

A report on the experience of people in receipt of fuel and food vouchers from Norwich Foodbank

A qualitative study

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Faculty of Medicine and Health, University of East Anglia

Dr Sarah Hanson, Dr Pippa Belderson, Dr Emily Player and Ms Anna Sweeting



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Executive summary

Background: For people on very low incomes, both household fuel and food environments are becoming more uncertain. Many households are in precarious situations, having little control over their lives, including making constant trade-offs between heating and eating. In addition to providing emergency food parcels, Norwich Foodbank also supplies emergency fuel payments. Recently they have seen a major uplift in the need for these. As this is a relatively new service, they need to better understand how people are using the service, and how they might improve what they offer.

The brief: The aim of this small qualitative study was to provide independent insights into the experiences of people using fuel and food vouchers at Norwich Foodbank.

What we did: We interviewed six people who had been in receipt of fuel and food vouchers between May and November 2022.

Main findings: The context of all our interviews were the feelings of overwhelming uncertainty that they experienced. Within this, we identified six key themes from the analysis of our interviews: Accessing the service; Shame; Experience of being a user of the service; Seeking help from other services; Planning and trade-offs and Missing out

Suggestions: We identified four recommendations. Firstly, around access to the service, especially for first time users who are in state of denial and shock when they first recognise their need for help with food and fuel. They find it difficult to navigate the system and because they feel guilty about needing to use the service, they don't like to ask what else they could be entitled to, or what other services are available. Greater clarity in this information would be helpful. Secondly, all our interviews had had acute and complex needs that would have benefited from additional advice. Norwich Foodbank is ideally placed to provide additional support or social prescribing to meet people's needs in a holistic way. There was a recognition that people were at 'rock bottom' before they sought help and that a food parcel or fuel voucher was only a temporary respite and that a follow-up phone call to check up on them and their needs could be really helpful. Finally, advice around cooking with slow cookers and the ingredients in the food parcel and energy saving advice, as people are currently doing this via Google but would appreciate it coming directly from a trustworthy source.

Background

Food poverty (also sometimes called food insecurity) is when a family or individual struggles to have enough to eat. In high income countries (such as the USA) one definition is, “the uncertainty and insufficiency of food availability and access that are limited by resource constraints, and the worry or anxiety and hunger that may result from it” (Loopstra et al., 2019). Another definition of household food insecurity is a set of circumstances in which households compromise quality of diet or amount of food as a result of insufficient household resources and/or obstacles to food acquisition (Seefeldt and Castelli, 2009). Food insecurity might be triggered by a change in circumstance, a crisis or can be the result of a long-term access to affordable food.

Insufficient income is the primary driver of food insecurity, meaning that those experiencing food insecurity cannot afford or access an adequate quantity of quality nutritious food to fulfil a healthy diet as recommended by UK government nutritional ‘Eatwell’ guidelines. An analysis of these UK guidelines using household expenditure data from the 2015/2016 Living Costs and Food Survey found that 26.9% of households would need to spend more than a quarter of their disposable income after housing costs to meet the Eatwell Guide costs, and more than half of these households contain at least one child. For households with children in the bottom two deciles, earning less than £15,860, 42% of after-housing disposable income would have to be spent to meet the Eatwell Guide costs (Scott et al., 2018).

A recent analysis of food insecurity in the UK found that 20.7% of adults experienced food insecurity in 2016 with 2.72% severely food insecure and that it was associated with being of younger age, non-white ethnicity, low education, disability, unemployment, and low income (Loopstra et al., 2019). This study also found that vulnerability to food insecurity had worsened among low-income adults between 2004 and 2016, particularly among those with disabilities and that sanctioning of benefits was linked with the rise in foodbanks (Loopstra et al., 2018).

Relative food insecurity contributes to stress related health problems, poorer mental health and reduced wellbeing (Elgar et al., 2021), depression, anxiety, and sleep disorders (Arenas et al., 2019), poorer maternal health, depressive symptoms and use of harsher discipline strategies (Johnson and Markowitz, 2018) poorer child and adult health outcomes (Gundersen and Ziliak, 2015) and higher prevalence of chronic disease, poor management of chronic disease and decreased health related quality of life in older community living adults (Fernandes et al., 2018).

Energy poverty (commonly defined as the necessity to spend more than 10% of income on paying energy bills) is characterised as an inability to secure adequate levels of energy services in the home. Cold homes and fuel poverty affects people’s physical health and life satisfaction (Davillas et al., 2021). There is a social gradient in fuel poverty: the lower your income the more likely you are to be at risk of fuel poverty – these inequalities are avoidable and fundamentally unfair and contributes to social and health inequalities (Marmot Review Team, 2011).

For people on very low incomes, both household fuel and food environments are becoming more uncertain. Many households are in precarious situations, having little control over their lives, including making constant trade-offs (Thompson, 2021). An example of this is the trade-off between household fuel and eating behaviours. For example, a recent study demonstrated that people on pre-paid energy meters eat on average three portions fewer than those who pay by direct debit (Burlinson et al., 2022). The aim of this independent study was to understand the personal, lived experiences of people managing food and fuel poverty.

The evaluation

Preparatory work

Dr Sarah Hanson met with one Fuel voucher and Foodbank user on the 27th January with the Project Manager from Norwich Foodbank. This informal interview conducted in the person's own home gave us an in-depth understanding of their need for fuel and food vouchers and how to approach this study in a sensitive way. This person was a white English speaker who was a single mother and lived in a two bedroomed, gas heated Housing Association terraced house.

Methods

We received ethical approval for this study from the Faculty of Medicine and Health ethics committee on the 23rd March 2022 (ETH2122-1275).

The study used qualitative methods, using semi-structured interviews with a topic guide (see Appendix I). We used a case study approach to encourage people to share their experiences and anecdotes in an in-depth way within its real-life context (Kitzinger, 1995, Merriam and Tisdell, 2015, Yin, 1994). Case study methods, as described by Yin (1994).

Norwich Foodbank supplied fuel vouchers to approximately 100 people in winter 2021/2022. Norwich Foodbank has a database of people that have used their fuel vouchers. Our aim was to interview a diverse sample of people such as a single parent, a person with responsibilities for a family, a person in-work, a person where English is not their first language, a person who is currently seeking asylum, a person with a known disability, a person known to be in chronic ill-health / receiving end of life support, an older person (older than 60 years) with the aim of 6-8 people agreeing to be interviewed. In the event, over 30 approaches were made but only nine people contacted us (via text or email) for interview. Two people did not respond to follow up, one corresponded by email but did not want to commit to an interview and we interviewed six people. Three of the interviews were in person and three over the telephone. Dr Sarah and Dr Pippa Belderson each interviewed three people. The interviews were digitally voice recorded and password protected on UEA OneDrive and destroyed after the analysis. All identifying information has been removed from our transcripts. The data was analysed inductively using the principles of reflexive thematic analysis looking for key themes (Braun and Clarke, 2006, Braun and Clarke, 2020).

All participants received a £10 shopping voucher as a thank you for their time and participation and travel expenses where appropriate. We made it clear as part of the consenting process and at the end of the interviews that their participation and views would remain anonymous and that choosing to take part (or not) would not affect their ongoing relationship with Norwich Foodbank.

Data storage

All information provided during the study will be stored in accordance with the Data Protection Act 2018 and the General Data Protection Regulation (GDPR) and the UEA Research Degrees' Code of Practice 2012. At the end of the research period data will be passed into central file storage within the Faculty of Medical Health and destroyed after 10 years.

What our interviews told us.

In total we interviewed six people. All were women and all had family responsibilities. Broadly, they included caring responsibilities for an adult child with a terminal illness; a single mother with a baby; a family who had had to relocate over 150 miles and had been rehoused twice (one with no cooking facilities) and had particular challenges as did not have work when they first arrived; two separate interviews with women with caring responsibilities who were unable to work due to an acquired disability, and a woman living with her partner with a young family experiencing 'in work' poverty . All described a change in life circumstances which had left them at crisis point, with an acute drop in income.

Key Themes

These are the six key themes that we identified:

1. Accessing the service
2. Shame
3. Experience of being a user of the service
4. Seeking help from other services
5. Planning and trade-offs
6. Missing out

1. Accessing the service

For all our interviews there was a sense of immense uncertainty. They reflected on what it was like to be new to the service and that they had not known what to expect from the service, such as how many parcels or fuel vouchers they could be eligible for and another the uncertainty about whether they could access other foodbank locations if they lost use of a car.

All our participants reflected on the difficulties navigating access to the Foodbank and had been unsure how to access the fuel vouchers.

For example, one mother was not aware of the service but was initially signposted by Health Visitor at a Sure Start Centre (now closed) and another from a Social Prescription from a doctor's receptionist:

I didn't know this food bank existed. Or even if we'd be able to go. I wouldn't have been bold enough to ask for it, but my husband, he'll ask for anything, he's not afraid he's like - If we don't ask, we don't get. But if we hadn't got, I'm not quite sure how we would manage (P4)

I wouldn't have known about it if that receptionist hadn't said. I was wondering about a food bank but I was thinking where do I actually go to access something? I didn't know nothing about all these little charities and stuff like that. And councils don't have anything on their websites. Like Norfolk Assistance Scheme, I didn't know that existed. I was on google going round in circles. (P5)

Our participants talked of shock, being overwhelmed with worry and a sense of paralysis when they were first needing to access the service:

All these things are going round and round in my head, and I just don't know where to turn basically. I wouldn't have known what to do. I would have been panicked by now I would have gone right under 'cause I wouldn't have known where to turn (P5)

There is a lot more to it than actually trying to get to the food bank. You have to go through a lot of rigmarole. You know, and even when you get sign-posted to food banks, please don't think that's the end of it. You need to find somewhere to get a voucher code first, before you can even access them. Once you know where to go the help is absolutely wonderful (P6)

2. Shame

Amongst all our participants, there was shock that they were needing to use a food bank and help with fuel. This was interlaced with feelings of guilt as well as hesitancy about approaching the service. For example:

The job I had before I went on maternity leave, we did a lot of fundraising for the Foodbank, so I know how important it is to people, but I never thought that I was going to be one that needed it. (P4).

I didn't even know if I wanted to go...I think it's 'cause I would always manage to support ourselves and we worked and I felt 'But it shouldn't be for us', because we'd manage, you know. But we weren't managing, but it I felt like I was taking it away from somebody else, because we'd always been managing. It's been a hard one because we needed some help and I just remember sitting there out here and I was saying to my husband "I don't want to go in I can't go in. I feel really bad." (P4)

A comment was also made about the particular stigma for older people.

Older people won't come, they would rather do without than come in. You think everyone is looking at you, you know? But the shame. People feel ashamed and pretend they can cope but believe you me, if you can't cope, you can't cope. If you can't cope, admit it. It is not good for your health, it's not good for your mental health. (P2)

Another reflected on her own childhood.

Poverty, it sticks with you. No matter how old you get. I remember that pain from a young age and it's something I never want him [their child] to go through. (P3)

Stigma and shame also means a delay in asking for help.

It did take me a couple of months to ask, only because I think I was a bit embarrassed by it. Asking for help can sometimes be a bit like 'you're not doing well'. I had to get to the point where it's either I eat or I don't, I go without. I think shame is a killer isn't it, it's the embarrassment. (P3)

The way the Foodbank treats their clients can mitigate these feelings.

Because you're someone you know who's gone from being a working professional, you know, looking after yourself and being able to take care of your household. So to have someone that shows no embarrassment to you and makes you feel OK, it's invaluable. It's this that is priceless (P6)

3. Experience of being a user of the service

Following on from the comment above, all our participants talked about staff being non-judgmental and kind which eased their sense of shame.

People who deal with the food bank have always been helpful, even speaking to people on the phone have always been really you know non-judgmental (P4)

At the time when you're most vulnerable and when you're most at need and someone comes up like a bit of a guardian angel and says, 'you know, we're here to help'. That really makes a lot of difference and there there's no judgment. There's never any judgment. They speak to you with kindness and they genuinely understand that you're in need. To have someone that shows no embarrassment to you and makes you feel OK, it's invaluable. It's this that is priceless. We have enough embarrassment showing up at places like this and asking for help and the kindness and time they take to get to know you and understand your needs. Saying hello, acknowledging our existence. I have never left a foodbank or a social supermarket without a smile on my face. Sometimes I could cry with happiness because of how nice they have been to me. but they make you feel like you're not alone, that you're part of a wider group and that we look out for one another. (P6)

One had regularly used the service over three years, to the extent she now views the Church Centre (with café) as a second family.

We've been down here every Wednesday for, like, the last three years, so it's yeah, it's like our second family. We were quite fortunate coming here. I call this my family (P4)

The service provided was vital for all of our participants.

The foodbank, It's been a life saver for me in more ways than one. (P2)

Without that [food box] some months I don't even know how I would get through and the fuel voucher "answered my prayers". (P3)

If it wasn't for X at Norwich Foodbank a couple of weeks ago, I'd have had no electric or gas because I ran out and I just can't manage. So in my house, no lights on unless it is necessary, don't put the oven on if it is not necessary. But you know, as a family we will get through it. (P6)

I don't drive, don't have a car. They will call me up as well and you'll ask me, what do you need? Also say like do you need any fresh goods or anything like that? Do you have a baby? Do you need any nappies? They're fantastic. They ask you do you need any vegetables or anything? I feel like veg is very important, it's needed. (P3)

Pasta is a good source of carbs and you can do so much with it with pasta bakes or mix it with tuna and sweetcorn. The quality of the food is good with a table with fresh stuff and toiletries too. Basically, it is good quality food. (P2)

I do like that [the fuel voucher] is issued straight to your supplier. (P3)

4. Seeking help from other services

In common with the evidence in the introduction, several of our participants were entitled to support and benefits that they had not claimed, or that there was a delay in receiving.

For me there is so much paperwork and being dyslexic I find it very hard. I am not being funny but they want to know the ins and outs of everything. You got to take bank statements, you got to take this and that. So, no, I haven't. But I have been told by someone that she got £400, £200 for the electric and £200 for a holiday. But no, I haven't applied to them [Norfolk Assistance]. (P2)

We also did Norfolk Assistance scheme who helped as well with furnishing the property, because it [new accommodation] didn't come with furniture. (P1)

One family who were in 'in-work' poverty said that they found themselves "between a rock and a hard place" in terms of their ability to access financial support, and help with fuel bills:

There's a thing called the Norfolk Assistance Scheme and we weren't able to access that either because of my husband's work we're just above the threshold. I do get Universal Credit but with that, the amount that we have coming in monthly, it's just above the cut off, I think we worked it out about £4 or £5 above the cut off of being able to get any extra help. We don't get any free school meals. Just with the amounts that my husband works and with what I get for Universal Credit, it was too much to be able to get any extra help. I think they do offer energy vouchers on there, but couldn't get those. It's fitting slightly between a 'rock and a hard place'. (P4)

5. Planning and trade offs

All our interviewees described the emotional toll of constant awareness and vigilance required to plan and make trade-offs on a daily basis. They all gave unprompted examples of planning and tenacity to get by. For example, cooking practices including the careful food purchasing and preparation for children. For one mother this included cooking in bulk once a day to provide multiple meals using cheap, filling foods (such as rice and pasta) and not being able to experiment or provide a variety of foods:

I feel I have to stick to the rice and the pasta because these things are filling and last the longest. Whereas sometimes I want to make him tacos or something like that, but is it worth it because it's just gonna be one meal. The rice and peas will last. If you buy the big bags, the 10kg rice, that will last you like two, three months. Planning ahead you can't be adventurous and it can be a bit tiresome eating the same all day but it's better than not eating at all. (P3)

If I cook or if I bake I make a batch and freeze it so all I have got to do is take it out of the freezer, defrost it and put it in the microwave. I buy a bigger packet of mince and get 3 or 4 meals out of it and there's nothing wrong with reduced stuff and yellow stickers [my daughter] will look around the reduced aisle and she doesn't mind and says like that we should go back to how much it would have been, and then work out the difference and so she saves money. Only 10p difference or 20p difference. Especially when we go to Asda, she loves to look and see how much they have got reduced, look at the yellow tickets. When we go to Lidl she looks for the 30% off. She is savvy (P2)

But if I've just got to put the oven on just to cook one meal, well then I won't do it. I'd rather get a tin of soup and warm that up. If I cook a meal you have got to think, work your budget out, work out how much will it cost, how much more money will I need to have to put on, can

I afford that, or would it be easier to just open a tin of tuna and make a sandwich. Because the choice is that you starve or you eat or you give up and I don't think at this time, in this place, that should be a choice that you should have to make. (P2)

I will always feed my child...I don't care if I'm in debt to fuel or something, my child will always eat. So even now I don't care even if I owe them anything rather than take from the food. (P3)

And budgeting and economy shopping, described by one as 'taking from Peter to pay Paul':

Like reduced items they can be selling fish 3 for 10 and she went to the reduced and got 3 fish for £3.15 each, so £9.45 so not much but that is 55p could buy, well I would say a loaf of bread. 55p matters. I think you have got to get savvy when you go shopping. (P2)

I'm trying to think ahead of time because prices will probably go up. I've got the time to look it up and think ahead, because I can see how things are going to be tough. He's gonna need shoes, he's gonna need jackets. I have to plan. So I need to plan ahead now. It genuinely is living month to month and the child benefit helps get me through because that's a weekly thing that helps me pay the Clearpay bill. Without that I don't think I'd have been able to. I think the saying is 'taking from Peter to pay Paul' and that's exactly what's happening. (P3)

I get the Healthy Start voucher, I get £17 with that, and I try to buy fruit and veg with that. I try to freeze it and space it out. So even if he just eats some every few days and I try to save some for the next week so he's at least getting veg every weekend. (P3)

My mum and dad have been so helpful to us and when we were in a muddle when we came here... my mom works in the little shop still and she's always come in with like oh, I've got you half fresh cucumbers, you know and stuff like that, you know, just like odd bits and pieces and they do a lot for the boys (P4)

Despite demonstration of resourcefulness and best attempts to plan ahead, there was the fear of unanticipated costs:

We saved up and got it [washing machine] fixed. But then just always something else that needs doing. (P4)

And for the same participant, her son was due to move into year three where he will no longer be eligible for free school meals with additional expense. They also talked about taking their child out of the house to the fields and the park to save on household bills but aware that this is not so going to be easy in the winter.

In the winter, I don't know how I'm going to cope. I have no idea. I'm trying to take him [child] out, get him to go out, to save costs (P3)

The use of hot water and washing machines also featured. Two of our participants were very conscious of the cost of washing machines and water, never doing a half load limiting use as much as possible, although this was more challenging in the winter with bulky clothes items to wash. Another described not flushing the loo every time and using a bucket for washing.

I've gone back to using a bucket like we used to do in [country of birth]. It's just anything just to try and save a little bit of money, to have something left over to feed [child]

This was all to save a little money for other things, such as food or to take the child somewhere. This was coupled with energy saving such as limiting TV down to 30 minutes.

I never do a half load now, I always wait to do a full load. (P2)

Yeah, the electricity is ridiculous. That for washing machine like with three kids. We don't have much else. We try and have everything as low as possible. We have a smart meter but with that I think I could easily probably top up 40 pound a week, probably just on electric. Just on the electric. (P4)

I sometimes put the heating on for an hour, which I dread most of the time because I can't afford it

Most of our interviewees discussed pre-payment meters. One described them as helpful in budgeting, but this contrasted starkly with another participant who had five days without gas for hot water and heating in November whilst waiting for a top up.

I'm on a prepayment meter because then I can know what I am doing. If I can afford it. £30 a week, but that doesn't last. If they stopped the standing charges, that wouldn't be so bad, but the daily rate of standing charges which makes it hard for people. You put £10 on thinking that should last me bla bla days. They don't realise they take off so much per day and when you look at it you think, I know I put a tenner on it, why has it gone down like that, gone down that much. (P2)

6. Missing out

There was much stoicism amongst all our participants but a feeling of missing out, past treats and opportunities for their children were all described.

*Where in the past I used to fancy a bit of steak, done with tomatoes, cream, mushrooms, all chopped up really nicely I couldn't ever, ever dream of doing that at the moment, not no more. If I want to make something really special, I have to weigh up the cost, ie, can I **really** afford it. Is it a luxury that I can afford. You really have to work it out where food is concerned. (P2)*

I can't invite people over for dinner anymore. Whereas in the past, I'd say, come over for dinner, I'll do a starter, main course and all that. Now I can't even invite my family, because I wouldn't be able to feed them. And that does hurt. (P2)

One mother talked about her children missing out by not being able to have friends over and she recognised that not being able to be sociable with others affected her wellbeing and that 'trying to balance it all out' could be really challenging (P1).

Suggestions

Easier access to the service

Our interviews suggest that people are in a state of denial and shock when they first recognise their need for help with food and fuel. They find it difficult to navigate the system and because they feel guilty about needing to use the service, they don't like to ask what else they could be entitled to, or what other services are available. Greater clarity in this information would be helpful.

Getting more holistic support from those with lived experience:

In addition to not being sure what they were entitled to, all our interviews had had acute and complex needs that would have benefited from additional advice. Norwich Foodbank is ideally placed to provide additional support or social prescribing to meet people's needs in a holistic way. One participant had particularly appreciated support from a foodbank volunteer with lived experience as a way to help reduce the stigma and shame. Norwich Foodbank is likely to already have this as part of their volunteer strategy. If they do not it is something to consider for the future.

Follow up

There were suggestions about follow-up. There was a recognition that people were at 'rock bottom' before they sought help and that a food parcel or fuel voucher was only a temporary respite. This was nicely summarized by one person: A follow up phone call to say *'how you're coping? I don't think anybody ever got back to us, so the effort made to say to somebody afterwards "Oh,.how's your situation?" Would somebody have the time to do that? Maybe they do it, I don't know, but nobody's ever done it to us.*

Cooking and energy saving advice

Our interviewees talked about Googling recipes to work with the ingredients from the food parcel (one had made fish cakes out of smash and tuna, another cowboy shepherd's pie with beans and tomatoes) and thought others could benefit from more direction on appropriate recipes to make life easier for them. Several of them also talked about slow cookers, but they weren't clear about how energy saving these were. Others suggested cooking ideas (and even cooking classes) with low energy usage, including what to do with any leftovers and multiple uses for mince. Several of our interviewees also suggested help with energy saving as they had been looking for this information online, such as using bubble wrap and draft excluders and thought that an advice leaflet would be helpful and would appreciate advice coming directly from a trustworthy source.

Case studies

Case study 1 Woman with young child and not currently working. Lives outside Norwich

This participant described finding herself at a point of acute crisis when she lost her job and became temporarily homeless while pregnant, before moving into a flat where she and her young child currently live.

She received support from BridgePlus who also referred her to the foodbank. However, she described feelings of hesitancy and shame about accessing it, she had not ever envisaged being in this position: *"When I first moved into my flat...I didn't have much, couldn't afford anything, so I had no choice, I do understand that food banks were supposed to be just like sort of a plaster over something, but when I first moved in, I desperately needed it."* The help had made a huge difference to her: *"without that, some months I don't even know how I would get through"*. Fuel insecurity was a source of anxiety for her, and she described the fuel voucher as having *"answered my prayers...it's been fantastic"*.

The £50 voucher received during the summer had been sufficient to cover a month's fuel costs at that point, but she was acutely aware of the implications of winter approaching: *"In the winter, I don't know how I'm going to cope. I have no idea"* and was intensely planning and employing strategies to help prepare herself for this. These strategies and 'trade-offs' included cooking in bulk once a day only, planning meals carefully and using cheap, filling foods, limiting use of electrical appliances including the television, taking her child out of the house as much as possible to save on bills, limiting use of water (flushing toilets, washing using a bucket rather than a bath) and exploring ways to better insulate the house.

As one component of these trade-offs, she reflected on her child's first birthday and said *"I just felt terrible 'cause I couldn't give him what I wanted to... just waiting until he's a little bit older so I can go back to work and hopefully things will get better. He's not going to remember, that's all I kept trying to tell myself. He got some clothes and like a toy or two and a birthday cake. He doesn't really care. But it's still upsetting 'cause sometimes I'll see what everyone else is getting their children and I'm like [sighs] ... some months I don't know how I'm going to feed him"*. Feeding her child remained her ultimate priority: *"I will always feed my child...I don't care if I'm in debt to fuel or something, my child will always eat."*

Case study 2 Unable to work due to acquired disabilities

This participant had acquired disabilities which had left her unable to work and she was claiming Personal Independence Payments. Personal circumstances meant that as well as her own child she also had caring responsibilities for other very young children who were now living with her. She was still in disbelief, having been a professional and very capable person but now having to rely on the state and having to resort to foodbank use and fuel payments. This had left her feeling very vulnerable as she had always prided herself on taking care of her household and described herself as *'at rock bottom'*. She was worried about what being so cold (she was wearing three fleeces during our telephone interview) would do to your long-term health.

Our interview was in November during the first of the cold weather. She had been put onto a pre-payment meter when she started claiming benefits and there was a delay in payments that she was owed from taking on additional caring responsibilities and you *'can only make your money stretch so far'*. At the time of our interview the family had not had gas (for heating) for two days and the next financial payment was due in three days. She said, *'I'm clutching at straws on where to go for support'*. She was making the best of it by making hot chocolate and hot water bottles into a game and a fun experience *'a bit of an adventure'* for the children. It was really important to her to *'make sure that everything is OK for the children and they can't see any different'*.

Due to her change in circumstances, she had recently moved to accommodation that was more suitable for all of them all but this meant associated costs for moving and more expensive utility costs. She had used Norfolk Assistance as well, but this is a slow process and requires lots of paperwork, such as bank statements. She was surprised at just how bureaucratic all the referral systems were. She was also helped by the new Financial Inclusion service at Norwich Foodbank for advice on housing. The government payments for electricity were very helpful to her but that did not apply to the gas for her heating or hot water.

She was very keen that her story was heard. The thing she appreciated the most was that she was not judged. She was surprised at how kind and understanding all the staff and volunteers were, this *'was priceless'*.

Case study 3: 'I don't know where to turn'

This participant was living in a village near a small town, with poor public transport connections. Profound physical and mental health issues over the past year meant she found herself unable to continue in work. She has since struggled to access benefits, and in the process of selling her house where she lives with her adult children to raise money to live off. She wants to and is trying to support her children financially too and she also helps care for her elderly mother. Although the interview was conducted in mid-winter, she had not yet turned the heating on, was trying to keep warm by covering up with blankets while also saving energy by limiting use of appliances such as kettle, TV and washing machine, and batch cooking food.

Feeling completely overwhelmed by her situation and *"broken down"*, she attended an appointment with a Social Prescriber based at her GP practice, who referred her to the food bank. This was a form of support she had already considered but felt uncertain if she was eligible for or how to access: *"I was wondering about a food bank but I was thinking where do I actually go to access something?...I didn't know nothing about all these little charities and stuff like that"*. She felt embarrassed about going *"I'm quite a proud person. I didn't want help"*, but on arrival was reassured by the sensitive and reassuring welcome from the staff. She described finding the support from both the social prescriber and the food bank as a lifeline, without which *"I would have gone right under 'cause I wouldn't have known where to turn"*.

Relatively recently referred, she has so far received a food parcel and a fuel voucher for £50, but was uncertain about some aspects of the provision, for example. whether she would be eligible for any further fuel vouchers in the future, how she could collect the box if she sold her car, whether the food bank was accessible at other locations.

Ultimately, and hoping for better times ahead, her desire for the future is to set up her own business, working from home.

Appendix I Sample questions

Thank you for showing interest in this research. The study is independent from Norwich Foodbank. Could we just go through the aims of the study again and the informed consent form to check that you are completely happy to be interviewed today [go through PIS and informed consent form]. Are you still OK to be interviewed? There is absolutely no obligation if you have changed your mind – and you would still get ongoing support from Norwich Foodbank.

Obviously, I am not aware of the details of your current circumstances. We are very keen to respect your privacy in terms of what you do not wish to share, so please only tell us information that you are comfortable with.

I wonder if you could:

Give me an overview of your household, for example, do you live alone, or are you responsible for others? Do they have any additional needs? [Probe, again, you do not need to give me extra details, and I will not share this with anyone, but do you have additional responsibilities beyond the house that you live in. Are you happy to talk this through with me? For example, older people who don't live with you but that you might cook for / have additional responsibilities for. Also prompt for responsibilities for pets if appears appropriate]. [Probe – if someone is living in a hostel / shared accommodation - Would you mind talking me through your kitchen and the facilities and equipment that you have?]

I know that talking about personal finances is deeply personal, so again, please only share what you are comfortable with but are you able to give me an overview of your working circumstances and any benefits other help that you receive? [Probe, for specifics of the benefits from the state, local benefits such as Norfolk assistance scheme, household support fund, delayed payments etc from your energy supplier, winter hardship payments, winter fuel allowance. How has this helped you? Can you talk me through any issues with claiming these?]

Are you happy to share with me what led you to using the foodbank and also the need for fuel vouchers? Was there a particular tipping point? [Probe for trade-offs in personal circumstances] Can you talk me through the process of that – how easy was it, how could we make it easier. Do you have any suggestions for making it more user-friendly? [Probe for the way they accessed – phone, text etc]

Can you talk to me about your fuel supply? [Probe - gas, electric, oil, pre-paid meters] [Probe for issues around cooking and heating e.g. draughty house, inefficient cooker]

How do you pay? [online. App, cash at a Paypoint etc] What is important to you?

When you received the food from the Foodbank, how would you describe the food that you were given? (Prompt for: How did you use it? How did you prepare it? How nutritious did it feel to you? What does nutritious food mean to you? Are you happy to share how your present circumstances affect that?).

On balance, which has most important to you in terms of the support you have had from Norwich Foodbank [Prompt for examples]?

What else would you like to talk through with us to make sure we give really thorough feedback to Norwich Foodbank?

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