them to work, had a negative impact on their finances and could make it harder for them to deal with their financial issues; for example, anxiety about speaking to new people made it difficult for one participant to speak to an adviser.

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<sup>31</sup> As noted in the Methodology section, we control for the most important sample differences, statistically, to account for the possibility that sample differences between people who had and had not used advice services may be an artefact of the sampling method.

<sup>32</sup> Trussell (2024) [End of year stats 2023-24 – Factsheet UK](#).



In addition, it was common for an adverse life event to have been the catalyst for financial hardship. One man, for example, went from earning a good income, to not being able to work due to a cancer diagnosis and treatment. In his words he went from looking forward to 'feathering his retirement nest' to being 'broke' without enough to eat. This chimes with findings from our survey and 'Hunger in the UK', with many of the reasons why people use a food bank relating to a change in their circumstance e.g. a reduction in income, a change in family or relationships or a reduction in welfare benefits.



### Case study

Dorothy, in her 60s, lives alone in a local authority flat. She is not working, and relying on Universal Credit for income, and while she had many health issues, including Type 1 diabetes, fibromyalgia, and arthritis, she had unsuccessfully applied for a Personal Independence Payment (PIP). Her money issues had started after her husband died a few years ago. He had dealt with all the finances in the family, and she had lost part of his income.

She initially went to the food bank because she was "scrimping and scraping". On her first visit, she was referred to the advice services. The adviser suggested she apply again for PIP and arranged a telephone appointment with her to complete the form. The adviser also helped her to put in an appeal in relation to her Universal Credit payments (as they felt an incorrect payment had been made). She is still awaiting her PIP outcome but was paid for the Universal Credit discrepancy, as well as 3-4 months of back pay. Despite her anxiety and still finding it difficult to leave the house, she "can't praise them enough, they were so brilliant; they put me at ease, I was able to talk to them...they helped me on everything."

### Previous advice seeking

In our survey, two-thirds of people using the food bank had also sought advice or support from elsewhere in the last 12 months (67%), very often in relation to money matters (welfare benefits, debts, budgeting) but also housing. However, only a quarter of these people (27%) had sought that support *prior* to seeking help from the advice services, which may in part reflect onward referrals from the advice services. Among the small number who said they had sought previous advice, six-in-ten (58%) said their issues had been going on for more than six months; for more than a third (36%), they had been going on for more than a year.<sup>33</sup>

People were largely satisfied with the previous advice they had received from other sources. More than a half (53%) said they were very satisfied with how helpful it was, and only 12% of were dissatisfied. Similarly, 68% were satisfied

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<sup>33</sup> Note the small valid sample size (n=64).



with their relationship with the adviser(s) from those other organisations, and only 13% were dissatisfied.<sup>34</sup>

These findings indicate, therefore, that people living on persistently low and insufficient incomes will face a range of issues over time where they might benefit from ongoing or repeated advice and support. It may also be the case that other advice services had referred people to the food bank advice services.

At the same time, it is important to understand poor experiences of prior engagement with other advice providers or organisations providing support with money matters even if the survey data indicates this was relatively uncommon. One woman felt berated when she expressed reluctance about moving to Universal Credit (UC), because she didn't really understand the advice she was given. Since receiving advice from the food bank advice services, she has been supported to move to UC. Others 'fell through the cracks' of under-resourced services – when one mother's social worker went on maternity leave, the replacement then fell ill, and no one returned her calls.

We also spoke with people who had been actively looking for help but had been unable to find it. For example, one man had asked the job centre for advice on several issues but found they were unable to provide what he wanted. Having finally found the advice he wanted at the food bank, he noted:

**“It's a matter of going to the right place at the right time. No one at the job centre offered help. Mostly they were just 'Oh, I don't know about that'.”**

One person had previously spoken to another agency over the phone about whether she was entitled to welfare benefits. While she had found it useful, it was a quick informal chat to check her eligibility for particular benefits and they did not go into detail about her financial difficulties. She still felt that speaking to the food bank advice services adviser was helpful because they were able to check that she was getting everything she was entitled to. Even though she wasn't eligible for additional benefits, they were able to issue fuel vouchers.

One man who used the advice services had not sought other advice previously but contacted other organisations at the same time, and after speaking to the food bank advice services. He realised after speaking to the adviser that there is a range of support available and that you need to be able to ask for it and to **“bare your financial soul”**. He felt that the advice 'snowballed', and he was able to get support from other charities such as Macmillan and from his bank about his debts.

## **Groups that are harder to reach**

Our survey data shows that people who had not used the advice services were very similar in profile to the people who had used them (Appendix Table

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<sup>34</sup> Note the small valid sample size (minimum 57).

2; Part 3). This indicates that the advice services were effective at reaching all types of people who used the food bank.

That said, some groups were under-represented among the people who used the advice services, notably people experiencing some form of homelessness, including not only rough sleeping, but living in a hotel, hostel, refuge, B&B, night shelter, staying with friends or family (sofa surfing), or 'other' living arrangement. Nearly twice as many people in this situation (19%) had not used the advice services compared to people who had (11%). Previous Trussell research shows that a third (34%) of people referred to food banks were either experiencing some form of homelessness at the point of referral or had done in the previous 12 months.<sup>35</sup>

We investigated this further by controlling for the characteristics of food banks and models of advice services provision, as well as first-time food bank use (which we know to be important). This further analysis confirmed that people experiencing some form of homelessness were significantly more likely to be people who had not used advice services than people who had, independently of other factors.

The strong intersection between people experiencing homelessness and other adverse events means that their needs are often multiple and complex. People experiencing homelessness often fall through the gaps in support services due to a lack of permanent address, or because their situation makes it hard to keep appointments, or a distrust of mainstream services due to previous negative experiences.<sup>36</sup> Food bank colleagues and advisers in the case study food banks also noted that there was more limited support that could be offered during a period of homelessness; the support offered by the advice services was perhaps more useful once the person was housed. Nonetheless, this suggests that there is potential to improve the design and targeting of advice services, and colleague guidance related to this.

As discussed earlier, the design of the advice services and the type of advice they deliver also meant that some other groups were under-represented among the people using them:

- People using the food bank for the first time were less likely to have used the advice services (28% vs 11% of people who had used them before) as were people who had used the food bank fewer than four times (63% vs 43%).
- People who were less likely to cite using the food bank due to difficulties claiming welfare benefits (8% vs 12%) and levels of debt (19% vs 26%).

In addition, people renting from a private landlord were also somewhat under-represented among the groups who used advice services, with 23% of them not having used advice services compared with 19% who had.

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<sup>35</sup> Trussell (2023) [Hunger in the UK](#).

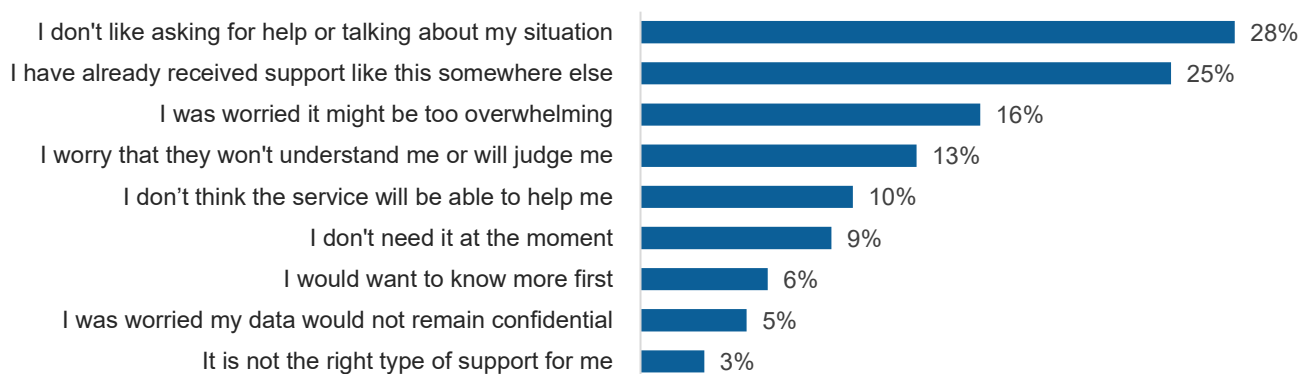
<sup>36</sup> Chartered Institute of Physiotherapy (2018) [Homelessness: reaching out to the hard to reach](#).

Food bank and advice services colleagues in the survey and interviews reported that the reach of the advice services reflects the reach of the food bank more generally, so people who are less likely to come to a food bank are less likely to be seen by the advice services. In their experience, these groups included older people, people in work, people experiencing relationship problems, abuse or isolation, people with drug or alcohol addiction, and especially migrants or refugees and younger people. Again, this suggests that improvements could be made to the service design or promotion of the service at the local level to better target groups that they know they are not reaching, including through partnerships with other organisations.

## Reasons for not using the advice services

Most people in our survey who had not used the advice services did not intend to do so (79%). When asked why they had not used the advice services, the most common reasons given by these respondents was that they did not like asking for help or talking about their situation (28%), and because they had already received similar support elsewhere (25%). There were also worries about feeling overwhelmed (16%) or judged (13%) (Chart 2).

**Chart 2: Reasons why people had not used the advice services (%)**



People who had not used the advice services and did not intend to (n=206).

It was rare for people to say that they would not use the advice services because of a lack of information or worries about data confidentiality or whether it was the right type of support. This suggests that food banks and advice services were, overall, well trusted and conveying a helpful level of information about what the services offered.

**“Many clients are in a crisis and unable at the point of contact with food bank to engage fully with the advice service. We hopefully plant seeds so they know where to come in the future (and they do).”**

**(Advice services lead, colleague survey)**

Our interviews give a deeper perspective into why some people might not use the advice services, including insights from people who *had* used the services. These discussions highlighted how stigma could hinder or prevent advice seeking and the role of food bank staff and volunteers in overcoming this.

The people we spoke with who had not used the advice services mostly felt that they didn't need help; that they could 'cope on their own' or would just 'struggle along' as they always had. However, some people who had used the advice services noted that one of the biggest impacts for them was their change in mindset - in other words, learning that it was okay to ask for help. One woman mentioned how a food bank volunteer made her feel like she was **"worthy of help"**, something she hadn't felt in the past. So, while not wanting to ask for help is a common reason why many do not seek support, the welcoming nature and proactive way in which volunteers approach people – and the way they talk about the service<sup>37</sup> – can help overcome this.

Other people who hadn't used the advice services thought the adviser wouldn't be able to help them (e.g. they had looked into benefit entitlement for themselves and didn't think they would be eligible for anything). While this may have been the case, we found that advisers were almost always able to help in some way, even if only through fuel vouchers. Our interviews show that there can be some discrepancy between what the advice services offer, and understanding of what the services offer among people who use food banks. Clearer information about what the advice services can offer would help in some instances.

Finally, some people who hadn't used the advice services were using other services instead or had used other services in the past. We discuss their experiences in the next section.



### Case study

Anxiety and other mental health issues can be barriers to seeking advice. One young mother hadn't used the advice services because her anxiety meant she felt unable to attend on her own:

**"Because my anxiety got worse, I can't go and see somebody that I don't know on my own. And because my partner works and my mum works from home it was hard to get someone to come with me... My mental health has held me back a lot, I am trying not to let it take over but it's really hard some days."**

She had brought her mum with her when she first went to the food bank but, over time, because staff were reassuring, she built up trust in them, and was able to visit on her own to collect her parcels, **"which is a big step for me personally, so that's a big achievement"**. This highlights the importance of food bank staff and volunteers building rapport and trust with people, in ways that support engagement with the advice services.

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<sup>37</sup> Evidence from a group of experts by experience of financial hardship convened by Trussell, called the Together for Change panel, suggests that the language and terms food bank colleagues use, and their personal attributes, are particularly important in helping to drive engagement with advice services: Trussell (2022) How to help someone have a good experience accessing and engaging with financial inclusion advice run by a food bank.

## Experience of other advice providers

One reason for people not using the food bank advice services was that they had already got help elsewhere; or the advice services did not offer the type of help they wanted (e.g. advice on housing or employment). Overall, people who received advice elsewhere were satisfied with the help they received, which may also help explain why they did not intend to use the food bank advice services.

Just over a half (56%) of people in the survey who had not used food bank advice services (and did not intend to) had sought support from another organisation in the last 12 months.<sup>38</sup> However, this was significantly lower for this group than among people who had used the food bank advice services (67%), when controlling for known sample differences.<sup>39</sup> Benefit advice (33%) and housing advice (30%) were the top types of advice sought elsewhere among people who had not used the advice services. They were less likely than people who had used the food bank advice services to have sought debt advice (20% vs 36%) and budgeting advice (13% vs 20%; Appendix Table 6).

Among people who had not used the food bank advice services but had received other advice, most were satisfied with how helpful that other advice was overall (63%); and with their relationship with the adviser(s) (62%). As a result of the other advice they had received, around a third of people who had not used the advice services agreed that they were:

- Less worried about money (35%).
- Managing their money better (30%).
- Using the food bank for emergency food less (29%) (Chart 3, Appendix Table 9).

Fewer (15%) agreed that their income had increased or that their expenditure had decreased (19%), though this might not have been relevant in all cases.

While all these outcomes were nominally lower among people who had not used the advice services than among people who had, the difference was only statistically significant for decreased expenditure (19% vs 30%, Appendix Table 9). This was true when controlling for the known sample differences, and when those who may have still planned to use the advice services were removed from the analysis.

While the survey data did not show any association between dissatisfaction with other advice services and take-up of food bank advice services, there was some qualitative evidence that poor prior experiences with other advice services had put people off engaging with the food bank advice services, as Jan's experience below illustrates. Again, this seems to reinforce the importance of the strong relational basis of the food bank advice services,

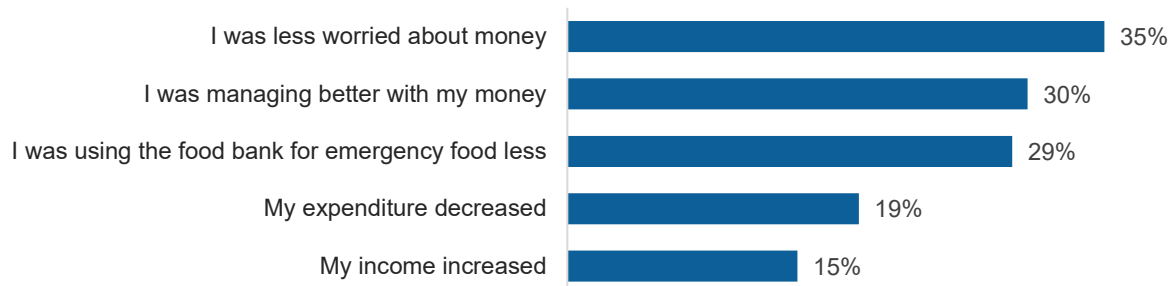
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<sup>38</sup> When including people who did intend, 59% had received support elsewhere for money issues in the last 12 months.

<sup>39</sup> This was true regardless of whether or not those who still planned to use the advice services or did not know if they had spoken to someone from it were removed from the base.

where building trust and rapport over time may encourage people to overcome the fear or anxiety provoked by previous bad experiences – but also means that their financial situation may have got worse by the time they do get help.

**Chart 3: Outcomes of support from other organisations among people who had not used the advice services (% agree)**



People who had not used the advice services (n=minimum 192)



### Case study

Jan, who hadn't used the food bank advice services, had previously sought other advice directly and her anxiety meant she really struggled with the process. **"It was that stressful I cried nearly the whole way through it"**. She had been reluctant to use the other advice organisation in the first place and had put it off before being persuaded by the job centre to seek support. However, the experience reinforced her anxiety of using advice and she seemed reluctant to seek any further support even though she needed advice in relation to her gas and electricity bills.

While it is not possible to quantify the extent or impact of poor prior experience from the data we have collected, nonetheless it was also raised in the colleague survey in relation to people's poor experiences of the organisations they had contact with, whether that be other advice providers, government agencies or other non-advice organisations.

**"The main challenge we face is in convincing clients that we can be of support. It is tough (without the promise of a food voucher) to get clients in for appointments to look deeper into their situation. Clients are likely tired of endless appointments with services that have not benefited them, so seem to be wary to attend scheduled meetings"**  
(Adviser, colleague survey)

## Reflections and implications

The picture painted by the evidence suggests most groups are being reached by the advice services, but some are clearly under-reached. In part, this reflects the reach of the food bank more generally, i.e. some groups were less likely to use the advice services because they were less likely to come to the food bank in the first place, or because they were ineligible for some forms of support.

However, there are a few important differences between people using advice and people who don't. First, people experiencing homelessness are much less likely to use the advice services than other people using the food bank. Secondly, people using a food bank for the first time are also less likely to be using the advice services.

As noted, it can be challenging to provide support to people experiencing homelessness, and the support needed can be greater than is achievable via the food bank advice services. While staff were well aware of these challenges (and provided a wide range of help for homeless people), better supporting people in these circumstances often requires working in coordination with other specialist support services. Nonetheless, there may be the potential to improve the design and targeting of the advice services, as well as colleague guidance in this area.

People access the food bank advice services mostly because they are encouraged by the food bank; some access them because of a direct recommendation from another service or co-location with other services they are using. The importance of all food bank staff and volunteers in assessing the needs of individuals who visit, right from the outset, should not be underestimated.

Poor previous experience of other advice services (but also non-advice organisations) may be a barrier to people using the food bank advice services. In general, there are particular challenges around gaining and maintaining the trust of people who would benefit from advice; and the mismatch between peoples' expectations about their needs and what the advice services offer. Improvements could potentially be made in these areas, perhaps by further promoting existing evidence on how to help people into the services,<sup>40</sup> through training and workshops, or by co-designing service improvements with people who have lived experience of financial hardship – particularly including people from less well reached groups.

Consideration should be given to how local support networks can work together to avoid missing opportunities to help people before they reach the stage of needing to use a food bank. Equally, consideration should be given to which local organisations apart from the food banks are best placed to provide this model of holistic support to certain groups.

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<sup>40</sup> For example: Trussell (2022) How to help someone have a good experience accessing and engaging with financial inclusion advice run by a food bank.

# PART 3: PEOPLE'S EXPERIENCES OF ADVICE AND SUPPORT SERVICES

## Chapter summary

- In this section we explore the experiences of people using the food bank advice and support on money matters services (hereafter 'advice services'), the support they received, how satisfied they were with the support, and the barriers to accessing the advice services.
- Overall, the advice services are meeting the needs of the people they serve. People receive support that is not only directly related to their concerns but is also highly person-centred and tailored to their individual needs.
- People typically presented to the advice services with concerns around long-term low income or unaffordable debt. They most commonly needed support with welfare benefit eligibility or applications, managing debt and utility bills.
- People using the advice services were highly likely to have received or been referred to the relevant type of support for them, based on their initial reason for getting in touch with the services. But they were also provided with or directed to other services for help with underlying issues which were not necessarily specific to these initial concerns but were likely to be indirectly related or contributing to them. To this end, there is evidence from both survey and interview data that people are being given relevant and holistic support.
- Almost a half (47%) of people using advice services had been referred onward to other services for help with issues not covered by the advice services.
- Most people using advice had first spoken to an advice services adviser in the last month (46%), and the majority had spoken with the adviser more than once, reflecting the ongoing nature of their concerns. However, keeping people engaged with the services until issues were resolved was a key challenge for advice services teams.
- Most people reported good experiences of the support from the advice services, from the ease of accessing them to satisfaction with how their concerns are understood. People using advice had better experiences when using the food bank advice services than they did with other advice services.
- Enablers of a positive experience with the food bank advice services were the people delivering the services (non-judgemental, kind, welcoming, reassuring, knowing someone was there for you); the set up for its delivery (informal, in person, welcoming, not restricted by time pressure); and the support they



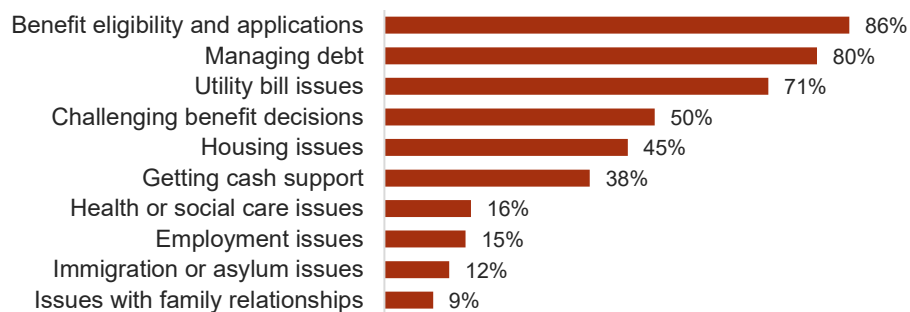
received (clear, simple advice, step by step, walked them through the process, actually able to help them).

- While feedback on the advice services was overwhelmingly positive, some areas for improvement identified by people using advice included raising awareness of the services outside of the food bank environment, and improving accessibility for people with physical and mental health problems – although most noted that the services were accessible in terms of timings and locations.
- The nature of the advice services and their delivery provided the foundations and stepping stones for the positive outcomes detailed in Part 4.

## Presenting needs

As Chart 4 shows, food bank colleagues identified the most common needs for support as benefit eligibility/applications (86%), managing debt (83%) and issues with utility bills (71%). Appealing benefit decisions and help with housing issues were cited by around a half, while less common areas included health and social care issues (16%), employment issues (15%) and immigration and asylum issues (12%).

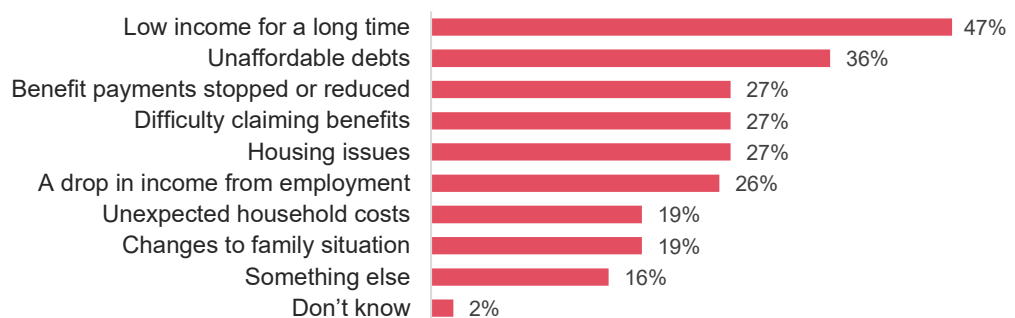
**Chart 4: The top three most common issues that people who use food banks need support with, among food bank and advice services leads**



Colleague surveys (n=211)

The most common concerns reported by people who had used the advice services were having a low income for a long time (47%) and having unaffordable debts (36%).

**Chart 5: Concerns people using the advice services had when they first sought support from the services (%)**



People who had used the advice services (n=390)

Overall, four in five people who had used the advice services (78%) said that their concerns related in some way to income or expenditure (including because of benefit changes). Three in five (57%) needed help with welfare benefits (whether benefit changes or applications).

## Support received

People who had used the advice services were asked what type of support they received directly from the services.<sup>41</sup> Although over a third (35%) of people receiving at least one type of support cited one type only, the typical (median) number was two. In line with the colleague survey described above, the three most common types of support people said they received from the advice services were:

- Benefit eligibility and applications (46%)
- Managing debt (34%)
- Issues with utility bills (38%; Appendix Table 10).

Eight in ten (82%) people surveyed who had used the advice services also said they were either signposted or referred on to other organisations for advice or support relating to similar and broader areas of support.<sup>42</sup>

### Signposting and referrals

Among people who mentioned signposting or referral onto other organisations, a third (34%) said this was only for one topic area, with the typical (median) number being two areas. The more common types of support people were referred or signposted to by advice services were:

- Benefits advice (47%)
- Debt advice (38%)
- Budgeting advice (26%)
- Housing advice (24%).

Encouragingly, the survey data indicates that people were referred onwards for help that was not available to them via the food bank advice services they used – including benefits advice over and above help with eligibility, applications and appealing decisions; and debt advice where this was not offered by the advice services.

People who had used the advice services were also asked how any signposting or referral onwards were made. It was most common for people to say they had only been told about other services they could go to, i.e.

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<sup>41</sup> The available options were: Benefit eligibility and applications; Challenging benefit decisions; Getting cash support; Managing debt; Issues with utility bills; Housing issues; Only referred to or given information about other services; Something else; and Don't know.

<sup>42</sup> The available options were: Benefit advice; Debt advice; Budgeting advice; Immigration or citizenship advice; Housing advice; Employment advice; Support relating to mental health; Support relating to physical health; Relationship problems or abuse; Loneliness, isolation or bereavement; Something else. The different list of options available to people using advice services at this survey question compared with the last reflected that some services (such as support for relationships or health) did not fall directly within the remit of the advice services.

signposted (54%).<sup>43</sup> Even so, around three in ten said the advice services had arranged for the onward organisation to contact them (31%) or had appointments booked for them at other services (28%). Both constitute more formal referral and, when combined, 47% overall had been referred (Appendix Table 12).

## Matching the support to the need

The survey data shows a clear, positive relationship between the concerns with which people presented to the advice services and the support they then received. For example:

- Among people who presented to the advice services with concerns around **difficulty claiming welfare benefits**, 74% received support with benefit eligibility or applications and 36% with appealing benefit decisions. 49% of these people were also signposted/referred onwards to other services for benefits advice.
- Among people with **unaffordable debts**, 62% were provided with debt advice by the advice services, 48% received support with utility bill issues, and 62% were separately signposted/referred onwards to other services for debt advice.
- Among people with concerns around **housing issues**, 51% were provided with housing advice by the advice services, and 55% were separately signposted/referred onwards to other services for housing advice. In addition, 30% received help from the advice services to challenge welfare benefits decisions and 45% to manage their debts, while significant numbers were referred on for support with mental (29%) or physical (25%) health issues (see also Appendix Tables 13 and 14).
- Among people presenting with **unexpected household costs**, 43% received cash support, 49% received support to manage debts, and 59% received support to manage utility bills; and 25% were signposted/referred onwards for support relating to physical health.
- Among people experiencing **changes to their family situation**, 31% were signposted/referred on to services which would support mental health, 22% to help with relationship problems or abuse and 23% to help with loneliness, isolation, or bereavement. Meanwhile, the food bank advice services supported a higher proportion than average of these people with benefit eligibility and applications (54%), getting cash support (39%), managing debt (42%) and housing issues (34%; see also Appendix Tables 13 and 14).

Altogether, these findings highlight two key points:

- That people who used the advice services were highly likely to get or be directed to the relevant type of support for them given their understanding and reporting of the nature of their concerns.
- That people who used the advice services were also being provided with or directed to other services which were not

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<sup>43</sup> The available options were: Book appointments for me at another service; Arrange for another service to contact me; Tell me about other services I could go to; None of these; Don't know.

necessarily specific to their presenting concerns but likely to be indirectly related or contributing to them.

To this end, there is evidence from the survey that people who used the food bank advice services were largely provided with **relevant and holistic support**.

In our qualitative interviews with people who had used the advice services, we found many examples of the relevant, person-centred support that the advisers could give to the people they support. One man was unable to read or write well, so took all his financial or official letters to the adviser.

**“They know I can’t read or write so they get the letters and then they go through it all with me”...when I get letters I won’t open them because of my anxiety, so whether it’s a debt letter or not I just put it behind me and let them keep piling and piling but now I have people here I can bring them to, they can help me read them and figure out what I need to do.”**

People in more difficult situations were also offered greater support, including helping a woman who had fled to a refuge to obtain a new identity, and writing a letter of support to a probation officer for a man who had recently left prison. Many of the people we spoke with had used the services at a very low point in their life. They valued the emotional support as much as the financial help, and being supported across all issues without needing to be passed around lots of different people and departments.

## **Stage of support**

In the survey, just under a half (46%) of people who had used the advice services had spoken to someone from a service for the first time within the last month. Three-quarters had spoken to the services about their concerns either two or three times (40%) or more than three times (34%, Chart 6), highlighting the need for ongoing support among most of the people using the services.

Similarly, more than two-thirds of people (68%) expected to see someone from the advice services again, as they had ongoing issues (Chart 6). This suggests they either had or expected an ongoing relationship with the advice services. Only 13% said all their concerns had been resolved. The remainder were not expecting to see someone from the advice services again because they had already done as much as they could.<sup>44</sup>

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<sup>44</sup> It should be noted that this may be an underestimate as people whose advice services journey had completed unresolved may have been less likely to complete a survey.

**Chart 6: Stage of people's advice services support journey**



People who had used the advice services (Minimum n= 338)

This implies that one in five (18%) people who had used the advice services had completed their relationship with the services with at least some issues unresolved. Further analysis shows that people in this situation were more than twice as likely as the average to say they had only been referred to or given information about other services when asked what types of support the advice services gave them (27% vs 13%).

Based on all the people who had used the advice services that we have complete data for, we have combined the number of sessions received and the expectation to speak to someone from the advice services again into a typology that summarises their advice services journey to date (Chart 7).

The typology shows that the largest group of people who had used the advice services were people at the early stage of ongoing support from the services (41%, early stage is defined as three sessions or fewer). The next largest group, 28% of people who had used the services, were deeper into an advice journey having had more than three sessions but their support from the advice services was still ongoing.

As noted above, a small group (13%) had completed their advice services journey with all their concerns resolved, and a further 18% had completed their journey with at least some of the concerns they presented with unresolved at that point.

**Chart 7: Status of the advice services support journey**



People who had used the advice services (n=333)

As one advice services lead explained, one of the biggest challenges advice services faced, was keeping people, particularly individuals in the most complex situations, engaged with the services until their issues were resolved:

**“Finding ways to make sure food bank users engage with services long enough to implement effective solutions for reducing food poverty, maximising income/minimising expenditure, dealing with debts, particularly utility debt.” (Adviser, colleague survey)**

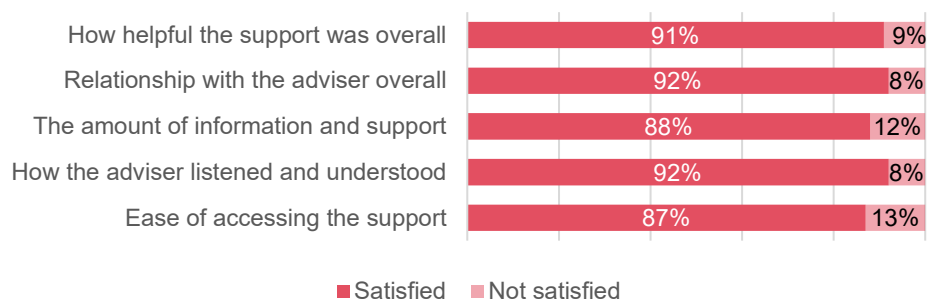
The qualitative interviews clearly show that the ongoing relationship with the adviser was important because it allowed people to continue with the support for as long as they felt it necessary. Some people had very complex situations that took a longer time to resolve. Even for people who had completed their support journey, knowing that the advisers were still there for them if anything else arose was important. Sometimes the food bank staff would continue to check in and text people to check if they were okay.

## Satisfaction with the advice services

Overall, there were high levels of satisfaction across all aspects of the food bank advice services among the people who used them (Chart 8).

Most people who had used the advice services were satisfied with the ease of accessing services, how the adviser listened to them, the amount of information, support, or advice they received, their relationship with the adviser(s) overall, and how helpful the support was overall.

**Chart 8: Satisfaction with the advice services (%)**



People who had used the advice services (Minimum n=234)

Where people had used other advice services as well as the food bank advice services, satisfaction with the food bank advice services was significantly

higher. People who used both food bank and other advice services were still relatively satisfied with that other support though: 74% were satisfied with the relationship with the adviser and 75% with how helpful that other advice was overall. People who had *only* sought advice elsewhere reported lower levels of satisfaction (63% and 62% respectively).



Perhaps unsurprisingly, satisfaction with support from the food bank advice services was higher the more complete the advice journey was; nearly everyone (98%) who had completed the journey with issues resolved were satisfied with the relationship and how helpful it was. Among the small group who had completed with issues unresolved, 82% were satisfied with the relationship and 78% were satisfied with how helpful the advice was.

Finally, taking into account all other factors, the more dissatisfied a person was with the adviser or helpfulness of advice from another advice service, the more likely they were to be satisfied with the food bank advice services on these measures.

The survey data provided by people who used the advice services largely confirms food bank colleagues' positive views about the services – that they serve people's advice needs on money matters in convenient and appropriate ways. Almost all (97%) respondents in the colleague survey said they felt the advice services met the needs of people they served well, including 54% very well. Nearly all advice services leads agreed that people were being provided with the support in a way that was convenient for them (96%) and in a way that was appropriate for them (98%).<sup>45</sup>

## Enablers of a positive experience

The qualitative interview data allows us to explore the reasons why people had positive experiences of the advice services, which fit broadly into three categories: **the people**, **the set up** and **the support** itself.

		
The people	The set up	The support
non-judgemental, kind, welcoming, reassuring, knowing someone is there for you	informal, in person, welcoming, not restricted by time pressure	clear, simple advice, step by step, walking them through the process, actually able to help them

### The people

Staff and volunteers at the food banks and the advice services were praised for their manner and going 'above and beyond'. These quotes from people using the advice services encapsulate the main sentiments expressed:

<sup>45</sup> These questions were not asked for food bank leads.

**“She was so, so helpful. Couldn't have really done any more for me.”**

**“The way they deal with you is fabulous, they couldn't be any nicer.”**

People felt that the advisers wanted to help them and didn't judge or make them feel that the situation they were in was their own fault; this in turn helped people feel less alone. The food bank staff and volunteers reassured people that it was okay to ask for help, and that they had not failed by needing to use the food bank. This was sometimes in stark contrast to experiences with other organisations, as one person described:

**“Got a call from Universal Credit... I get the feeling you're sitting at the other end of the phone laughing at me... She was sniggering in the background as I was answering personal questions. Wait a minute, I am a human being.”**

It was evident that being reassured and listened to was vitally important and often one of the bigger positive impacts of using the services (discussed further in the next section). People who used the services felt that the advisers actively wanted to see them through to a positive outcome, rather than trying to process cases as quickly as possible. As one participant put it, **“they are adamant they won't let you struggle.”**

Having friendly and supportive staff is particularly important for people with anxiety and mental health problems. The people we spoke with who had mental health difficulties said that they often found meeting new people difficult and so having someone welcoming and reassuring helped to put them at ease.

**“I have a big thing with meeting new people, it's just something that I don't like. But the adviser is very welcoming and you just tell them your situation and they understand, they know what they're doing.”**



### **Case study**

Clara was struggling with her mental health, having had caring responsibilities for her siblings alongside her own young children. A further family issue last year had a big impact on her mental health, and she was struggling financially because she was unable to work. Having fallen behind on her rent, she contacted an advice agency for help, but the adviser left her feeling judged and this negative experience meant she withdrew from support.

When she visited the food bank Clara found both staff and volunteers very easy to engage, and the adviser reassured her that she was entitled to the same support as everyone else. While she also received support from the council in relation to rent arrears, it was the emotional support provided by the advice services that she found the most beneficial. In future, she would always go to the food bank advisers because they are the only ones she trusts.



## **The set up and support**

When comparing the food bank advice services to other providers of advice, people who used both felt the food bank advice services to be more personal, helpful and able to give them sufficient time. A few people had felt judged by other advice agencies, whereas, as one participant noted, in the food bank everyone is there because they need help, it isn't a place to be judged.

Even where the adviser was situated could be important to the people using the services. While balancing the need for privacy is important, receiving support in the same room or general space as other food bank services was fine for many, and the visibility could be important because it made the advice services appear more accessible.

The ability to reach advisers easily was also important, meaning that the support was often immediate or quick, rather than having to wait a long time for an appointment. Food bank advisers also valued the opportunity to be able to build rapport with people over time and to make them feel welcome and not judged.

**“I have been in contact with another advice agency but these work differently, they get you in at 9 o clock and expect you to get every situation out, whereas these sit here and they go through everything with you, they do more than what they should do, they make sure they fit a time that will give you what you need.” (Adviser)**

## **Ways the advice services can be improved**

The feedback from people using the services was overwhelmingly positive and, for most, they couldn't think of any way to improve the services. However, the following were noted as potential areas of improvement:

### **More awareness of the services is needed.**

Some people in the case study interviews weren't aware that the food bank advice services existed (even though they used the food bank) or how much they could do for them, and felt that the services should be advertised more widely so people know they are available. One woman noted that often people only know about food banks through the collection points in supermarkets (referred to by one person as a 'food bin'), and this does little to convey the range or nature of support available via food banks:

**“...it's just a food bin, so that kind of gives it a bad rep, not a bad rep because obviously it's not bad what they're doing but it doesn't actually show the entirety of what they can offer you, it's just oh chuck some food in a bin for people who can't afford it...it's not very welcoming either...it doesn't highlight the [advice services] or anything else that they can help people with.”**

While several participants noted that it would be useful raise awareness of the food bank and the advice services available, for example through leaflets, food

banks do not generally promote the services to avoid referrals from people who do not need emergency food.

### **Accessibility**

Although the advice services were generally considered to be easily accessible both in terms of timings and location, it could be difficult for people to get to the food bank because of their physical and mental health conditions. One person suggested that an improvement would be the opportunity for home visits, although she also felt this was unlikely to be possible.

## **Reflections and implications**

There is considerable evidence that the food bank advice services are meeting the needs of the people they serve. Where needed, there is a strong emphasis on onward referrals and signposting to other relevant services. People who use the advice services are largely provided with relevant person-centred support, which is also, where appropriate, highly targeted and specific. There is a clear sense that advisers go above and beyond the letter of the services they are funded or contracted to provide.

In other words, it is not just the type of support that the advice services provide, but also the ethos of the services and the nature of their delivery that contributes to the positive outcomes we go on to describe in Part 4. People who use the services like the non-judgemental, compassionate, and reassuring nature of the people delivering the service; the informal, in-person and welcoming set-up; and the clear, simple, step-by-step support they receive. Perhaps most importantly, they have better experiences when using food bank advice services than they do other advice services, regardless of where they are in their support journey. This evidence provides useful insights for the design of other local services, in terms of how to deliver advice and support to people in marginalised situations, and to ensure that their advice needs are adequately met before needing to turn to the food bank advice services.

# PART 4: OUTCOMES FOR PEOPLE USING ADVICE AND SUPPORT SERVICES

## Chapter summary

- In this section we detail intended outcomes of the food bank advice and support on money matters services (hereafter ‘advice services’) for people, and how well these are being met and for whom. We also explore if there is evidence that people who used the advice services have better outcomes than people who do not, and if this can be attributed to the support they receive.
- The estimated financial impacts of support from the advice services are large and result in tangible impacts on people’s finances and lives. The overall financial impact of the advice services is estimated to be £786 per person accessing the services, and £342k per food bank offering the services.
- In 2023/24, around 38,685 people received an average of £1.7k in financial gains (through income maximisation, with £66.5 million in financial gains overall); 10,326 people had an average of £4.6k debt managed (£47.3 million overall); and 1,669 people had an average of £7.5k written off (£12.6 million overall).
- People are being helped to maximise their incomes through increased benefits – either because of an increase in their existing benefits or, more often, because they had started to receive benefits– and through ad hoc support, including cash grants and fuel vouchers. Reduced expenditure is also occurring for a sizeable minority of people.
- There are some positive impacts on financial wellbeing, in particular reduced worry about money. The way in which the support is delivered created additional benefits by helping to reduce the shame and stigma people feel about their financial situation.
- While there are wider drivers of people needing to turn to food banks, and of destitution, there are indications that reduced need for emergency food from food banks is attributable to the advice services.
- The impact of the advice services on personal wellbeing are likely to be limited, given pre-existing poor health and wider factors. A half of people using advice said their health and wellbeing had improved because of the help they got. The emotional support and improved wellbeing resulting from advice were considered as important as the financial gains, and there was some evidence that these benefits were sustained into the medium term.

## Intended benefits of advice services

Our **theory of change** developed with Trussell sets out the intended outcomes for people who use food bank advice services. Figure 2 shows the inter-relationships between short-term, medium-term and long-term outcomes.

Everyone's circumstances and journeys through the advice services are different, which means there is no single or fixed timeline over which outcomes will be achieved. However, our theory of change assumes that:

- Short-term outcomes are expected to occur within a few days or weeks of support from the advice services.
- Medium-term outcomes are more likely to happen in the weeks or months following support.
- Long-term outcomes may emerge in the months or years following support.

In this section, we mainly report on the short-term outcomes experienced by people who used the food bank advice services, with some medium-term outcomes. This is because our interview and survey data largely capture the experiences of people who were at the start or some weeks or months into their advice journey. Most people in the survey had first spoken with the advice services in the last month (46%) or one to six months ago (34%), and for a majority (68%) their issues were ongoing.

People using the advice services are not expected to achieve all the outcomes described in our theory of change, because not all will be relevant to them or reflective of the advice service model available to them, and some will experience other challenges along the way which disrupt or reverse their progress. Nonetheless, if support from the advice services as a whole is effective in meeting its aims, we should see some significant benefits which reflect the right direction of travel.

For food bank and advice services leads responding to the colleague survey, the 'most important' outcomes for people using advice were: the ability to meet essential living costs (33%); increased income (28%); and receiving full welfare benefit entitlement (14%). These outcomes also came through strongly in our interviews with people using the advice services. People talked about their finances being better or more stable as the most important outcome for them. All of them had received some form of financial benefit, even if that was a supermarket or fuel voucher. If they had increased their income through welfare benefits, then this was the most valued outcome.

Other non-financial outcomes from using the services were often as important to the people who used them, and these were perhaps underestimated by the food bank and advice services leads. Even people who might not have achieved much in terms of financial gains, or who were still waiting for them to materialise, felt they benefited from the emotional support, for example, or a change in mindset, or an improvement in their financial knowledge. The people we spoke to in the case study interviews often found it difficult to differentiate between the forms of support they received, because in their view it was the overall feeling of being supported that most helped them:

**“I personally think, you can’t really pinpoint, it’s everything, it’s help with the debt, it’s the food bank, it’s everything, everything has just been brilliant, we could be anywhere now without this place.”**

**Figure 2: Detailed outcomes for individuals from the theory of change**



## Analyses presented in this section

In this part of the report, we look at the outcomes experienced by people who used the food bank advice services in relation to three key themes:

- **Financial impacts**, which relate to changes in the material financial situations of people using the advice services.
- **Financial wellbeing**, which relates to broader changes in people’s financial situations, such as reduced money worries.
- **Personal wellbeing**, which relates to the non-financial and sometimes indirect changes that people experienced because of engaging with the advice services.

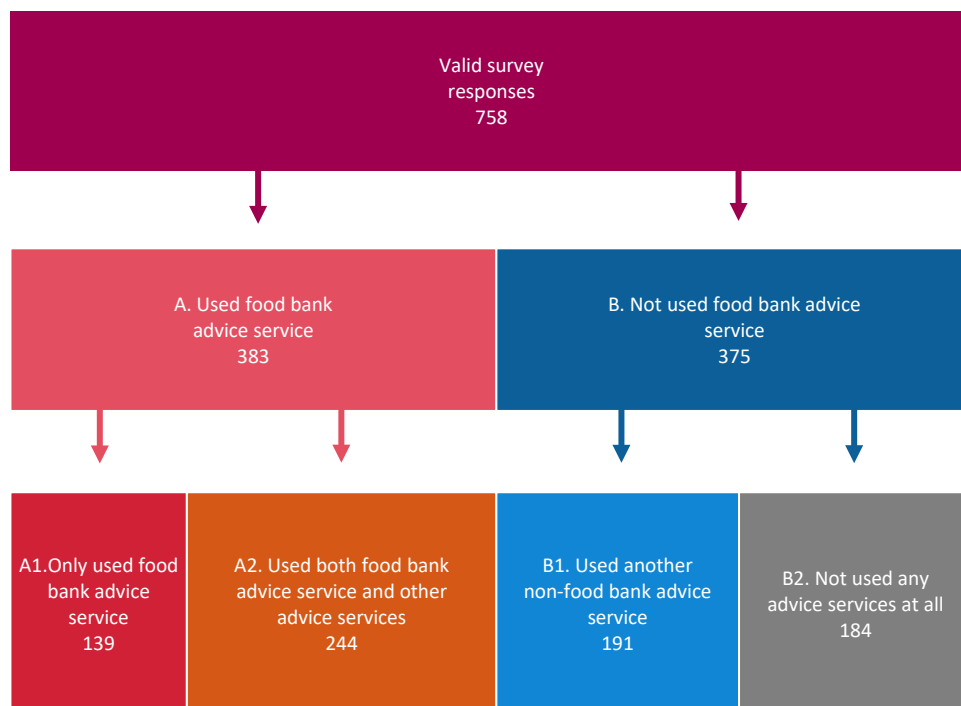
The findings are predominantly drawn from our analysis of administrative data provided by Trussell, the survey of people who had used a food bank and the survey of food bank colleagues, supplemented by qualitative data from the 16 case studies.

Our survey analyses focus on two sub-samples that allow us to make comparisons depending on:

- 1) Whether the person completing the survey had used the food bank advice services, and
- 2) Whether they had used any *other* advice services not provided at the food bank.

Figure 3 provides an overview of these comparison groups and associated sample sizes. In the subsequent charts in this section, we use the same colour scheme to indicate which samples are being described or compared.

**Figure 3: Overview of comparison groups and associated sample sizes used in our analysis of the survey of people who had used a food bank**



Please note that sample sizes will vary from question to question. For more information on sample sizes see the Methodology section.

For the most part, the comparisons we draw are between the group who had used food bank advice services (group A: A1 + A2) and the group who had not used food bank advice services but had used another non-food bank advice service (group B1). The majority (77%) of group B1 had sought support with money matters meaning they are broadly comparable to group A who had used the food bank advice services.

We also asked people who had used both the food bank advice services *and* other advice services (group A2) about their experience of each in turn and

then compared the results. Therefore, at some points we compare different groups of respondents, while in other places we look at a single group of respondents to compare their experiences of different advice services.

## Financial impacts

Improving the material financial situations of people is at the heart of Trussell food bank advice services. They seek to achieve this primarily through: **income maximisation** advice and support to help people maximise the amount of money they have coming in, by realising potential extra financial gains from welfare benefits, cash grants and fuel vouchers; and reducing the financial burden of unaffordable debts through **debt advice**. Other components of advice services can also help to relieve spending pressures, for example through budgeting support to **reduce costs and expenditure**.

In this section we therefore describe the financial outcomes experienced by people who used the food bank advice services in relation to:

- Financial gains through income maximisation, including welfare benefits and ad hoc support.
- Reduced financial burden from unaffordable debts.
- Reduced costs and expenditure.

Over a half (56%) of people who had used the advice services had benefited from at least one of the above impacts.

## Financial gains through income maximisation

Looking across all the people *with financial gains* as a result of using advice services between April 2023 and March 2024, analysis of Trussell administrative data shows that 38,685 people received an average financial gain of £1.7k per individual (£66.5 million overall).<sup>46</sup> This equates to an average financial gain of around £1,000 per person across the 66,770 people who accessed advice services in this period.

The vast majority of colleagues in the colleague survey said that the advice services support was doing a good job of helping people to increase their income (91%), including by helping people receive their full benefit entitlement (95%). Around a third (34%) of people using the advice services agreed that their income had increased as a result of support.

**36,865 people received**

**£1.7k**

**in financial gains**

(average financial gain per individual with financial gains)

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<sup>46</sup> Based on complete quarterly returns to Trussell between April 2023 and March 2024.



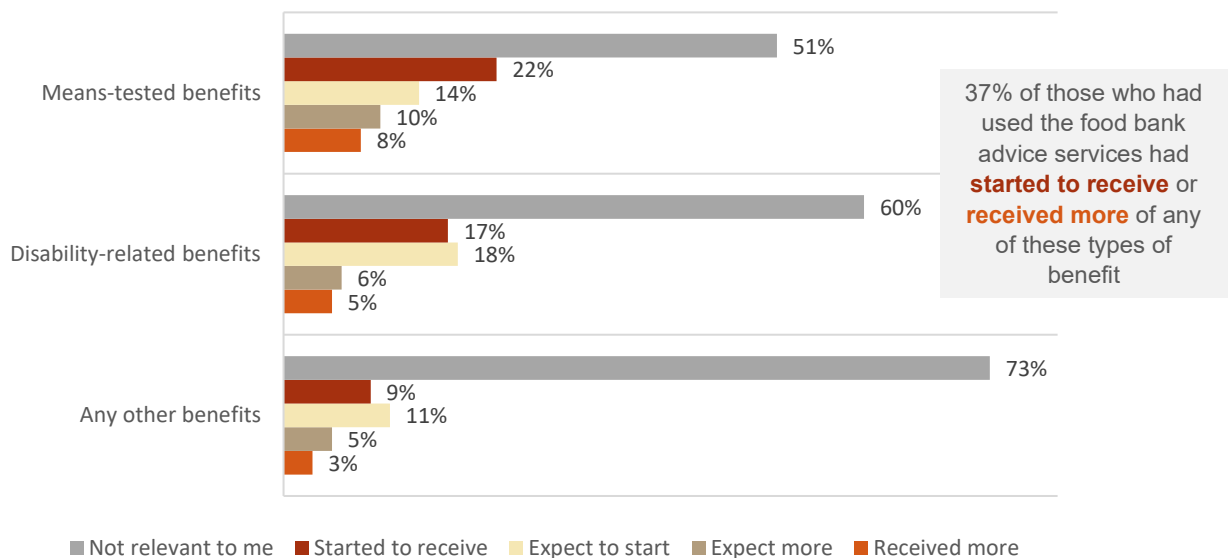
The financial gains achieved for people who used the advice services came from increased benefits and ad hoc support, typically in the form of fuel or shopping vouchers. We describe these in detail below.

## Welfare benefits

The total amount of unclaimed income-related benefits and social tariffs is estimated to be £23 billion a year.<sup>47</sup> Income maximisation through increased take-up of welfare benefits is therefore a large part of what Trussell hopes to achieve through the advice services.

Of those who had used the food bank advice services, **37% had begun to receive additional money from welfare benefits (of any type)**. This was either because they had received more of benefits they already received (10%) or, more often, because they had started to receive them (31%) – with 4% having both received more and started to receive new benefits.

**Chart 9: Types of welfare benefits people had started to receive or receive more of as a result of support from the advice service**



**Group A: People who had used the food bank advice services** (minimum n=311).

Looking in more detail about which types of benefits people had started to receive, or receive more of, around one in five people who had used the advice services had started to receive means-tested welfare benefits (22%)<sup>48</sup> and disability-related benefits (17%) (Chart 9).<sup>49</sup> A smaller proportion had already received more of these benefits (8% and 5% respectively). However, a sizeable minority still either expected to start receiving these benefits (14% for means-tested and 18% disability-related benefits, while a smaller minority expected to start receiving more (10% and 6%).

<sup>47</sup> Policy in Practice (2024) [Missing out 2024: £23 billion of support is unclaimed each year](#).

<sup>48</sup> Awarded based on your income and savings e.g. Universal Credit, Income support, Pension Credit.

<sup>49</sup> e.g. Disability Living Allowance, PIP, Adult Disability Payment, Attendance Allowance.



Just over a quarter of people (27%) using the food bank advice services had received extra money from new benefits claims, and one in seven (14%) from appealing benefits decisions. While a similar number were still waiting for a decision (24% new claims and 17% appealing a decision), few overall had been unsuccessful with their applications (10% and 6% respectively).

If we exclude from the analysis people who had not applied for benefits or said they did not know, 46% had received extra money from new benefits claims and 39% from appeals. 16% and 17% respectively had not been successful, while the rest were waiting for decisions.

The case study interviews highlight the twin benefits of the food bank advice services in:

1. making people aware of the welfare benefits they were eligible for, when often they had no idea about this before coming to the food bank and
2. helping people complete the application forms for welfare benefits, particularly the disability-related Personal Independent Payment (PIP), as this support was hard to access elsewhere – for example, some people had tried unsuccessfully to get support applying for PIP from a Job Centre.

People with mental health problems or learning difficulties, in particular, reported finding it difficult if not impossible to complete the forms without help – as Jackie explains below.

In addition to assisting with claims for benefits, people were also supported with appealing benefits decisions and sanctions, or they were helped to navigate systems (e.g. how to report a change in circumstances or add comments to their journal). Not only was the increased income a positive outcome going forward, but in some instances, people were awarded back payments. Receiving a lump sum of money could allow people to pay off debt, and further resolve their financial issues.



### Case study

For Jackie, being awarded PIP was the biggest boost to her finances and her financial position overall. With the support of the food bank advice services adviser, she was able to complete the PIP form easily, something she felt she would have struggled to do on her own. **"I don't think I would have done it on my own, the form and that is so long and obviously mental health issues is the reason why I wouldn't be able to sit and fill out a form... I just don't understand the questions that they're asking."**

Jackie experienced mental health problems and found it difficult to articulate what she wanted to say in written form. Her first application for Universal Credit had been rejected and she had been put off applying for PIP in the past because she didn't feel able to do it. She feels that without help from the food bank advice services adviser, she probably wouldn't have been successful because she would not have known how to present her situation. She had broken her ankle, for example, but didn't realise that was relevant to the application, and may have missed out on the mobility element of PIP without the advice she received.

## Ad hoc support

Overall, 28% of people who had used the food bank advice services had received extra money as a result of help getting cash support and 35% had received fuel vouchers from the services to help cover energy costs.<sup>50</sup> While a minority (11% and 9% respectively) were still waiting for a decision, few overall had been unsuccessful with applications for them (7% and 5%).

If we exclude from the analysis those who had not applied or said they did not know in relation to these types of extra money, 61% had received extra money from cash support rising to 71% from fuel vouchers, reflecting that food banks and advice services will, in many cases, be able to issue cash grants or fuel vouchers themselves, or else have close relationships with other local organisations who do so.

The interviews highlighted fuel vouchers as the main sources of ad hoc financial support that food bank advisers provided, even if there was no other support they could offer. Almost all the people we spoke with had received fuel vouchers.

Other ad hoc financial support provided by advisers was extremely varied and serves to illustrate the person-centred approach of the food bank advice services. It included helping people to source clothing, blankets and warm items in the winter; help and support at Christmas (e.g. hampers, Christmas dinners, help with presents for children); and supplies for pets such as pet food, beds, litter trays. One man talked about being able to get money toward his glasses bill, and others mentioned getting help to see an NHS dentist.

## Reduced financial burden from unmanageable debts

Debt advice is often an integral part of food bank advice services, and the management of unaffordable debt is an expected positive outcome for people using advice services. Looking across all the people *with debt managed* as a result of using advice services between April 2023 and March 2024, Trussell administrative data shows that 10,326 had an average of £4.6k debt managed<sup>51</sup> (£47.3 million overall), while 1,669 individuals *with debt written off* had an average of £7.5k written off (£12.6 million overall). The average debt managed and average debt written off across all 66,770 people who accessed advice services in this period equates to around £700 and £188 per person respectively.

**10,326 people had**

**£4.6k**

**of debt managed**

(average debt managed off per individual with debts managed)

**1,669 people had**

**£7.5k**

**of debt written off**

(Average debt written off per individual with debts written off)

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<sup>50</sup> These figures rise to 61% and 71% respectively when excluding people who had not applied or said they didn't know in relation to these types of extra money.

<sup>51</sup> The negotiation of reduced payments or payment plan with creditors.

Around a third of people (35%) said that their debts were easier to manage as a result of the food bank advice services. While two in ten people (22%) had already seen some reduction in debts or arrears, a further three in ten (30%) were expecting to see some reduction in debt or arrears in the future, suggesting that many of people who sought advice on debt were receiving the support they hoped for in this area. However, if we exclude from the analysis the remaining 48% for whom this was not relevant, 42% had already seen a reduction in debt or arrears, while 58% expected this to happen.

## **Reduced expenditure**

Compared to income maximisation and debt reduction, helping people reduce their expenditure is less of a strategic focus for the food bank advice services. As such, it was rarely identified as one of the 'most important' outcomes identified by food bank and advisers in the colleague survey (1%) and it was uncommon for any of the case study food banks to routinely offer formal budgeting support (although others were looking to do so).

A third (33%) of people who had used the food bank advice services agreed that their expenditure had decreased as a result. 18% of people reported reduced energy costs as a result of the advice services, and 22% reported reduced spending due to better budgeting as a result. If we exclude from the analysis people for whom these outcomes were not relevant, 42% said their energy costs had reduced and 43% said they were spending less due to better budgeting.

One single man in his fifties found that his energy direct debit increased when he changed suppliers, and this was putting him in debt. The adviser helped him move to a smart meter, which is helping him to keep his energy costs down. He was also given wider advice on how to manage on his budget, given he was only entitled to basic welfare benefits.

## **Comparing outcomes with other advice services**

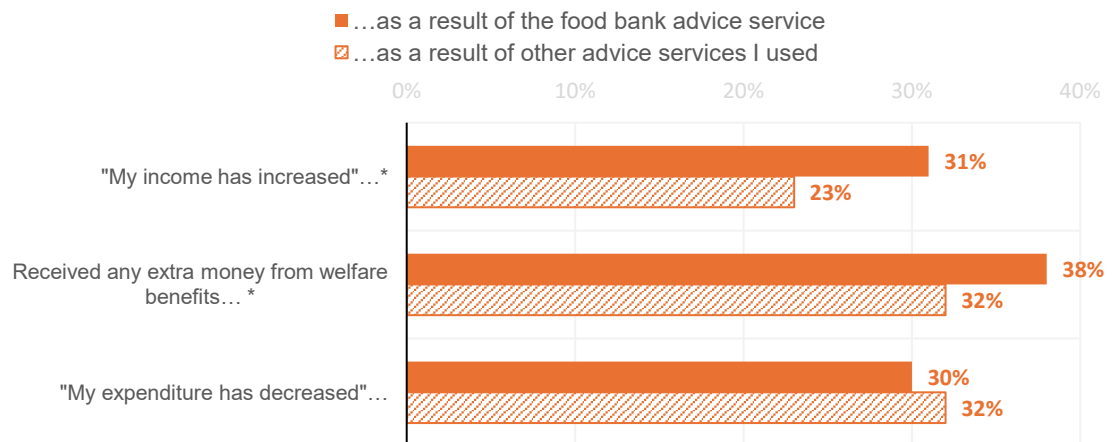
Overall, the survey data indicates that the food bank advice services delivered better financial outcomes for people than the other advice services they used.

### **People who used both the food bank advice services and other advice services**

We asked people who had used both the food bank advice services *and* other advice services (group A2 in Chart 10 below) about their experience of each in turn and then compared the results on three key measures. They were:

- Significantly more likely to agree that their income had increased because of the food bank advice services (31%) than the other advice they had sought (23%).
- Significantly more likely to say they received additional money in benefits as result of the food bank advice services, rather than the other service (38% and 32% respectively).
- There was no significant difference between the food bank and other advice services in terms of being able to reduce their expenditure.

**Chart 10: Financial impacts as a result of the advice services and other advice among people who had used both**



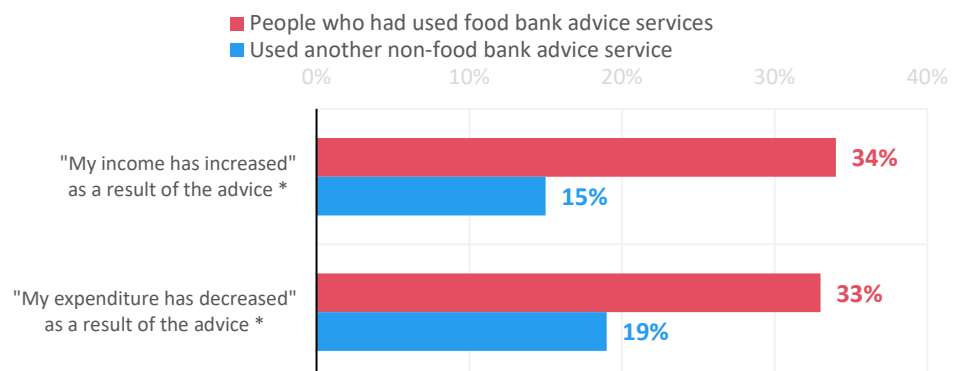
**Group A2: People who had used both food bank advice services and other advice services** (n=224 for item A, 247 for item B and 219 for item C). Respondents were asked first about the impact of the food bank advice services on their income and were then asked the same question but in relation to the other advice services they had used. \* indicates significant difference in a McNemar nonparametric test.

### Comparing people who used the food bank advice services with people who only used other advice services

When comparing people who had used the food bank advice (group A, Chart 11) with people who had *only* used other advice services (group B1) we also see that food bank advice services seemed more likely to deliver positive financial outcomes on two of the measures:

- People who had used the food bank advice services were significantly more likely to agree that their income had increased, than people who had sought other advice (34% vs 15% respectively).
- People who had used the food bank advice services were significantly more likely to agree that their expenditure had decreased, than people who had only sought other advice (33% vs 19%).

**Chart 11: Financial impacts as a result of the advice services compared with only using other advice**



**Group A: People who had used food bank advice services** (n=357 for item A and 355 for item B).

**Group B1: People who had used another non-food bank advice service** (n=192 for both items).

\* indicates significant difference in a McNemar nonparametric test.

## Financial wellbeing

Financial wellbeing means feeling secure and in control of money, having the capacity to make the most of money from day to day, the ability to deal with the unexpected, and to plan for a healthy financial future.<sup>52</sup>

In this section we consider two short-to-medium term positive changes for people:

- Managing money
- Worry about money.

We also consider the evidence for two longer-term outcomes:

- Avoiding destitution
- Reducing food bank use.

### Managing money

Food bank and advice services colleagues saw the ability to meet essential living costs as one of the three ‘most important’ outcomes for people using the advice services, and overall felt that the advice services were helping individuals fairly or very well across a range of outcomes: improved understanding of how to manage income (69%); managing money more independently (66%); and the ability to meet essential living costs (66%).

From the perspective of the people who used the services, around a half (49%) agreed that they were managing money better as a result. However, 43% still felt that the way they were managing their money at the moment was poor (19%) or fairly poor (24%). Only 30% felt that the way they were managing their money was good (7%) or fairly good (23%). These findings likely reflect the ongoing challenges that people living on insufficient incomes face, even after they have received all of the help to which they are entitled.

### Worry about money

Reduced worry about money should be one of the earliest outcomes for people who access food bank advice and support on money matters, which should ultimately contribute to improved emotional and mental wellbeing. Better outcomes in terms of an early reduction in shame and stigma are also expected to contribute to improved ultimate wellbeing outcomes.

Food bank leads and advisers were very likely to say that they believed the advice services were helping to reduce people’s worry about money (81%). Many colleagues surveyed also believed that the advice services helped people by reducing stigma and shame (71%).

While it was not considered appropriate to ask individuals in the survey about any shame or stigma they experienced, six-in-ten people who had used the

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<sup>52</sup> Money and Pensions Service: [How we define financial wellbeing](#)

advice services (56%) agreed that they were less worried, while one in five (19%) disagreed.

From the case study interviews, it was clear that having someone to turn to was a key benefit of accessing advice and support. Once they knew there was someone that could help them it was a big relief, particularly for people who hadn't accessed advice or support previously, or who had a negative experience and felt unsupported in the past.

One participant described his experience of discovering the food bank advice services as **“bobbing about in the ocean and you come across a lifejacket.”** He talked of the importance of knowing there was someone there to support him, because:

**“A lot of doors get slammed in your face when you ask for help and it gets you down. Here you ask for help and you get it... It takes the pressure off.”**

**“We still struggle financially, but just that little bit of extra income has been a massive help and also the fact that I know that I've got these people that I can turn to if anything goes wrong, like with debts or bills.”**

## **Avoiding destitution**

According to the Joseph Rowntree Foundation:<sup>53</sup>

**People are considered destitute if they have not been able to meet their most basic physical needs to stay warm, dry, clean and fed.**

Avoiding destitution is one of the anticipated longer-term outcomes for people who use the advice services, which other short- and medium-term outcomes are expected to contribute towards. However, many factors outside of the advice services will impact on this.

We asked people which of six essentials they had lacked in the last month because of a lack of money: food, clothes, toiletries, heating, lighting and shelter.<sup>54</sup> Going without food affected the highest proportion of people who had used the advice service: 62% alone had lacked food. This was followed by heating (47%), clothes (41%) and toiletries (37%). People using the advice services were significantly less likely to have lacked lighting and shelter, but

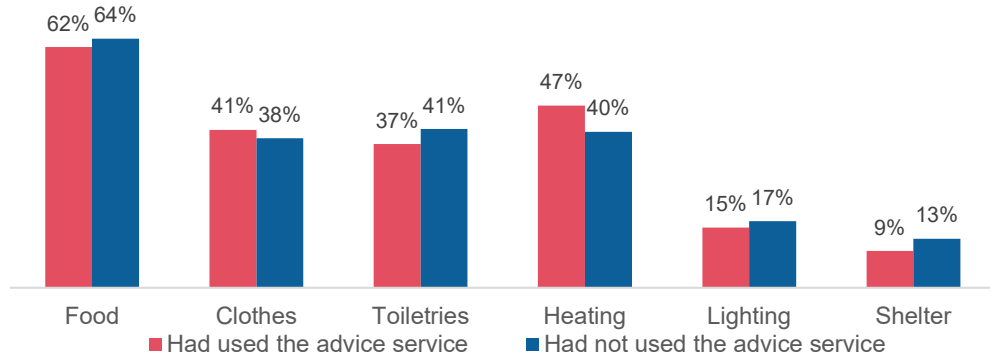
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<sup>53</sup> Fitzpatrick et al (2023) [Destitution in the UK 2023](#) Joseph Rowntree Foundation.

<sup>54</sup> Responses options were: More than one day when you didn't eat at all, or had only one meal (food); Gone without suitable shoes or clothes for the weather (clothes); Gone without toiletries such as soap, toothbrush, toothpaste or sanitary items (toiletries); Gone without heating your home on more than four days (heating); Gone without lighting your home on more than four days (light); Slept rough for at least one night (shelter). The question was based on the operational definition of destitution developed by the Joseph Rowntree Foundation. The precise wording of the items was abridged in the survey of people who had used food banks to reduce the cognitive burden on respondents, although all items were retained.

still 15% and 9% respectively had gone without these things in the last month (Chart 12).

**Chart 12: Essentials lacked in the last month among people who had used the advice services and among people who had not (%)**



Group A: People who had used food bank advice services (n=465)

Group B: People who had not used food bank advice services (n=421). No significant differences.

There were no significant differences between people who had used the food bank advice services and people who had not used the advice services in the nature or level of destitution, over the short to medium term. Regardless of whether they had used the advice services, some 85% of people who took part in the survey had gone without at least one of these essentials in the last month. Around six in ten had lacked two or more essentials (62% of people who used the advice services and 60% of people who did not) and two in ten had lacked four or more (18% of people who had used the advice services and 19% of people who did not).

While there is little evidence that using advice translates into lower levels of destitution, at least not in quantitative terms, the financial impacts show that the services are nonetheless increasing people's incomes. This suggests that the services are reducing levels of financial hardship for individuals, although for some people the reduction is not sufficient to lift them out of destitution. Nonetheless, many of the people we interviewed talked about the importance of being able to eat properly and heat their home, and felt that the advice services had helped considerably with this. This illustrates how the services were helping to improve financial and wider wellbeing as a result of increased incomes.

Destitution was experienced evenly across people who had used food bank advice services regardless of the characteristics of their backgrounds and circumstances, the food banks and advice services they used and their experience of food bank advice services and other support.

It is important to note that many people in the survey data were still receiving support from the advice services and may not yet have achieved anticipated outcomes. Further longitudinal research conducted with people who use the services would help us to better measure the impact of support over time.

## Reducing food bank use

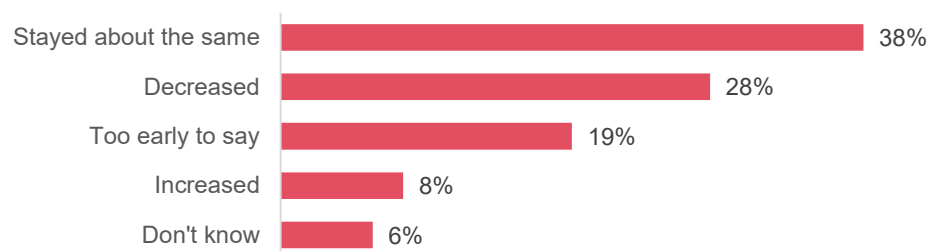
Ending the need for emergency food through food banks is Trussell's ultimate goal and a long-term expected outcome for people using the advice services. The main drivers of food bank need (briefly discussed in the Introduction) are clearly outside the control of either the food banks, or any advice or support on money matters they provide. Nonetheless, for people who do receive advice, it may be possible to reduce the frequency with which they need to access emergency food, or to prevent some people from cycling back into support.

We saw in the colleague survey that reduced need for emergency food was rarely identified by food bank and advice services leads as the most important outcome (3%), which might be expected given that this is an intended longer-term outcome that can only be reached after shorter-term outcomes are achieved (e.g. by increasing incomes and reducing expenditure). Nonetheless, four in five food bank leads (76%) and advisers (83%) felt that the advice services were helping to reduce the need for emergency food. However, most (around three in five) said it was helping fairly well rather than very well.

Only around one in five of all colleagues felt the food bank was receiving fewer vouchers for food parcels overall (17% of food bank leads and 20% of advice services leads). However, around a half agreed that the food bank was experiencing fewer repeat referrals. This was significantly higher among food bank than advice services leads (52% vs 37% respectively), which might reflect variations in opportunities and incentives of different colleagues to see an impact in this respect.

While a wide range of factors contribute to people needing to use (or return to) a food bank, people using the advice services were nonetheless asked whether, as a result of using the services, their use of the food bank had increased, decreased or stayed about the same. While only 8% said it had increased, 28% said it had decreased. The largest number overall (38%) said it had stayed the same and others either felt it was too early to say (19%) or else did not know (6%), perhaps reflecting that many respondents were still receiving advice and support. When controlling for other factors, no single characteristic predicted whether or not someone who had used the advice services reported that their food bank use had decreased as a result.

**Chart 13: Levels of food bank use as a result of support from the advice services**



Group A: People who had used food bank advice services (n=381)



The follow up interviews with people who had used the food bank advice services also found evidence of reduced food bank use, with some people stopping all together, for the time being at least. This was often as a result of food bank policy rather than a personal choice, however, as some food banks limited the number of parcels people could collect over a given period of time. Nonetheless, they were still managing with a reduced number of food parcels, and all felt that they would be able to get a food parcel if they really needed it.

Others we spoke with had moved to using food pantries or community larders, again often at the suggestion of the food bank staff. This suited some people because they felt there was less stigma associated with paying for food, even if it was subsidised. Pantries also offered fresh food and had more choice for people with health conditions. However, the additional advice and support offered through pantries was often less comprehensive or not available at all; while people may not need the food parcels, they still benefit from access to advice and support. One person using a food bank noted:

**“We used to go to the food bank, and she [food bank manager] was so good. She used to say. ‘Are you OK for everything? Yes. I’ll get this person to get in touch with you. I’ll get that person to get in touch with you.’ When you go to the food pantry place, it’s just in one door, go around and out the other door.”**

Other people noted that pantries are often busy, can involve a long queue and may run out of certain items:

**“Not really that helpful to be honest with you, last time I went I got hardly anything at all.”**

It was common for people to mention that they only use the food bank when they were “desperate,” and that they would prefer the food to go to people who “need it more” than they do. Many would reduce their food bank use and only use it when they felt it was truly necessary.

**“I’ll use it when I am at the end and have a week or two until I get paid, I’ll go and get some tins or whatever to just long it out for the rest of the week.”**

There is also a need to consider the social impact of reducing food bank usage. For some people, the food bank is an important source of social connection that helps to reduce social isolation:

**“It’s been kind of weekly lately. Or if not weekly, every sort of three weeks. And that’s for a food parcel, but also for a cup of tea for a chat generally.”**

People who had benefited from the food bank advice services may still need to rely on the food bank for a short period, until they are in a more secure financial position. Even for people who manage to increase their income, it can take time to pay off debts and get back on track, and during that period it is helpful to have access to the food bank.

## Comparing outcomes with other advice services

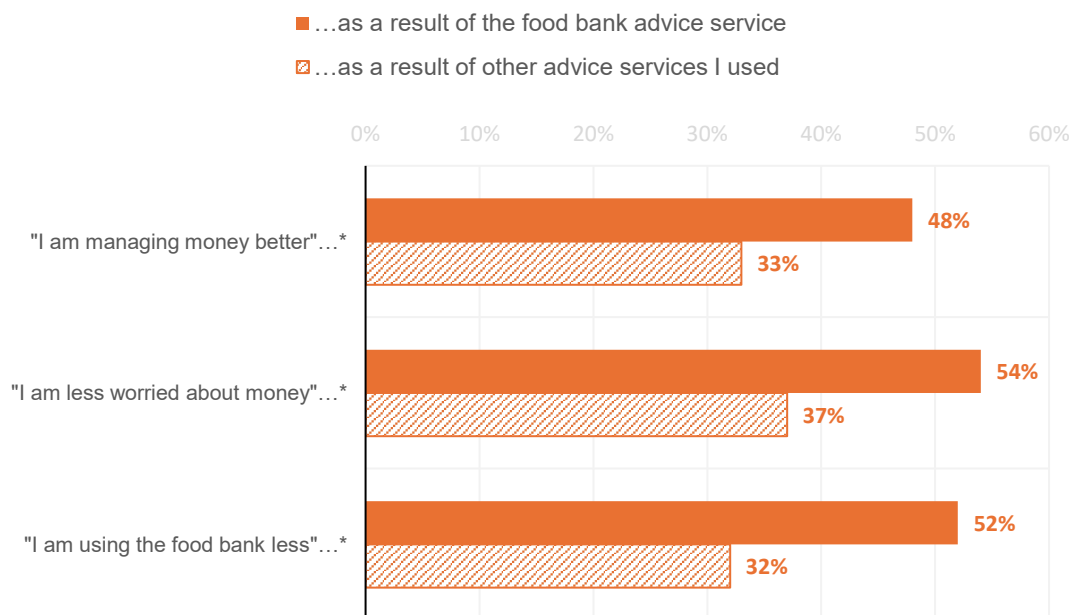
Overall, the survey data indicates that the food bank advice services delivered better financial wellbeing outcomes for people than the other advice services they used.

### People who used both the food bank advice services and other advice services

We asked people who had used both the food bank advice services *and* other advice services (group A2 in Chart 14 below) about their experience of each in turn and then compared the results. As Chart 14 shows, they were:

- Significantly more likely to agree they were managing better with money as a result of the food bank advice services (48%) than the other advice they had sought (33%).
- Significantly more likely to agree they were less worried about money (54% vs 37%).
- Significantly more likely to agree they were using the food bank less (52% vs 32%).

**Chart 14: Financial wellbeing impacts as a result of the advice services compared with other advice among people who had used both**



Group A2: People who had used both food bank advice services and other advice services (n= 233). Respondents were asked first about the impact of the food bank advice services on their income and were then asked the same question but in relation to the other advice services they had used. \* indicates significant difference in a McNemar nonparametric test.

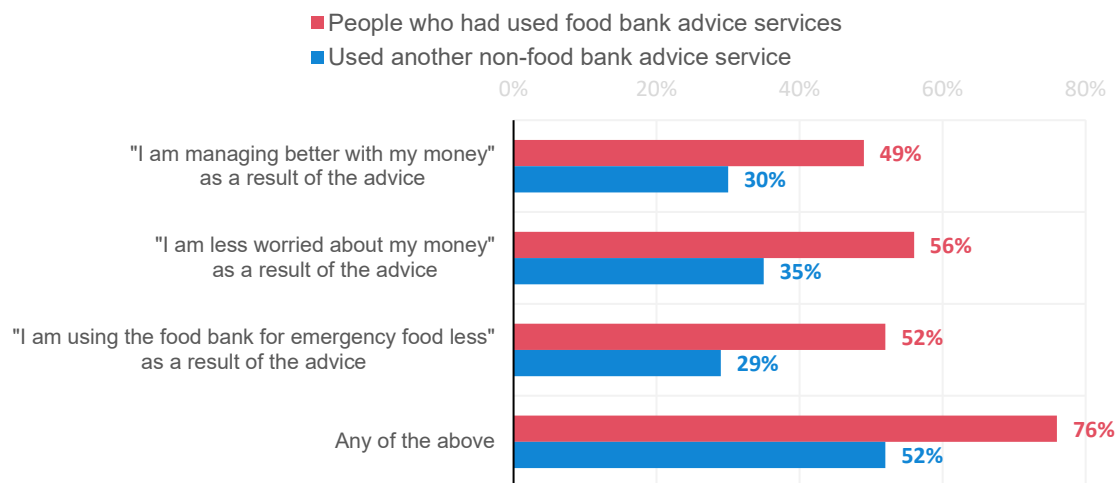
### Comparing people who used the food bank advice services with people who only used other advice services

We see a very similar pattern of positive impacts from the food bank advice services when we compare them with people who had *only* used other advice

services (Chart 15). As a result, people who used food bank advice services were:

- Significantly more likely to agree they were managing better with money as a result of the food bank advice services (49%) than the other advice they had sought (30%).
- Significantly more likely to agree they were less worried about money (56% vs 35%)
- Significantly more likely to agree they were using the food bank less (52% vs 29%).

**Chart 15: Financial wellbeing impacts as a result of the advice services compared with only using another advice service**



Group A: People who had used food bank advice services (n ranges from 367 to 369) and Group B1: People who had used another non-food bank advice service (n ranges from 196 to 204). On all variables shown a statistically significant difference between the samples was identified in regression analysis which controlled for known sample differences. All percentages show the proportion responding 'agree' or 'strongly agree' with the statement.

## Personal wellbeing

Personal wellbeing emerged as an outcome of great importance in the qualitative interviews with people who had used the food bank advice services. In this section, we explore four personal wellbeing outcomes that are associated with using the food bank advice service:

- Health and wellbeing
- Personal relationships
- Access to further support
- Feelings about the future.

## Health and wellbeing

Advice services advisers were significantly more likely to believe the services were helping people with improved mental health and wellbeing than food bank leads (72% vs 51%). However, all colleagues were less likely to say the services were helping well in relation to improving physical health (40%).

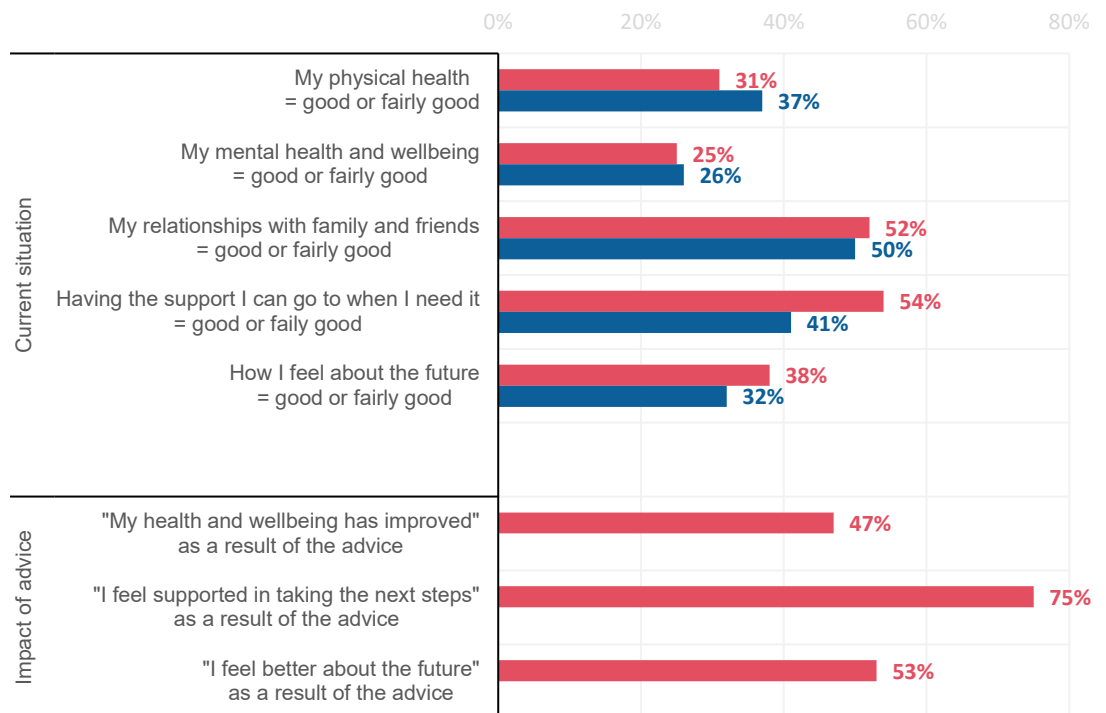
Among the people who had used the services, just under a half (47%, Chart 16) agreed that their health and wellbeing had improved as a result of that support, including one in five (20%) who strongly agreed. To put this in context, perceptions of physical and mental health among the people who responded to the survey were relatively low. For people who had used the advice services, only three-in-ten (31%) felt their physical health was good (9%) or fairly good (22%) at the time of the survey and only a quarter (25%) said their mental health and wellbeing was good (10%) or fairly good (15%). Around a half said their health was at least fairly poor (49% and 52% respectively for physical and mental health). Additionally, when controlling for known sample differences, the likelihood of reporting good or fairly good physical health was significantly *lower* among people who had used advice services than people who had not (Appendix Table 17). It seems reasonable to assume, therefore, that the impact of help with money matters for people who use food bank advice services is likely to be fairly limited in this area, given existing health issues and the other wider factors that determine health and wellbeing.

In the case study interviews, people who used the food bank advice services frequently mentioned the positive impact on their mental health, in terms of the advice services helping relieve their stress, taking a weight off their shoulders, and providing emotional support. These impacts from using the services were considered to be just as important as the more tangible financial gains, e.g. an increase in income or access to fuel support vouchers:

**“I don’t like talking to people on the phone and they have just sorted that all out for me, so that’s put a lot of stress off me”.**

**“We talked to him about personal stuff as well, private personal stuff, many times we were just sat there talking and I just cried and he just listens, he’s great, he picks you up.”**

**Chart 16: Summary of impacts of personal wellbeing for people who used the food bank advice services**



Notes: Sample = **Group A: People who had used food bank advice services** (n ranges from 361 to 443) and **Group B: People who had not used the food bank advice services** (n ranges from 388 to 393). The first group of percentages (related to 'current situation') show the proportion responding 'good' or 'fairly good'; the second group of percentages (related to 'impact of advice') shows people responding 'agree' or 'strongly agree' with the statement.

## Personal relationships

Comparing the views of people who had used the food bank advice services with people who had not (group A vs group B), there was no evidence that using the food bank advice services had positive impacts on the personal relationships of the people who used them, at least in the short to medium term.

When asked to rate how they felt about their relationships with family and friends at the moment, around a half (52%) of people who had used the advice services said they felt their relationships were good (23%) or fairly good (29%). One in three (30%) said they were at least fairly poor. Among people who had not used the advice services, 50% said their relationships were at least fairly good and 33% felt they were at least fairly poor.

These small differences between people who had and people who had not used advice services was not significant even when controlling for known sample differences and the influence of having used the food bank initially for reasons relating to family or relationships (Appendix Table 17).

## **Access to further support**

In terms of being able to make progress with their money issues, it is positive that the majority (75%) of people who used the food bank advice services agreed they felt supported in taking the next steps as a result of the advice (Chart 16 above).

We also saw that people who had used the advice services were significantly more likely to feel they had access to further support if they needed it, compared with people who had not used the advice services. Over a half (54%) of people who used the advice services felt that the support they had available to them when needed was at least fairly good, and only a quarter (24%) said it was at least fairly poor.

In comparison, only 41% of people who had not used the advice services felt they had at least fairly good support to go to if they needed it, and a third (32%) felt they had a poor or fairly poor level support available to them. When controlling for known sample differences, the likelihood of having good or fairly good support in this respect was significantly higher among people who had used the advice services than people who had not used the advice services (Appendix Table 17).

Separately, people were asked if they had accessed other services they were referred to as a result of using the food bank advice services. Nearly a third (32%) said this had already happened, and a further 30% still expected this to happen. The rest said it was not relevant to them. When we exclude this last group, 52% said this had already happened, and 48% said they still expected it to happen.

## **The future**

Finally, food bank advice services appeared to have a positive impact on people's feelings towards their future. Over a half of people using the advice services (group A) agreed they felt better about the future (53%), including 26% who strongly agreed with this statement. Only one in five (19%) disagreed overall.

In comparison, 32% of people who had not used advice services (group B) reported a poor (16%) or fairly poor (16%) perception of their future, and 41% felt good (17%) or fairly good (24%) in this respect.

After controlling for other factors, the likelihood of feeling good or fairly good about the future was significantly higher among people who had used advice services than people who had not used them (Appendix Table 17).

## **Characteristics associated with different outcomes**

There were only a few areas where we found significant differences in outcomes for people with different characteristics, which we describe below.

In terms of financial gains, specifically debt or arrears:

- People from working households were significantly more likely to have already seen their debt or arrears payments reduce, or had some debts or arrears written off, whereas people whose original reasons for using the food bank included difficulties claiming welfare benefits were less likely to have had these things happen.
- People who had first spoken to the food bank advice services more than six months ago were also more likely to have had these things happen.

In terms of financial and personal wellbeing:

- People in the younger (18-35) or older (65 and over) age range, or people whose original reasons for using the food bank included difficulties claiming benefits were more likely to agree they were managing their money better, all other things being equal.
- People were more likely to say they were managing better with their money if they reported an increase in income or decrease in expenditure – or if they had completed their advice journey with all issues resolved.
- People who had used the food bank fewer than six times and especially if it was the first time they used it, or people who had last used the food bank more than a month previously were more likely to report a decrease in worry.
- People who were satisfied with their relationship with the advice services adviser(s) overall were also more likely to report a decrease in worry.

Finally, in terms of feeling supported, people who *did not* have a disability were significantly more likely than people who did to feel that they had at least a good level of support to go to if they needed it.

## **Are positive outcomes sustained over time?**

This evaluation largely observed people's situations at one point in time. To gain some understanding of whether the outcomes from accessing support from the advice services were sustained, we conducted follow-up interviews with 28 people to see how they were getting on three to four months after we first spoke with them. They included people who had used the food bank advice services (n=18) and people who hadn't (n=10) when we spoke to them initially.

Overall, we found that people who had used the food bank advice services still felt better off than before they first used the services. This was unsurprisingly the case for people who had experienced an increase in their income from using advice and support. However, even people who were still struggling financially three months later, or who had seen no real income increase, felt the wellbeing benefit from the services.

### **Feeling better off**

This sustained outcome was primarily among people who had received extra welfare benefits because of the support they received. A number of people we

spoke with had been awarded PIP by the time of their second interview, were doing much better financially, and feeling more positive about their future. People who experienced any increase in income felt much more positive and like a weight had been lifted from their shoulders:

**"I wake up in the morning and I am a happy person now."**

**"My problems have more or less dwindled."**

Others had been able to reduce some or all their debt, or to better manage their debt repayments. Therefore, while still struggling financially, they were finding it more manageable than before. Similarly, there were cases where people talked about improvements in their position but felt there was still quite some way to go to resolve their financial situation fully – **"more balanced but not complete."**

### **No real financial change**

Where people reported no real financial change three to four months after using the advice services, this was generally because they were still awaiting the outcome of actions to maximise their income or external factors beyond the food bank advice services.

Some of the people in the follow-up interviews were still waiting for a decision on their welfare benefit application, or they had been declined and were going through an appeal process. One woman found it helpful knowing someone was there for her, **"knowing there's someone you can call if you need to."** She was still waiting for her benefit decision and was **"still anxious, but with a bit of positivity knowing that there is change to come."** For others, the lack of change was because the advice services had helped them as much as possible, but hadn't been able to fundamentally change anything further by the time of the second interview. This may be because people had already been supported to claim all they were entitled to. However, people in this situation still valued the advice services.

For people who had not experienced a change in their finances, this was sometimes because their financial problems were from an external issue, such as housing. This required a longer-term solution e.g. if someone was on a waiting list for a new flat and was having to pay high energy bills in their current accommodation, or because of complex circumstances such as living in a refuge, which would take a while to resolve. Again, they still valued the support of the advice services **"it still could be worse if it wasn't for the adviser."**

### **People who had not used advice and support services**

No one that we spoke with in the follow-up interviews had gone on to use the food bank advice services for the first time between the two interviews.

There were instances where it appeared that people could have benefited from advice and support, such as people who weren't sure if they were eligible for any financial support but were not clear where to look to find out.



Other people had improved their financial position without needing advice or support from the food bank advice services. For example, receiving support from a family member to apply for welfare benefits – **“I now have money to budget so I can go and do my shopping. I can go and get my kids what they need. So I'm quite proud of like how far we've come”** or using another support service directly.

## Reflections and implications

The material benefits of accessing advice services at food banks are clear: increased income, reduced debt repayments, extra cash or vouchers, and in some cases reduced expenditure. In all cases, these benefits were reportedly more pronounced for the food bank advice services than for other advice services that people had used.

The food bank advice services are also having a measurable impact on the personal wellbeing of people who use them – in terms of managing money better, worrying less about money, feeling more positive about the future, and more positive about having support to turn to if they need it. Again, these benefits were more pronounced for the food bank advice services than for other advice services – although this could in part be explained by the fact that a minority of people who used other advice services had sought help on non-financial matters.

The qualitative evidence from the case studies suggests that the holistic, person-centred approach may in part explain why the services are more successful than other advice services in improving financial and wider wellbeing. Similarly, the fact that most advisers are able to provide fuel vouchers (even if nothing else) means that there is often some concrete financial support offered. This small tangible support is also a gesture of solidarity; an act to demonstrate a desire to help.

Finally, there are indications that reduced need for emergency food from food banks is attributable to the advice services. While there are wider drivers of people needing to turn to food banks, and of destitution, the early signs that the services may reduce the ongoing need for food parcels is very positive. It suggests that the advice services may achieve their intended role in helping to reduce the need for food banks. Further longitudinal research over a longer period of time would help disentangle the impacts of advice services from other factors and demonstrate the medium- and longer-term outcomes for people who use them.

# PART 5: IMPACT ON LOCAL SUPPORT NETWORKS

## Chapter summary

- In this section we consider the partnerships between the food bank advice and support on money matters services (hereafter ‘advice services’) and other local services, and how the provision of the advice services impacts those organisations and the wider local community.
- Food banks play a key role in formal and informal local networks to ensure community needs are being met in the most efficient way. Case study food banks were taking steps to formalise or improve the way organisations worked together and to minimise duplication of support.
- Both the food banks and other organisations we spoke with were clear that the advice services provided benefits to individuals, organisations and the wider area, which went beyond the traditional advice model. This is because the food bank advice services model is predicated on providing continuity of support in a place people already came to, where they felt safe, and that was strongly relational – with advisers often fulfilling a support worker role for people with the most complex problems. Many other services are not set up in a way that works well for more marginalised groups.
- From the perspective of other organisations in the case study interviews, the advice services were reaching people who existing services were missing or under-serving, or individuals not successfully helped by other services, including: people without recourse to public funds; people with drug or other addictions; and people living in rural areas. At the same time, the advice services can help other services to access the people they want to help.
- Positive outcomes to individuals were also likely to have a consequent impact on the wider community and were therefore a net benefit to the local area, e.g. by reducing pressure on local services, improving efficiency for local support services, reduced risk of homelessness and arrears, and other wellbeing benefits that can positively impact the economy.

## Building local connections and networks

As described in Part 1, our 16 case studies showed how these food banks and advice services advisers were part of formal or informal local support networks, with the aim of improving partnership working locally, to reduce duplication of support, and ensure that people in vulnerable situations can access the right support (and do not fall through the cracks).

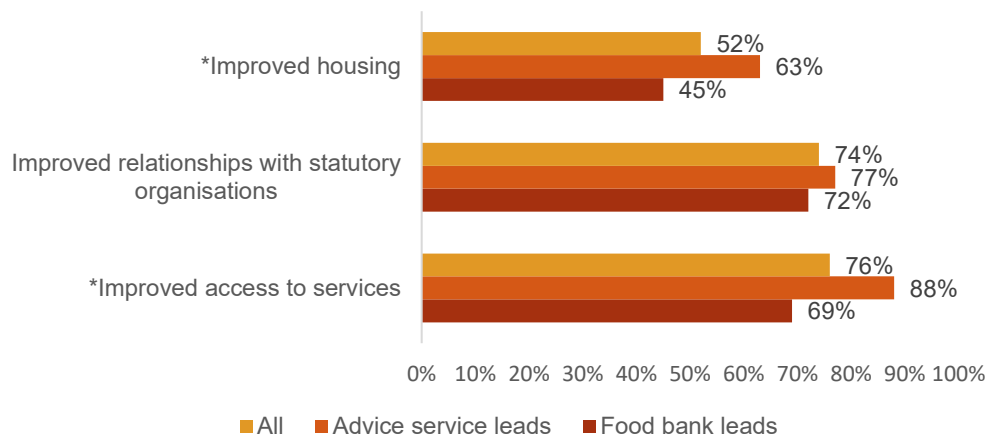
The colleague survey gives insight into how the food bank advice services helped to build or strengthen local connections and networks:

- 62% of food bank leads said the advice services had helped them engage better with their local authority.
- 66% of all colleagues felt that they had improved relationships with other local organisations as a result of the advice services.
- 70% of advice services leads agreed that there was potential for them to expand their services to other food banks or locations.

The impact of the improved network was also seen in the outcomes for the people who accessed the services. Around three-quarters of colleagues surveyed felt the services were helping people with improved relationships with statutory organisations (74%) and a half thought they were helping with improved housing (rising to 63% among advice services leads; Chart 17).

Three-quarters of colleagues also felt the advice services were helping fairly or very well with improved access for people into services generally (76%, rising to 88% of advice services leads). This perception was higher where services included income maximisation and lower where they included debt advice.

**Chart 17: Perceived benefits of the advice services among food bank colleagues**



Colleague surveys (All n=211, Food bank leads n=130, Advice services leads n=81)

It was often the case that case study food banks were taking steps to formalise or improve the ways in which local organisations worked together for the benefit of the people who used them. Even smaller food banks were making efforts to formalise partnership working within their locality – for example through regular meetings with local support organisations and referral partners to try and ensure more joined-up support:

**“A monthly meeting of a group of charities, so it means that we can get in touch with each other, and e-mail or phone to provide help, particularly crisis support. So last winter in the cost-of-living crisis, it was really joined up. We had a warm space, other organisations did warm spaces, so most days of the week there was a warm space for people to go to and to get something to eat.” (Food bank manager)**

Another case study food bank held an open day for local organisations to encourage greater partnership working in the local area.

## Reaching people in need of advice and support

The funding and delivery of advice and support across the advice sector is complex, with many advice providers relying on multiple funding sources to deliver their services. Different funding models can constrain delivery (e.g., contracts to deliver telephone and digital only services) and drive inefficiencies, which can affect the ability to meet demand or to reach people with unmet needs.<sup>55</sup>

We have seen that the advice services were often reaching people who were not accessing advice and support elsewhere, or who had not been successfully helped by other services. This may be due to gaps in local provision, or because funding and delivery constraints are preventing existing services from reaching people – or from serving them adequately.

As described in Part 1, the food bank advice services model was predicated on delivering advice and support on money matters in a place that people already came to, where they felt welcome and safe, and that was strongly relational – in other words, people knew and trusted the food bank and, by extension, the advice services. In addition, food bank advisers often fulfilled a support worker role for people with complex problems and entrenched financial hardship. This was because they were able to spend more time supporting people who needed it.

Fundamentally, many other advice services (in particular large national offerings) are not set up in a way that allows them to provide this type of longer-term, holistic support. This can be due to:

- a focus on case volumes over successful outcomes (driven by a funding model or reporting requirements), which does not align with the needs of people with complex issues;
- a narrow remit, meaning that onward referrals are often needed that can result in people being referred to other advisers or agencies which has implications for the continuity of the ongoing person-adviser relationship, and risks disengagement; and
- a lack of alignment between funding sources, with some services needing to segment their teams based on the funding stream, resulting in different and inefficient operating approaches.<sup>56</sup>

Insights from the colleague survey illustrate the central position of the food bank advice services in the current landscape:

- 96% of colleagues were confident that the advice services were reaching people with an otherwise unmet need for support.

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<sup>55</sup> 4OC (2023) [Funding and operating models of the debt advice sector](#), Money and Pensions Service.

<sup>56</sup> Ibid.

- 87% of advice services leads said that they were better able to reach people facing destitution.
- 79% of food bank leads felt their food bank experienced greater trust, respect and reputation among the local community and 70% of colleagues overall felt that their organisation had improved levels of engagement from members of the local community.
- 91% were confident that the food bank advice services had improved the capacity of advice services in the local community.

As part of the food bank case studies, we spoke to other organisations working in the same communities as the food banks. They identified several benefits in having a local food bank advice services that illustrated how these services increased capacity and could be meeting needs for some groups of people that were not always being met by other organisations:

- **People without recourse to public funds:** People who have recently come to the UK may not be aware of organisations such as Citizens Advice but are more likely to find themselves at a food bank. While lack of recourse to public funds makes it difficult for the food bank advice services to achieve good outcomes, there is at least an opportunity to offer fuel vouchers, or other in-kind financial help, as well as the possibility of finding specialist immigration support where it is available.
- **People with drug or other addictions:** while people who have addiction issues may seek help with their addictions, they may not ask for or receive help with their finances at the same time. It is then dependent on addiction support services to provide money advice or an onward referral, and this may not be easily available.
- **People living in rural areas:** food bank advice services may be one of the few locally accessible places for people in rural areas to get face-to-face help with money matters, as other advice services are more likely to be in urban areas and/or rely on telephone or online services to deliver advice in rural areas. Food bank advice services could also help counter the 'postcode lottery' whereby some advice services are only available to people living in a particular local authority.

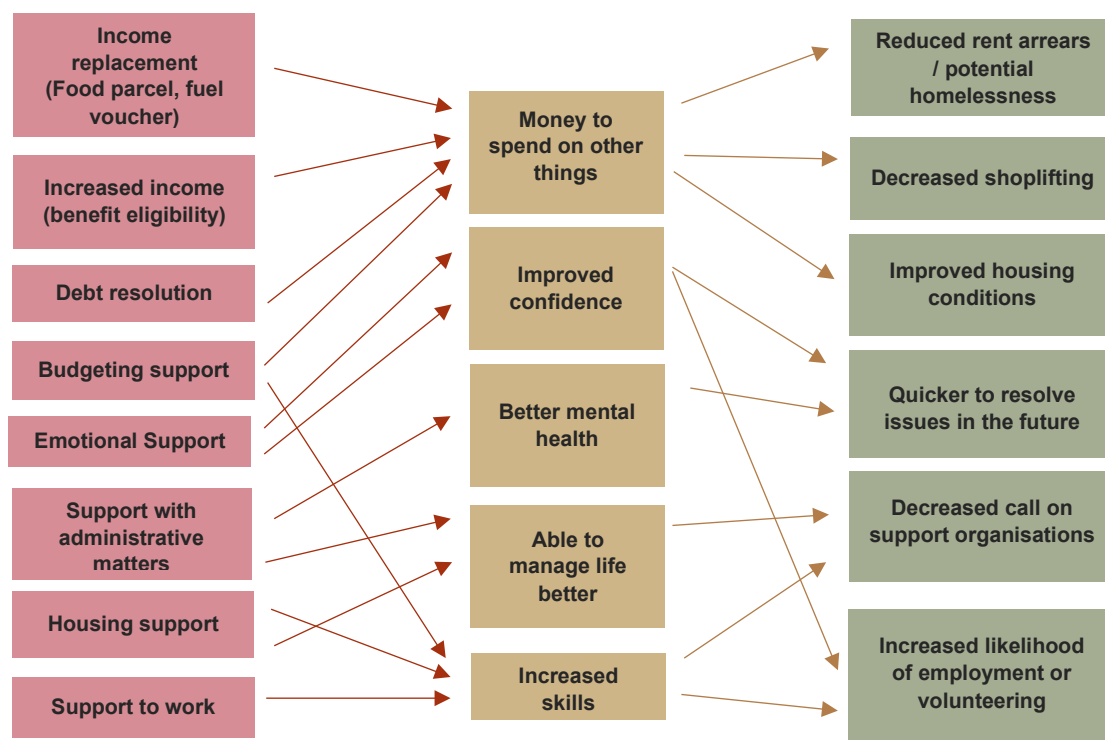
The other organisations we spoke to also highlighted that food bank advice services provide face to face services for those who are less comfortable with telephone or digital services, as well as being a source of independent advice and support on money matters. As one interviewee commented: **“People prefer to deal with an organisation that isn’t the council or DWP.”**  
(Council welfare officer)

Working in partnership with a food bank advice services can also help specialist support services to access the people they want to help – because food bank advisers can signpost or refer people to them who may not have come to them directly. In some cases, these services were able to attend the advice session at the food bank, such as Home Start (a family support charity) or housing advice services. Again, this had the benefit of resolving often interrelated issues, rather than ‘patching things up’ with a food parcel.

## Benefits for the wider community

It was outside the scope of this evaluation to quantify the benefits of the food bank advice services to the wider community, which would require the collection of much more data over a longer period. However, Figure 4 below illustrates some of the ways in which the benefits of the advice services to individuals can have a wider impact on the community.

**Figure 4: Examples of the benefits of the food bank advice services flowing from individuals to the wider community**



### Reduced pressure on other local services

A defining feature of the food bank advice services is the delivery of multi-faceted support with money matters across a range of topics. Other organisations in the case study areas saw this holistic service as key to helping stabilise people's financial situations and, hopefully, reducing people's need for crisis or other support from their own organisations in the longer-term. They also appreciated that this was only possible because food bank advisers could usually spend the time required to achieve positive outcomes, for example given the prolonged process of applying for disability benefits and appealing negative decisions.

One Council Community Support Officer noted that advisers were often preventing people from falling into further difficulty. However, for many people, earlier access to other advice could help people to address issues before they reach the point of needing a food bank.

**“It's the prevention rather than ‘let's react because it's too late.’ You can do a lot more – it's more preventative ... You're going to get that**

**holistic support [from a food bank advice service]. You're going to get the [advice] that's going to make a difference to you, and that really helps us because potentially that will then mean they won't be coming back for our core system.” (Council Community Support Officer)**

Many of the people we spoke with who had used the advice services felt that they would be their first port of call if issues arose in the future. This is likely because of the established trust relationship that the services build with people. However, in some cases it may reflect a lack of suitable or accessible advice provision elsewhere, or at least a lack of awareness of such services.

#### **Improved efficiency for other local services**

The advice services had the potential to support the work of public sector staff (e.g. staff in the DWP or local authority officers), who process applications for welfare benefits, or for local or discretionary support. The support that advice services give can **increase efficiency** in their own workload.

**“When they do applications, they are filled in properly. We know that they will have looked at bank statements. We know that they will have thought about what people have told them and if there’s discrepancies or anomalies, they would have discussed that with them... It means we don’t have to interrogate in the same way that we do some of the other applications... and also they’re more likely to have provided everything we need.” (Council welfare adviser)**

The ability of food bank advisers to build trust with people over time also had the benefit of encouraging **greater disclosure of issues**, thereby allowing them to be addressed. One GP-based social prescriber described how, having referred someone to the food bank advice services, they were referred back to her when they disclosed previously unmentioned health issues to the food bank adviser.

#### **Knock-on impacts of increased income**

The primary benefit for people using the food bank advice services is also the primary benefit to the wider area: an improvement in their financial position. As we saw in Part 4, both debt resolution and income maximisation can help improve the financial position of people using the advice services. Below we explore the knock-on impacts of increased income as a result of people using food bank advice services in terms of reducing the risk of homelessness; and reduced arrears and the benefits for other organisations.

#### ***Reducing the risk of homelessness***

Colleagues at the case study food banks reported many instances of helping people who were homeless, or who had been served eviction notices, and how the advice services had been able to negotiate repayment schedules while working on increasing income – and even accessing lump-sum back payments which could then pay off rent or Council Tax arrears. As we saw in Part 1, housing associations and local councils were also important food bank partners. This illustrates the potential of the food bank advice services to benefit both local housing providers through **reduced rent arrears**, and the local council in **preventing or resolving homelessness**.



**“I think it should prevent people from getting into financial difficulties which can turn into bigger problems, crises of some kind, which can include being evicted, getting behind with the rent.” (High street advice centre staff)**

There were several examples of this among people who had used the food bank advice services that we spoke with in the case studies. One couple had already been served with an eviction notice when they saw the advice services, as well as having other debt. The advice they received helped resolve their debts and signposted them to the local council homelessness prevention team, who enabled them to avoid eviction. They were in a more stable financial position at the time of the follow up interview, and were very grateful for the support they received:

**It’s had a huge impact... I don’t even know where we would be now – probably homeless or something or whatever... we didn’t know what to do or where to go; we were quite clueless really because it’s not something you get taught.”**

Even if only a few households are prevented from homelessness as a result of using the food bank advice services, the benefit to a local authority could be considerable. English Councils spent £1.7 billion in 2022-23 on temporary accommodation for 104,510 homeless households.<sup>57</sup> This implies a cost of approximately £16-17,000 per household. If the advice services prevented five people from becoming homeless each year, that would equate to over £80,000 in value, giving an annual total across all current advice services of around £23m.

### ***Reduced arrears***

We saw in Part 2 that many of the people using the food bank advice services had levels of debt they were unable to service (26%). It is likely that some of this will be Council Tax arrears; indeed, Council Tax arrears were common among the people we interviewed who were in debt. The longitudinal interviews we conducted with people who had used the advice services suggest that the services can help stabilise finances, through a combination of debt resolution, increasing incomes where possible, but also offering budgeting support, and helping with one-off grants or vouchers to help avoid further debt issues. All of these are likely to help people to keep up with their bills and **reduce the likelihood of future Council Tax arrears, which will benefit local authorities.**

Citizens Advice data shows that, in February 2024, people with Council Tax arrears owed on average £1,868.<sup>58</sup> Furthermore, rental arrears in social housing are also increasing and this is estimated to cost local authorities around £500m per year. In the 2024 Trussell Impact Report, 59% of people who used the advice services increased their income, potentially decreasing

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<sup>57</sup> Department for Levelling Up, Housing & Communities (2023) [Statutory homelessness in England 2022-23](#) (Accessed 20 July 2024)

<sup>58</sup> Citizens Advice (2024) [Debt data](#) (Accessed 20 July 2024)



the number of people who would otherwise fall into arrears on priority debts in the future. If we make a conservative assumption that the increased income achieved for people by food bank advice services led to a 10% reduction in Council Tax debt, that would mean a saving of £1.1m for local councils.<sup>59</sup> There would also be considerable cost savings for local authorities in terms of arrears collection.

### **A focus on housing and homelessness**

Housing and homelessness have emerged as being important from a number of perspectives. We saw that 27% of people using advice services had concerns around housing issues when they first saw an adviser, and 23% received support directly from the advice services related to this, while 24% were signposted or referred on to other housing advice. Good housing outcomes were rarely identified by colleagues as the ‘most important’ outcomes for people using the services (1%), yet 52% believed that advice services helped well in this respect.

However, people experiencing some form of homelessness are among the more difficult to reach groups and more challenging to support in terms of improving finances. Some are unlikely to benefit, for example, from fuel vouchers. Others may have entrenched debt problems stemming from rent arrears. And supporting people with accommodation needs is subject to the (limited) availability of suitable, local housing stock and long waiting lists.

Yet, according to some advisers, people’s housing was at the heart of the solution to their financial situation overall:

**“The people who appear to need the most help are usually our clients who are living in temporary accommodation...Whilst clients don’t have a secure place to call home they can’t move on with improving their living standards because often they don’t feel settled, don’t feel that they can move on in any way, drift into bad relationships, drift into debt, find it difficult to find work that is sustainable, are not eating healthy food, not taking good care of themselves and so it continues. If they were settled in permanent secure accommodation, all of their other problems could be addressed and they could be taught to manage budgets, cook healthy food, take care of their health, find jobs and most of all be happy in their surroundings” (Advice services lead, colleague survey)**

Partnership working with housing associations and local councils highlighted the capacity for some advice services to alleviate difficult housing-related financial situations. Where housing advice was not generally provided by the food bank advice services, advisers signposted people onto specialist housing advice to address the housing issue first. In turn, food bank advice services benefit local housing providers by helping to reduce people’s rent arrears and the local council through homelessness prevention and resolution.

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<sup>59</sup> Assuming 10,300 using the advice services for unmanageable debt (from the 2024 Impact Report), and that 59% of these increased their income, saving £186 each.

### **Supporting the local economy and reducing anti-social behaviour**

One council support worker noted that the money that goes to low-income households is particularly valuable to local communities.

**“I mean the value of benefit gains and those sort of things, all the money tends to get recycled and spent within the community... it’s called benefit multiplier..., it’s a no brainer because all of the people on low incomes tend to spend the money in their area.” (Council support worker)**

The benefits of a thriving local economy are clearly identified as ‘the local multiplier effects’<sup>60</sup> and this effect includes increasing local employment, social benefits for the community, and putting more money back into the local economy.<sup>61</sup>

In addition, we found some evidence that accessing support from the advice services could help *decrease* criminality and reduce the impact of shoplifting, which both negatively impact local economies. Some of the people who had used the advice services had addiction problems, and admitted that without the support they had received, they would likely still be shoplifting, having spent their income on drugs. One man with addiction problems who was on probation, was explicit about the impact that would have on his life if the advice services adviser hadn’t helped him with his debts.

**“I would have gone out shoplifting, could have got in trouble, ended up back in jail, and they saved me from that. I would have lost my dog, I would have lost my bungalow, so when I got out of jail I would have been on the street.”**

Through the advice services helping improve or stabilise the financial situation of people who use it, this could **support the local economy by giving residents more money in their pocket and reducing the risk of antisocial behaviour**. Customer shoplifting was estimated to cost businesses around £953m in 2023 alone, and that is without the consequent costs to the Criminal Justice System. It is estimated that money spent in local stores puts an extra 60% back into the economy than money spent in national supermarkets.<sup>62</sup>

### **Improved wellbeing**

While the improvements to the mental health and wellbeing of people who had used the advice services are well evidenced in our evaluation, it is difficult to measure the onward impact of this on the wider community. Nonetheless, some of the outcomes from the people who had used the services demonstrate the ways in which the help can improve wider wellbeing. One

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<sup>60</sup> Sacks (2002) [The Money Trail: Measuring your impact on the local economy using LM3](#). New Economics Foundation.

<sup>61</sup> Evans, J and Davies, S (2022) [Mapping the poverty premium in Britain](#).

<sup>62</sup> Rybaczewska & Sparks (2020) [Locally-owned convenience stores and the local economy](#).

woman was resident in a refuge when she first approached the food bank, and the advice services supported her through claiming welfare benefit entitlement, through a legal name change, to applying to university and student loans. She hopes that this move will enable her to rebuild her life, and to no longer need welfare support at all

In 2019, a Queens University Belfast report estimated that anxiety cost the UK economy £20 billion.<sup>63</sup> Drawing on previous evidence and modelling, the same report estimates a return on investment (ROI) of £2.60 for every £1 invested in debt advice services over five years.<sup>64</sup> Even more relevant to this evaluation, an economic analysis of co-locating debt services in GP surgeries in London found that the financial benefits to clients overall outweighed the costs of running the programme by 15:1.<sup>65</sup> Given the similarities with the key features of the food bank advice services, a similar return might be assumed.

## Reflections and implications

Issues faced by the advice sector include increasing complexity of cases, delivering advice in line with the requirements of different funders, gaps in funding and provision, and limited use of coordinated strategies to prevent gaps or duplication.

The advice services are having a clear, positive impact on the sector and local support networks: largely filling a gap in local services, rather than displacing them, and building better partnerships in local communities through two-way referral pathways.

Trussell can use these findings to make the case for formalising these relationships in the future, which will ensure that opportunities to improve the sector are not missed. It is particularly important to work with local government and other local money advice services to maximise the benefits that the food bank advice services can offer to the wider community.

Finally, it is clear that many people using the advice services would benefit from earlier support from other advice services, which could prevent them from reaching the point where they need to use a food bank. Improving the ability of other services to meet demand or to reach people with unmet needs will require both coordinated strategies and changes to constrained funding and delivery models.

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<sup>63</sup> QUB (2022) [The economic case for investing in the prevention of mental health.](#)

<sup>64</sup> Ibid.

<sup>65</sup> Woodhead et al (2017) [Impact of co-located welfare advice in healthcare settings: prospective quasi-experimental controlled study](#)

# CONCLUSIONS

## How the advice services are working

Overall, the food bank advice services appear to be working well and are achieving good short to medium term outcomes for the people who use them, including more money in their pocket through additional welfare benefits, reduced debts or arrears, and decreased expenditure. Many also have improved financial and personal wellbeing, and around a half of people in our survey think they are using the food bank less than they were. In addition, these positive outcomes are more likely to occur as a result of the food bank advice services than through other advice people had sought.

There was general agreement among food bank colleagues that the advice services were reaching people who were often missed or under-reached by other services, either because other services had difficulty reaching them, or through problems accessing them. While most people (around 75%) using both food bank and other advice services were satisfied with that other support, a minority were not; this dissatisfaction was more pronounced still among people only using other advice services. Dissatisfaction with other advice came through more strongly in our interviews, often because the issues people needed support with had not been adequately resolved. As we have seen, people using food banks and the advice services often had very complex issues and health conditions, including traumatic life events, anxiety and other mental health issues – which created and exacerbated financial issues – and they needed substantial support with these. The design of the food bank advice services is well suited to meet these ongoing needs.

Having the advice services located at food banks has also improved partnership working between food banks and other local support organisations. While these organisations were often already referring their clients into food banks for food parcels, the presence of advice services advisers has created the opportunity to address a person's financial issues in the round, rather than temporarily moderating them with a food parcel, and to strengthen referral pathways. The adviser has the opportunity to probe about the full range of issues that someone might be facing, and then seek the specialist support for them where necessary.

In these respects, much of what we found reflects Trussell's resource produced through the Together for Change panel,<sup>66</sup> that the location of the

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<sup>66</sup> Trussell (2022) How to help someone have a good experience accessing and engaging with financial inclusion advice run by a food bank.

services, the informal environment, and the helpful and non-judgemental approach of staff and volunteers are vital to the success of the advice services.

## **The main drivers of positive outcomes**

### **The holistic and person-centred nature of support**

Food bank colleagues and advisers agreed that the holistic nature of the support – offering immediate help through food parcels, more fundamental support across the totality of individual needs through the advice services, and specialist help through onward referral to partners – presented the most effective support to people at crisis point.

**“I think what makes us quite unique is that one adviser stays with that person from the beginning until the end of that journey and they make the referrals or the signposting and they support that. So it’s very much person centred and that’s what keeps people engaged.” (Food bank manager)**

This is echoed in the colleague survey, which highlights the importance of a person-centred approach to the delivery of advice services, with options for face-to-face delivery within a welcoming, confidential space. We saw earlier in the report that this also emerged as important from the perspective of people using the services.

The holistic approach was believed to drive longer term positive outcomes as it encouraged and supported people to address more of their issues, which is important given the complexity of the lives of the people who most need the services. While this level of engagement was not necessary for all people using the services, many food banks had built long term engagement into their service delivery models.

### **The location within the community**

The co-location of advice services in food banks was particularly suited to addressing the needs of people who are at crisis point. People who require a food parcel are struggling financially, and yet may not have reached out for support with their money issues. The repeat attendance at a food bank gives colleagues a chance to build a relationship, if people aren’t willing to engage with advice immediately. The more integrated advice services appear to be within the food bank, the more meaningful, relevant and trustworthy they are perceived to be by the people using them.

Many of the case study food banks had tea and coffee, and a space to sit, and offered a welcoming space. The face-to-face nature of interactions was also important, as was the capacity to allow for drop-in appointments. Advisers noted that this set-up was rarer in external advice agencies and is a large part of why the advice services were able to engage people who were unsupported before. Many of the case study food bank distribution points were in church halls, or other community spaces, which helped to facilitate easy access for a wide range of people.

The ethos of engagement and inclusion may enable better outcomes in the longer term; people who were previously not picked up by other advice services or who had poor experiences dealing with other organisations (which came through more strongly in our interviews than among survey respondents) have a source of support for future issues, hopefully seeking help in a timely manner rather than at or beyond crisis point.

### **Impact of the advice services model on outcomes**

While the survey data revealed a few significant differences in individual outcomes between service delivery models, overall, no clear picture emerged on how the model may influence outcomes. In other words, different variations of the advice services model (within the parameters set by Trussell) seemed to work equally well in terms of the outcomes they deliver.

The case studies suggest that, regardless of service or delivery model, most food bank advice services offered income maximisation and general support in situ; a few also offered debt advice, while having a clear referral path to debt advice if not. Where delivery was by a third party it was easier to access debt advice, and a wide range of specialist support, and helped people feel a greater sense of support. It was important that third party advisers were fully embedded in the food bank, as this helped the food bank staff work with advisers to deliver the services. Whether third party or in house, the continuity of personnel was vital to building trust and achieving positive outcomes.

Rather than have a 'single service/delivery model', the evidence suggests that the most effective model emerges from food banks and advice services finding the right partnerships and working out what is relevant for the people in their catchment, considering what the locality already does well, and what will work best given the circumstances and constraints of both the food banks and the people who use them. Service models can also be improved through co-design with people who have lived experience of using advice services, and people who are under-reached by existing services.

### **Impact of needs on outcomes**

Our findings suggest that even with the ethos described above, outcomes are not as positive for people who are experiencing some form of homelessness, or who have no recourse to public funds. While there were examples of support given to people in these situations, these issues are often too complex to be resolved by the advice services alone. Housing specialists we spoke to recognised the difficulty in supporting people who are homeless; notably, the 'housing first'<sup>67</sup> model (which prioritises getting people into permanent housing quickly before addressing any other support needs) aims to address the difficulty of supporting people who lack stable housing.

Income maximisation and debt reduction were perhaps the most concrete outcomes, and therefore the overall outcomes were perhaps most positive for

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<sup>67</sup> NHF: [Housing First](#).

people who were entitled to more welfare benefits than they were currently claiming, particularly disability benefits, and who may have built up debts.

## **What is working well**

In this section we consider in more detail the elements of the food bank advice services that worked well and were important to deliver good outcomes.

### **The practical support from Trussell**

In addition to providing funding, Trussell give food banks a range of practical support to establish and deliver advice services, including providing help identifying partners, and developing partnership agreements, as well as supporting service delivery design and improvements. Most food bank leads agreed that their food bank had felt supported by Trussell both in establishing their service (93%) and with its ongoing delivery (94%).

As Chart 18 shows, one area where food bank colleagues felt Trussell could do better or more of in the short to medium term was providing support to improve services, such as testing new approaches or having greater lived experience input – mentioned by three-in-ten (29%) of colleagues who responded to the survey. A similar number (27%) felt that Trussell could provide more or better support to use data from the advice services for local and national influencing work.

### **Relationships between food bank and advice services colleagues**

Nine in ten (91%) food bank leads and almost all (98%) advice services leads separately agreed that they had a good relationship and understanding with their advice services and food bank counterparts respectively.<sup>68</sup> Most food bank leads also agreed that food bank staff/volunteers were aware of what the advice services could offer and felt able to refer people to them (95%).<sup>69</sup>

In the interviews, too, the natural synergy between food bank and advice services was almost universally agreed on. Food bank colleagues were glad to be able to offer convenient support to the people they came across who were in desperate need. It was important to ensure that food bank volunteers, in particular, were engaged and supported because they were often the first point of contact for people when they came to the food bank, so could tell them about the advice services and how these might benefit them.

The importance of good relationships *within* advice services teams that had multiple advisers (and were generally located in larger food banks), and good communication with third-party advice providers, was also clear in terms of achieving effective referral pathways.

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<sup>68</sup> The nominal difference between the two sample groups was not statistically significant.

<sup>69</sup> This item was not asked for advice services leads.



## Benefits to food banks

### Reduced pressure on volunteers

The interviews reflect findings from the survey that having somewhere on site to offer people support to improve their situation was very positive and enabling for food bank colleagues. They often built up a relationship with people using the food bank, and talked with them about their issues, but prior to the services being established may not have known where to refer people for help, or if they did, were aware that there could be a long wait for an appointment.

**"Volunteers now don't feel that pressure, it's like, 'oh god, I want to help somebody, but I don't know how.' Well, there's somebody sat in the corner who knows exactly how to help someone, so it's made the volunteers relax a bit more that they don't feel that burden of not being able to help someone." (Food bank manager)**

### Improved relationships within the local community

As noted in Part 5, the colleague survey shows that relationships with other local organisations and the wider community had improved as a result of food banks offering the advice services. More than a half of food bank leads agreed that the food bank had increased the number of formal relationships (51%) and informal relationships (59%) it had with other organisations.

Both were more likely to be reported, all other things being equal, where there was third-party only delivery and where there were large numbers of food bank staff/volunteers involved in helping to direct people into the advice services. A reported increase in the number of informal relationships was also more likely where at least some delivery was by phone and where the proportion of food bank users who were offered the advice services was over 90%; in other words, where the advice services were a sizeable operation.

## Benefits to food bank advice services providers

### Offering support in a convenient environment

As noted above, from the perspective of the advice services, the space and location of food banks offers them the opportunity to deliver support in a different space to the traditional advice setting. The food bank was somewhere where people already felt welcomed, and therefore more open to accepting support.

**"In the main office we are very small, which a lot of clients say they feel claustrophobic and they don't like that, whereas [here] I've got this room, it's quite roomy... We can offer a cup of coffee, a cup of tea. They can get them something if they need something to eat. So that helps. Whereas in the office or in the main office... you give them a glass of water, if you're lucky... It's more of a relaxed atmosphere and it's not as regimented... you can build more of a rapport." (Adviser)**



The case study food banks were often accessed in large halls, many of which had private spaces where advisers could speak with people. Generally speaking, even in an open space, the adviser had attempted to carve out a more private area to deliver the advice services, finding a corner that was quiet.

Food bank distribution centres were often located in areas where other advice centres were not, meaning the advice services could be delivered without people having to travel greater distances. In any case, people did not always have the resources to travel to get advice; and in some instances, third-party adviser offices were in areas where some people did not feel comfortable, or safe. In this respect, the advice services delivered at food banks served as an outreach activity for third-party organisations. In some cases, the lack of services elsewhere was noted as an issue:

**“From what I know, there's only three, maybe four, outreach workers that I know of, that are working within these kind of community spaces or food banks.” (Third party adviser)**

### **A better understanding of local needs**

We noted earlier that advice services leads were quite likely to agree that there was potential to expand the advice services to other food banks or locations that needed it. Additionally, 57% agreed that their organisation now understands better how to reach people before they use a food bank. This was more likely where the advice services included signposting or referral as a core part of their service, and less likely where there was delivery by phone, or a large number of advisers involved.

As we discuss further below, the food bank and advice services staff we interviewed often believed that the capacity to offer wider support underpins the ‘community centre’ model. This was largely perceived as being how advice services should develop in the future.

## **Challenges**

Below we consider the key challenges, limitations and risks, and areas to consider for improving the food bank advice services.

### **Reach**

We have already noted, based on the colleague survey, that advice services face a (natural) challenge in reaching groups that are not already served well by food banks. This is therefore something for food banks to address generally, rather than the advice services, for example by exploring partnerships with organisations that have more reach with under-represented groups.

### **Capacity**

When asked in the survey and interviews about the challenges they faced delivering advice services and meeting the needs of people who could benefit from them, the main concern raised by both food bank and advice services leads alike was the capacity of the advice services.

Although 78% of advice services leads said that there was the time and capacity needed to offer support that met the needs of people, this was notably lower than their agreement for other aspects of service delivery. Capacity concerns had two related aspects.

- The high level of demand for and limited resourcing of the advice services.
- The time needed to support each individual, particularly people with more complex needs, vulnerabilities such as mental health problems, and people with language, literacy or other communication (including technological) challenges – provision of wrap around is resource heavy.

**“I think so many of those we support have complex/multiple needs that whilst the [advice service] is a lifeline, it can only scratch the surface of so many of the other issues ... it would be ideal if we could offer a greater degree of help with mental health support and social isolation. So many services that we would signpost to are stretched to capacity.” (Food bank lead, colleague survey)**

### **Funding**

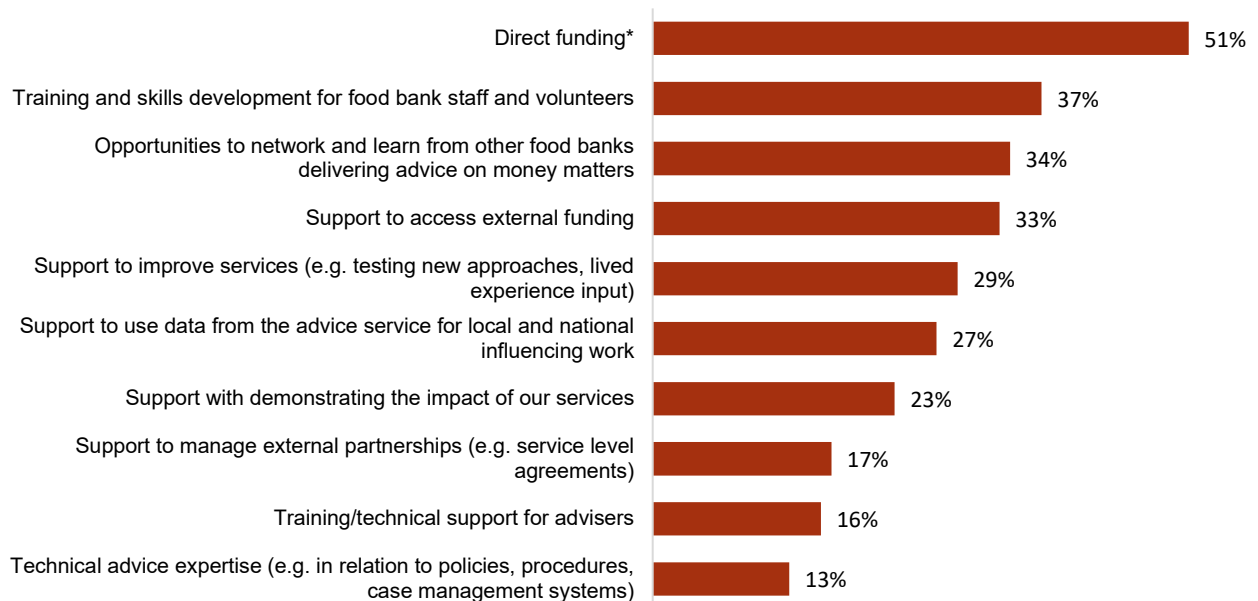
Not surprisingly given concerns about capacity to meet needs, funding was often mentioned as a key challenge going forward. Case study advice services would like to offer more adviser hours, and to offer services at more distribution points. This would enable them to encourage more people who use the food bank to engage with the services.

Reflecting this, when asked what Trussell could do better or more of, in the short to medium term, to help their and other food banks to provide advice services effectively, colleagues were significantly more likely to say that they would welcome more or better support in the form of direct funding (51%; Chart 18). Support to access external funding also ranked highly (mentioned by 33% of food bank colleagues).

**“Many of the individuals the advice service is currently assisting have complex situations. We are working at full capacity and to increase this would need to expand the service.” (Advice services lead, colleague survey)**

In turn, prioritising direct funding was significantly higher among advice services leads (60%) than food bank colleagues (45%) when factoring in the overlap between the samples. And it was more likely to be cited where the advice services were offered to at least 90% of people using the food book and where there was a large staffing of advisers (three or more); in other words, where the advice services were a large operation.

**Chart 18: Things Trussell could do better or more of in the short to medium term, food bank and advice services leads (%)**



Colleague surveys (n=211) \* indicates significantly higher than all other answer options in McNemar nonparametric tests.

### Training and recruitment

Even with greater resources, a further challenge noted in both the survey and interviews was the difficulty of recruiting trained staff, particularly trained debt advisers. Indeed, training and skills development for food bank staff and volunteers was the second highest rated priority for Trussell in the short to medium term according to the colleague survey, mentioned by four-in-ten respondents (37%; Chart 18).

The manager of a larger, city-based food bank highlighted the impact that recruitment challenges had on running the advice service:

**“We had lots of problems with recruitment because we had COVID and that really set the project back quite a bit... We’ve had problems with recruitment, that just comes up all the time, not just for [the advice service] really, that’s for any post... There is a lack of debt advisors and money and welfare rights and benefit advisers in the city and for various reason.” (Food bank manager)**

This was echoed by staff in a third-party advice agency in a small town; when asked if they would prefer to have more staff in situ at the food banks:

**I would have to take someone off of one of our departments, and I don’t have that [to spare] ... I know everybody is saying the same thing, it’s very difficult to get people.” (Food bank colleague)**

One of the larger food banks had implemented their own training programme for advisers, driven by the third-party advice services delivery partner, to train

some staff as debt advisers, but also to check that the welfare advice given is up to date. The manager, along with other food bank and advice services staff highlighted the importance of training, not just in terms of recruitment, but as an ongoing process to ensure all staff are delivering the correct advice to the people they support.

**“I've got an ex-member of staff coming in, doing some intensive training with staff and some of the junior staff and some volunteers, just to reinforce the learning. We've already had them in training.... if it was up to me and the money was in my hand, I would be insisting on monthly training for all advice service workers because then you're giving them something and you're monitoring the quality as well.”**  
**(Food bank and advice services manager)**

As already discussed, training for volunteers who may be undertaking triage, or referring people to the advice services can also be an important factor in the effectiveness of the services, because they are often the first point of contact for people coming to the food bank.

### **Engagement**

There are particular challenges related to engagement which emerged from both the colleague survey and interviews with colleagues:

- **Initial difficulties engaging people:** due to embarrassment, confidence, stigma, time and motivation, particularly if people were used to being poorly supported by other services, and occasionally because people receiving a food parcel did not always collect them personally. In particular, colleagues noted that there can be an unwillingness among some groups to engage with financial support.
- **Difficulties sustaining engagement through to resolution:** due to complex life demands, vulnerabilities and communication challenges. The issues faced by many of the people who used the advice services meant that they did not always turn up – a problem also common to the advice sector more broadly. As highlighted above, resource was a pressure, and most of the advice services leads were at full capacity, making this a considerable challenge when it occurred.

People can struggle to engage even if they are willing to do so for a wide range of reasons, including the service opening hours, especially for people who are in work. Most case study food banks, particularly smaller ones, offered limited hours, which might not suit everyone; this may also be case for the available locations and access to these. The advice services were not necessarily available in every distribution point in the locality, and in rural areas that could make getting to an adviser difficult. The advice services delivery space itself could also be a challenge, where this was limited, insufficiently private, felt to be unwelcoming or costly to get to.

Engaging groups who are under-represented among people who use the food bank might be a topic where food bank advice services would benefit from opportunities to network and learn from other food banks – something that a third of colleagues (34%) in the survey said that Trussell could do better or more of in the short to medium term (Chart 18).

Some services experienced challenges because of language, particularly in relation to people whose first language wasn't English as a first language and the difficulties food banks face supporting interpreting services. Some people can find it difficult to use phone and online technology. Ongoing communication from the advice services to the individual can be problematic, especially if people are facing mental health problems or are experiencing some form of homelessness.

## **Ending the need for food banks in the UK**

There was a general consensus in the case study research, within and outside of the food banks, that the advice services are an important part of working toward ending the need for food banks. Our evaluation shows that the services have good capability to take people from crisis point to a place where their finances are more stable, and can at least reduce the need for emergency food. This makes an enormous difference to peoples' financial and wider wellbeing. The advice services can alleviate financial hardship in a more sustained way than food based responses alone, and prevent a person's situation from spiralling further. However, within the wider context of high rents and prices for essentials, insufficient welfare benefits, and low earnings, many people helped may find themselves struggling again at some point, possibly to the point of needing emergency food parcels.

The inadequacy of welfare benefits and challenges navigating the system was mentioned by most colleagues and third-party staff in the case study interviews as a key barrier to achieving a reduction in need for food banks. Many with maximised incomes still do not have enough money to live on. The evidence in this report strengthens the call for wider reform of welfare benefits so that they meet minimum living/income standards.

The follow-up qualitative interviews with people who had used the food bank saw an increase in people using community larders or pantries, as this can be a way for people to transition from emergency support via food banks to buying affordable low-cost food. However, this further highlights that many are still struggling to meet their essential costs after they stop using a food bank, and that without change at a policy level, many are likely to continue to struggle to a significant extent.<sup>70</sup>

There was a lot of enthusiasm for a 'community centre' model, reflecting the food bank ethos of rooting support in the community, including co-location with other support services, and in many cases a community larder. Holding wider community activities in the same location, such as mother and toddler groups, or a café, further helps to reduce the stigma of seeking financial support and to encourage people into services. Locations such as schools or GP surgeries would offer similar benefits. The most effective models will be those that can reach people well before they need to use a food bank.

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<sup>70</sup> APPG on Ending the Need for Food Banks (2023) [Cash or food? Exploring effective responses to destitution](#).

## Scope for improvement

The qualitative case study data suggests there is scope to improve the effectiveness of the food bank advice services in three main areas, all of which are likely to require additional resource:

**Expanding local partnerships and networks:** Local partnerships and networks were central to the effectiveness of the food bank advice services, in terms of inward referrals to the advice services (with implications for the reach of the service) and outward referrals for other help and support. There is scope for Trussell to consider the role it plays in assisting and supporting local networks, for example creating strategic community-based roles that assist in building efficient local partnerships that can respond to the changing needs of the community. Food bank advice services could also consider expanding their partnerships to include, for example, employment support and budgeting or life skills, with the aim of getting people to a place of financial stability where they don't need food parcels.

**Streamlining referral processes and pathways:** Again, linked to local partnerships, one food bank was looking to create a new role with the specific remit of ensuring that outward referral partnerships were working smoothly and effectively to resolve the situations for the people being referred.

**Training:** As mentioned in Part 1, Trussell ensure that the services they fund have sufficient infrastructure in place, including appropriate supervision and training for advisers. However, there was a clear appetite among colleagues for additional training and development, including opportunities to keep up-to-date with developments in the sector. Providing training for food bank volunteers would also support them in delivering more effective triage systems.

# RECOMMENDATIONS

## For Trussell:

Food bank advice services work to a range of delivery and service models, but all share the common principle of placing the needs of the individual at the heart of their services, meaning that holistic and continuous support is provided to people who need it. The evidence shows this is central to achieving good outcomes for people and communities and should remain as a fundamental underpinning ethos of the food bank advice services model. Trussell's approach to funding and supporting advice services is creating the necessary space for food banks to develop approaches that work for their local circumstances and the needs of people who use them while also reflecting Trussell's values of compassion, justice, community and dignity.

The following recommendations relate specifically to **Trussell**.

**Meeting the need.** Trussell should continue supporting food banks to deliver advice services while there is unmet need, and while trying to address the causes of unmet need.

**Building partnerships.** Trussell recognise that local partnerships and integrating services are key to addressing the root causes of financial hardship, and Trussell should look to develop more local and national partnerships to further extend the reach of the services, and to amplify the sharing of good practice that is beneficial for all.

**Peer support networks.** Food banks who have more experience in delivering advice services could play a role in training or mentoring food banks that are at an earlier stage of setting up the services. New learning from research and policy should continue to be communicated back to food banks and advice services.

**Training and support for colleagues.** While Trussell only fund services that have the appropriate supervision and training in place (and also provide access to advice, training and resources), they could explore the opportunity for further training and support, such as support with compassion fatigue, to ensure that advisers and others involved in delivering the services are being supported in this sense.

**Lived experience.** Food banks are largely delivering services that meet the needs of people who use them. Many of the principles underlying the existing advice services delivery reflect those found in the 'How to help' resource co-produced by experts by experience who were part of the Together for Change panel. Future developments should continue to be co-designed with the



people who use the services, particularly with people who are under-reached by existing services.

## **For wider practice:**

The evaluation highlights key learning on *how* to deliver advice services to reach people at risk of facing destitution. The following insights are relevant to **food banks and others providing advice and support services, charities and community organisations**. Evidence from the evaluation has shown that advice services should provide:

**Multi-faceted, connected support.** To achieve positive outcomes, it is important not to treat issues in a siloed way, because they are typically interrelated. Generalist advice and support is a vital part of provision in situ at the food bank, in combination with access to more specialist support where needed, and overall, reflects the most effective model of service delivery. Unlocking access to the right kind of support is one of the most important roles fulfilled by the advice services, whether that specialist support is delivered as part of food bank advice services or by supporting people to access other local services.

**Continuity of support.** People's ability to get ongoing support from advisers over time was a feature that distinguished food bank advice services from other advice services. However, this often went beyond providing prolonged support, with advisers sometimes taking on a role more akin to that of a support worker. This type of support – where the adviser provides both advice and support to action it – may also build people's capabilities to self-resolve at least some of their problems in future, which can prevent them from cycling back into local services. While Trussell already fund time for prolonged case work, we would recommend giving consideration on how to formally build this level of support into existing roles, or if there is scope for a separate role for people who need a deeper level of support.

**Meet people where they are.** Advice and support delivered in a community setting like a food bank distribution point can reach people who may be under-reached by other services, in spaces where they feel comfortable and safe. Together with face-to-face contact, this is important for building the relational depth that allows people to engage with advice, and to be open about their situation. Co-location with other services is not only a benefit to individuals, but also to colleagues because it improves partnership and referrals and creates a sense of shared responsibility and working together to support people. This echoes findings in previous reports on the benefits of co-locating advice in the places where people already turn to for help.

## **For policy:**

The findings from this evaluation raise a number of points that are more widely relevant for the **advice sector, including those who fund it, and those involved in poverty reduction policy, including national and local government**. All levels of government across the UK should:



**Address the funding gaps in advice services in their areas, with a particular focus on services that can prevent severe hardship.** They should ensure funding supports effective and targeted advice services as described above, providing holistic, connected support, meeting people where they are.

**Services should identify and prioritise people at high risk of going without essentials and provide help *before* they reach the point of needing a food bank, and ensure everyone can access the right advice and support when they need it.** Food bank advice services are not displacing services already available in communities, and they largely appear to be reaching people with an unmet need who are not seeking or accessing advice and support elsewhere. This is largely because of the type and depth of advice being offered, and *how* it is provided. The community setting of the food bank offers an opportunity to build a trust relationship with people, to the point where they are willing to accept an offer of support. Community settings and co-location with other services also help services to reach different demographic groups, including people who would not otherwise seek advice.<sup>69</sup>

**Advice in outreach settings should become part of the broader advice service landscape.** While increased collaboration and integration within the sector can help to ensure that there is ‘no wrong door’ for people seeking help<sup>70</sup>, it is clear that some outreach is required to guide more people toward a door in the first place.

**Funding of services should be focused on a holistic range of outcomes for people and who the services are reaching, not purely number of people seen.** Providing continuity of support and supporting people’s ability to self-resolve, as described above, suggests a broader understanding of positive outcomes for advice.

**Local government should fund and deliver money advice, and welfare benefits advice that prioritises people facing destitution.** Strong partnerships and well-connected services locally are needed to provide the most effective support, and to bring people into support at the right time – ideally before a food-based response is needed. The relationship between advice services and local authorities is important, particularly for issues around homelessness. They should ensure the effective integration of support locally by convening actors across money and debt advice, crisis support, community groups, and setting up place-based strategies to tackle destitution. Services should be delivered by organisations with local knowledge and understanding of the specific needs and experiences of their communities.

**The UK Government should ensure that people’s incomes from social security and work are sufficient** to cover the cost of essentials and consider widely supported recommendations for achieving this, including establishing an Essentials Guarantee in Universal Credit. The main drivers of food bank need are outside the control of food banks or advice services, and this evaluation adds to an already substantial evidence base underpinning calls for change to improve welfare benefits and paid work so that they provide sufficient protection from hardship.

**Reform social security decision-making processes and make social security support more accessible**, so that people receive the benefits they are eligible for when they first apply (*getting it right first time*). Similarly, appealing benefits decisions should not be a complicated or drawn out process (*putting it right quickly and easily*). Overall, the social security system is not meeting the accessibility needs of many applicants. More should be done to ensure everyone is aware of the social security support they are eligible for and supported to apply for it.

## **For research and evaluation:**

This evaluation provides a wide ranging and comprehensive snapshot overview of how advice services in food banks are working. We explored all aspects of the services, from assessing the outcomes for people who used it, to evaluating the process of delivery from those who are involved in this element, through to understanding how these services impact on wider communities. The use of the mixed methods, and consistency of findings between data sources, together with previous findings from Hunger in the UK and other Trussell research, suggest that the patterns we have identified are broadly applicable. The data collected provides promising evidence of the ways in which advice services impact positively on people who use them (in the short to medium term) and gives insight into *why* this particular way of delivering advice and support is effective. However, the limitations of this evaluation include:

- The survey sample wasn't large enough to be sure of the representativeness of the network and people who access advice. A larger sample would also be needed to explore differences in impacts between the devolved nations, or at a regional level, for example, or between different delivery models.
- The longitudinal qualitative interviews give some depth of insight into how people manage after they have received support, but there is potential to strengthen the evidence relating to medium and longer-term outcomes by conducting larger scale longitudinal mixed methods research. A longer research time frame would provide an opportunity to track change over time.
- The use of a comparator group was helpful but also limited by the fact that, while the majority of people (> 70%) in the comparison group had sought advice on related issues, this was not the case for everyone.

The evaluation has highlighted further research that could be explored in relation to the food bank advice service:

**Measuring the impact of food bank advice services on different groups of people.** This evaluation echoes findings from Hunger in the UK<sup>73</sup> in identifying which groups are at highest risk of experiencing food insecurity and needing emergency food, and a larger scale survey could help better understand what works well for different groups.

**Longitudinal research.** To gain a much greater understanding of the outcomes from food bank advice services over the medium to long term (e.g. is there a fall in levels of destitution over time); what works in terms of

achieving positive outcomes over time, and for who, longitudinal research would be needed. A longitudinal approach, with the intervention group and with a comparator group, could also help to disentangle the impacts of food bank advice services from other factors, and to further test the validity of existing findings. Studies of this nature require substantial time and resources.

**Econometric analysis.** This evaluation gave some insight into the benefits to the wider community of food bank advice services, but there is room for a deeper exploration of this element, ideally encompassing econometric analysis to quantify the benefits. A cost/benefit analysis would help further strengthen the findings and support the case for investment in advice.

**Supplementing and analysing existing data.** A considerable amount of data about the food bank advice services is already collected by advisers and Trussell. Consideration should be given to how existing data can be linked to understand and track people's journeys. Further standardised data could also be collected. This could be collated and analysed at a national level to produce a set of measures for key impacts on financial wellbeing, for example.

Our experience of conducting this evaluation has also highlighted some considerations for future research:

- **Engagement with people who use the advice service:** the use of food bank colleagues as 'community researchers' who supported people to complete the survey meant that we were able to include the views and experiences of people who otherwise would not engage with research because of some of the difficulties we describe above. These voices are typically missing from almost all survey research.
- **Engagement with food banks:** food banks are busy environments where the focus is rightly on delivering support to people who need it. This makes conducting research in a food bank setting more challenging. Long lead times and longer fieldwork periods are essential to increase the number of food banks and individuals who can take part, on a schedule that works with their circumstances – as well as avoiding peak times such as pre-Christmas and other major public holidays.

# APPENDIX 1 – STATISTICAL NOTE

Regression analyses were conducted in order to ensure that any percentage differences reported in our findings also remained statistically significant even when controlling for a range of other variables which describe the many characteristics of people who had used advice services and the services they used. A two-stage approach to the regression analysis was taken to avoid over-specification in the analysis given the comparatively small samples available and the large number of characteristics of interest.

First, separate regressions were run for each of several blocks of related variables.

- Demographic and socio-economic characteristics of the individual: gender, age ethnicity, disability status, asylum status, English as a first language, household composition, housing tenure, paid work.
- The individual's food bank and advice services status: number of times used the food bank, when last used the food bank, reasons for using the food bank, how long ago they first spoke to someone from the advice services, advice services stage of journey.
- Food bank and advice services characteristics: region of UK, area type, Pathfinder food bank, number of food bank distribution centres, advice services provider type, advice services model.
- Satisfaction with advice: the advice services adviser(s) overall, how helpful the support from the advice services overall was, the adviser(s) from other support overall if sought, how helpful the other advice was overall if sought.

Second, variables which were significant in each initial block of analysis above were then tested in a final regression along with any variables which were significant from the other blocks.

We report the results overall, i.e. after the final regression.

We do not control for the reduction in variance which occurred because the samples were clustered within the 28 food banks supporting the survey. As such, the results are best seen as indicative of statistical significance.

# APPENDIX 2 – THEORY OF CHANGE

