More and more people in our society are being left with no option but to turn to a food bank to feed themselves or their family. But as our most in-depth study on hunger to date shows, this is just the tip of the iceberg.

Food bank managers and volunteers have known for years what is pushing people towards hunger in their communities and have been working tirelessly to support the growing number of people facing hardship who are forced to their doors. But for the first time, we now know the breadth and depth of hunger in the UK, as well its causes, impacts and who is most likely to be affected.

When I first read these findings, I was left feeling deeply saddened. How can it be that in one of the wealthiest countries in the world, one in seven of us are facing hunger because we simply don’t have enough money? Hardship at this scale isn’t the end of the story, as people facing hunger are more likely to be affected by worrying levels of social isolation and loneliness, spiralling debt, and a decline in physical and mental health.

The stories and statistics contained in the pages of this report shine a light on the devastating reality of hunger in the UK today for so many people across our country. But balanced with this concern, these findings also provide me with hope. Now in more depth and detail than ever before, we know who is more likely to need a food bank as well as what is pushing them there. That means we know what needs to change if we’re going to build a more just society where everyone has enough money for the essentials. It is clear that we need a social security system which provides protection and dignity for people to cover the costs of their own essentials, such as food and bills.

I hope that, as well as building our collective understanding of what is pushing people towards hunger, this vital piece of research will provide a common ground on which we can all unite. That as well as sounding the alarm, this report can inspire us to act and equip us to stand shoulder to shoulder across different sectors, spaces and communities, and to speak with one voice that is impossible to ignore about the changes we need to see.

Because in coming together, and working together, we will build a future where none of us need a food bank, because none of us will allow it.
This research was produced in partnership with Ipsos and drew on the time and expertise of many people.

We are extremely grateful to the people who took part in this research, who took the time to complete a survey or sit down with an interviewer to share their experiences. Thank you to the food bank staff and volunteers who made this research possible.

Thank you to Dan Boyd and Katy Rubin for bringing legislative theatre methods to food banks in the Trussell Trust network as a way for people with lived experience of being supported by a food bank to be part of generating solutions. Thank you to our Together for Change panelists, Laura, Jill and John, who chose to work with us to co-design and co-deliver participatory workshops.

With huge thanks to the people who kindly provided extensive advice on the design and methodology for the study and comments on drafts, including the project advisory group members: Michael Allard (Crisis), Dr Tania Burchardt (LSE), Lottie Devaney (Department for Work and Pensions), Dr Kayleigh Garthwaite (University of Birmingham), Karl Handscomb (Resolution Foundation), Dr Rachel Loopstra (Liverpool University), Matt Padley (Loughborough University), Rebecca Rennison (Citizens Advice), Dr Manu Savani (Brunel University) Dr David Webster (University of Glasgow) and Dr Emma Wincup (Joseph Rowntree Foundation). Thank you to others who reviewed early drafts or sections of the report, including Sabine Goodwin (Independent Food Aid Network), Tim Banks (Carers Trust), Peter Matejik (Joseph Rowntree Foundation), and Dr Shabna Begum (Runnymede Trust).

We are grateful for the role of Asda and Porticus, alongside other donors who wish to remain anonymous, for enabling us to better understand and tackle the root drivers of need for food banks in the UK.
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## GLOSSARY

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<tr>
<td>Benefit advance</td>
<td>A generic term for a discretionary loan from the Department of Work and Pensions (DWP) intended to tide benefit claimants over while they are waiting for their first benefit payment or to get early access to a higher benefit entitlement due to a change of circumstances.</td>
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<td>Consumer Price Index (CPI)</td>
<td>Consumer price inflation is the rate at which the prices of goods and services bought by households rise and fall; it is estimated using consumer price indices. A price index can be used to measure inflation in a number of ways; the most common is to look at how the index has changed over a year, which is calculated by comparing the price index for the latest month with the same month a year ago. To give an accurate picture of price changes, our consumer price indices are compiled using a large and representative sample of over 700 goods and services, and their price movements are regularly measured in approximately 20,000 outlets within the UK.</td>
</tr>
<tr>
<td>Crisis support</td>
<td>Local crisis support can take many forms and can be delivered by the voluntary and community sector, as well as local government. There are also several ways in which support can be delivered. These include, but are not limited to, cash grants, high street vouchers, food parcels, providing certain goods, such as a fridge or furniture and wraparound support, such as debt advice. At the time of writing, this is delivered through the Household Support Fund (HSF) in England, the Scottish Welfare Fund in Scotland, the Discretionary Assistance Fund (DAF) in Wales, and the Discretionary Support Fund in Northern Ireland.</td>
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<tr>
<td>Deductions</td>
<td>Deductions are repayments taken from monthly instalments of social security to repay national and local government debts. Examples of these debts include Advance Payments taken to cover the five-week wait for Universal Credit, the repayment of tax credit overpayments, and council tax arrears.</td>
</tr>
<tr>
<td>Deprivation (or material deprivation)</td>
<td>Deprivation is the lack of access to opportunities and resources which we might expect in our society. Indexes of Multiple deprivation are used to calculate an area-based measure and a measure of relative deprivation. For further information see page 28.</td>
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<tr>
<td>Destitution</td>
<td>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. See page 26 for a full definition.</td>
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**Disability benefits**
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.

**Ethnic minorities**
For the purposes of this study, we define people from ethnic minority groups in line with the Office for National Statistics (ONS) guidance. Following this guidance, white minorities are included in the broader white category rather than being shown as a separate group. Ethnicity is self-identified by survey respondents. Sample sizes are too small in most cases for an exploration of the experiences of different ethnicities within this broad categorisation to be possible, but this is a key concern for future waves of this research programme.

**Food bank (see also Food parcel)**
An organisation which distributes free food parcels and may also provide additional support by offering or signposting to debt advice and benefits advice. Food banks can be run by individual charities or by other organisations, such as advice centres, faith groups, schools, universities and hospitals. At food banks in the Trussell Trust network, 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 the Trussell Trust network or IFAN.¹

**Food aid**
Support from a food bank or other emergency provider, including hot or cold meals from an organisation like a soup kitchen, and access to low-cost food from models such as food pantries or social supermarkets.

**Food insecurity (or household food insecurity)**
Households are considered food insecure if they experience low or very low food security as measured by the Household Food Security Survey Module (HFSSM). Food insecurity means going without or cutting back on quality or quantity of food due to a lack of money. Food insecurity has an internationally used and operationalised definition via application of the adult version of the HFSSM. Originally developed in the United States, it collects data on food security by asking ten questions as part of a household survey which allows for robust measurement.

**Food parcel**
At food banks in the Trussell Trust network, 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

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statistics from the Trussell Trust 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.

**Homelessness**
A broad definition of homelessness is adopted, including not only rough sleeping but also other forms of insecure accommodation (e.g. emergency or temporary accommodation, or staying at a family or friend’s house).

**Hunger**
This research uses the concept of ‘household food insecurity’ as its core understanding of ‘hunger.’ Specifically, hunger captures a range of experiences falling under the categories of low or very low household food insecurity. This definition of hunger refers to the social and economic problem of lack of food due to resource or other constraints, not fasting or dieting or the effects of illness. Hunger is not used in this report for analytical or measurement purposes. Instead, food insecurity has a clear, internationally used and operationalised definition (see Food Insecurity definition above.) This definition of hunger is based on a previous literature review, please see chapter 2 of State of Hunger (2019) for more detail.

**Referral agency**
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.

**Sanctions**
A benefit sanction is the withdrawal of a benefit, or a reduction in the amount of benefit paid, for a certain period, imposed if a claimant is deemed not to have complied with a work-related condition for receiving the benefit in question.

**Social Security System**
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. For more, see definition box on page 56.

**Two child limit**
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.

**Working age**
18-64 years old (for the purposes of this study as no one under the age of 18 was surveyed).
ACRONYMS

CPI   Consumer Price Index
DAF   Discretionary Assistance Fund
DfC   Department for Communities
DHP   Discretionary Housing Payment
DWP   Department for Work and Pensions
ESA   Employment and Support Allowance
FRS   Family Resources Survey
HFSSM Household Food Security Survey Module
IFAN  Independent Food Aid Network
JSA   Jobseeker’s Allowance
LHA   Local Housing Allowance
LWAS  Local Welfare Assistance Scheme
ONS   Office for National Statistics
PIP   Personal Independence Payment
UC    Universal Credit
Executive Summary

Introduction

Over recent years, the prevalence of food bank use across the UK has been a topic of increasing discussion and concern. The Covid-19 pandemic saw individuals across the UK donate time and money to respond to the challenges that people in their communities were facing in this difficult and uncertain period. As the pandemic eased, the cost of living crisis plunged many into further and deepening financial hardship, with food bank staff and volunteers across the UK continuing their tireless efforts to meet this increasing hardship. Both events contributed to never-before seen levels of need at food banks in the Trussell Trust network, and beyond at food aid providers nationwide.

However, the significant impact of these two events must not distract from a longer-term and more pervasive rise in food insecurity and food bank need; this increase long pre-dates the start of the pandemic. In the five years between 2017/18 and 2022/23, the number of emergency food parcels which the Trussell Trust network of food banks had to provide more than doubled, with a similar trend of rising need seen by other providers of food aid in the UK.

This report examines the scale and drivers of food insecurity and food bank use in the UK in 2022. It sets out the profile and characteristics of people experiencing food insecurity and having to turn to food banks, and explores their day-to-day experiences and circumstances. Over a period of intense disruption to daily life and widespread financial pressures, the report explores the factors which led to some people facing deep, destructive, and inescapable hardship.

This report is the first wave of a six-year mixed-methods research programme delivered in partnership with Ipsos and food banks in the Trussell Trust network. The data is drawn from two comprehensive and representative surveys: one of people referred to food banks in the Trussell Trust network; the second, an online survey of UK general population. Alongside these, we carried out in-depth interviews with 50 people who completed the food bank survey, and four participatory workshops with people referred to food banks in the Trussell Trust network.

Throughout this report, all statistics relating to food insecurity and use of food aid are drawn from the survey of the general population. Where statistics refer specifically to people using Trussell Trust food banks, these come from the survey of people referred to our network.
While public attention often focuses primarily on the extent of food bank need, this research finds food bank use is just the tip of a much deeper iceberg of hunger in the UK.

- 14% of all UK adults (or their households) have experienced food insecurity in the 12 months to mid-2022, equating to an estimated 11.3 million people. This means that – at some point over this period – they have run out of food and been unable to afford more, and/or reduced meal size, eaten less, gone hungry or lost weight due to lack of money.

- 7% of UK households accessed support from an ecosystem of food aid across the UK, such as receiving support from a food bank or accessing low-cost food aid from a social supermarket. This means an estimated 5.7 million people were supported by food aid in the UK.

Despite the growth in the number of food parcels provided by the Trussell Trust network of food banks and independent providers, more than two thirds of those experiencing food insecurity have not received food aid. Food bank use therefore does not represent the entirety of need across the country, but rather those who have accessed this form of support – many more people appear to be facing serious hardship without such help.
WHO IS AT GREATEST RISK OF HUNGER IN THE UK?

The financial and economic shockwaves of recent years have affected many of us, but this research shows that these impacts have been especially severe for some parts of society. Some groups are significantly overrepresented in the proportions experiencing food insecurity and needing to use food banks.

• More than half of households experiencing food insecurity, and three quarters of people referred to food banks in the Trussell Trust network say that they or a member of their household are disabled.

• Working-age adults are much more likely to need to turn to a food bank than pensioners. This is particularly the case for single adults living alone and those not currently in paid work.

• Families with children are at a high risk of food insecurity. Nearly half (47%) of all households experiencing food insecurity include children under the age of 16.

• Structural inequalities shape hardship and food insecurity. People from ethnic minority groups, women, people who are LGBTQ+, people who have sought or ever applied for asylum, and people who were in care as a child, are all overrepresented in the proportion of the population experiencing food insecurity and receiving food aid.

This research shows that generally there are similar patterns between people experiencing food insecurity and people most likely to turn to food banks. However, it also suggests that some groups who are at higher risk of food insecurity (such as people from ethnic minority groups, people who are informal carers, and people who are LGBTQ+) are not seen in similar proportions amongst people referred to food banks in the Trussell Trust network. More research is needed to understand the reasons for this, and what steps are required to ensure these groups can access the support they need. It may be the case that some are accessing support from other sources beyond the Trussell Trust network.

However, it may also reflect the additional structural barriers that these groups face in accessing support from many sources, including food banks in the Trussell Trust network. We plan to carry out further research to understand this pattern and identify the steps necessary to ensure that all these groups can access the right support.
WHAT ARE THE DRIVERS OF HUNGER IN THE UK?

Just as there is no 'typical' person who is forced to use a food bank, there is also no single or simple journey that leads them there. But, while there are many contributing factors, insufficient income is the fundamental driver for almost all people forced to use a food bank. The vast majority (86%) of people referred to food banks in the Trussell Trust network in mid-2022 have an income so low that they were experiencing destitution when they were supported by the food bank. These already low incomes are further destabilised by a lack of savings and having to cope with arrears and debt.

Three main factors combine to prevent people from having sufficient income to avoid food insecurity, and leave them having to turn to food banks:

- The design and delivery of the social security system.
- Work which does not provide sufficient protection from financial hardship.
- Difficulty accessing suitable jobs, especially for disabled people, people with caring responsibilities and parents (especially mothers).

The most significant cause of the financial insecurity that is driving the need for food banks is the design and delivery of the social security system. The research highlights four main issues affecting food bank users: lack of information about entitlements; difficulties claiming and sustaining benefits, particularly Personal Independence Payments (PIP) for people who are affected by a long-term physical or mental health condition or disability; insufficient income from benefits when they are accessed; and further reductions to income from sanctions, caps and debt deductions.

Paid work is also not providing the reliable route out of hardship which we might expect. One in five people referred to food banks in the Trussell Trust network are in working households, with insecure work particularly correlated with food insecurity. Other people would like to work but find that jobs are inaccessible, especially for disabled people, people with caring responsibilities, and people – especially women – with children. While insecure finances are the primary cause of food bank use, this research shows that wider factors such as adverse life events and social isolation exacerbate the impacts of insufficient income, leaving some people more likely to have to access food banks.

- People experiencing food insecurity are more than twice as likely to have experienced adverse events (such as bereavement, becoming sick or disabled, or domestic abuse) than those who are food secure (49% versus 23%). These experiences are even more likely for people referred to food banks, with 66% experiencing adverse events in the previous 12 months.

- Food bank users are significantly more likely to have experienced multiple adverse events of this nature. Just 1% of the general
population said they had experienced three or more adverse events in the last year, compared to nearly one in five people referred to Trussell Trust food banks.

- People who are disconnected or isolated from friends and family are also at a higher risk of food insecurity and needing to use a food bank in the Trussell Trust network. At least one in four of people who are food insecure or referred to food banks in the Trussell Trust network are experiencing severe social isolation, stating that they have contact with relatives, friends or neighbours less than once a month or never. This experience of severe social isolation rises to almost half of all people who are digitally excluded.

- Lack of other support and advice before the point of a referral to a food bank also appears to be an important factor: 36% of people referred to a food bank in the Trussell Trust network said they received no advice from other services before their latest referral to the food bank.

**CONCLUSION**

This report shines a light on the breadth of food insecurity across the UK, and the lived experiences of people who are forced to go without the essentials we all need to survive. It shows how hard the decision to access a food bank is for people as while they are grateful for its support, they feel shame and stigma that they need to access one.

Nobody should have to put themselves in this position just to be able to feed themselves and their family. That is why the Trussell Trust is working towards a future without the need for food banks, and why research like this – which helps understand the causes and impacts of food insecurity – is so vital.

Our evidence shows the urgent need for policy change, starting with the introduction of an ‘Essentials Guarantee’ into our social security system – a change to legislation which would ensure that the basic rate of Universal Credit is always enough for people to afford the essentials.

The findings in this report do not make for easy reading. Yet, we see within them the stubborn hope of a growing network of people who believe better is possible, and an ever-clearer roadmap of how we might achieve this.
INTRODUCTION

THE PURPOSE OF THIS STUDY

_Hunger in the UK_ is the first report in a series of three landmark studies which will track and examine the scale and drivers of food insecurity across the UK. It is carried out by the Trussell Trust in partnership with Ipsos.

**THIS REPORT EXPLORES:**

- the prevalence of food insecurity and use of food banks, including both food banks in the Trussell Trust network and wider food aid provision;
- who is most likely to experience food insecurity and to need the support of food banks;
- the drivers which pull people into food insecurity and needing support from food banks; and,
- the factors that enable people to escape destitution and no longer require emergency food aid.

Alongside this report, we have published a companion paper setting out the policies which our evidence suggests would reduce food insecurity and the need for people to access food banks, as well as three separate reports on Hunger in Wales, Scotland and Northern Ireland. This research builds on our previous _State of Hunger research_, produced in partnership with Heriot-Watt University. However, the methods used in this study have changed significantly, so the findings of this research are not directly comparable to previous reports.

_Hunger in the UK_ provides us – as an organisation, a network of food banks and a community of people across the country who are committed to ending the need for food banks in the UK – with the evidence we need to be able to change systems, policies, and practices, so that everyone in the UK has the dignity of being able to afford the essentials we all need.

As a reader, you might be someone who has lived experience of food insecurity. You might have used a food bank yourself. You might be concerned about the rising need for food banks in your area. You might work in a social change organisation committed to tackling poverty in the UK, or be an expert, academic, researcher or student interested in social and economic issues and in how research can shape social policy. You might be a church leader, a faith leader, or part of a community group. You might work in local or national government, as an elected politician or a civil servant, or as a journalist examining issues and changes in the UK’s social, economic and political circumstances.

We know that if all of us work together, we can end the need for food banks. We look forward to hearing your thoughts on the research presented in this report and welcome you to work with us on making that vision a reality.
This report is structured in five parts.

**Part 1** explores the *scale* of the problem across the UK and provides analysis of the level of food insecurity, use of food aid across the general population and details of food bank use in the Trussell Trust network from our annual parcel statistics.

**Part 2** examines the *profile* of who is more likely to experience food insecurity and need support from a food bank and highlights the groups who are at particularly high risk.

**Parts 3 and 4** explore the *drivers* of food bank use:

- **Part 3** focuses on *finances*, uncovering why people referred to food banks have such limited financial resources, including the role of debt and savings, the social security system, disability and ill-health, local crisis support and low-paid, insecure work.

- **Part 4** examines wider *factors* which contribute to people finding themselves without enough money to afford essentials. These include adverse life experiences which put a strain on resources, a lack of access to other formal support services, and the severe social isolation of many people experiencing food insecurity and having to turn to food banks.

**Part 5** concludes by drawing together the key findings from this research. It sets out our plans for developing, with partners across civil society, a solutions-focused roadmap to end the need for food banks in the UK.

Throughout the report, you will find direct quotes from people who have been forced to use food banks in the Trussell Trust network in 2022, these illustrate the findings from the qualitative research and proposals on what needs to change which were suggested by people with lived experience at participatory workshops.

You will also meet Julie, Matt, Amanda, Femi and Katherine. Their names have been changed and identities protected, but these five case studies share the stories of real people who have used, and – without significant policy change – may be forced to continue to use food banks in the coming months and years.

**HOW TO DELVE DEEPER INTO THE DATA**

Each chapter pulls out the most notable insights, but behind each statistic are many more. We will be making the data available for other researchers and organisations to use. This report marks the start of the *Hunger in the UK* research programme’s analysis and outputs, and we look forward to working with you on deepening our collective understanding of the challenges we face and how we can overcome them.
We publish this report at a time when many people across the UK are struggling financially and have been for some time. Many households across the UK had their financial resilience tested by the income shocks and disruptions caused by the Covid-19 pandemic from early 2020 and since then have felt the effects of soaring living costs caused by rising inflation.

For many people on the lowest incomes, the challenges raised by these recent economic shocks have only deepened the hardship they have been experiencing for some time.

Prior to the Covid-19 pandemic, destitution was growing rapidly in the UK

The number of people experiencing poverty has remained largely stable since the early 2000s. In 2021/22, 14.4 million people were living in relative low income after housing costs (22% of the UK population) in comparison to 12.9 million (22% of the UK population) almost two decades earlier (2002/03).

However, this headline measure of poverty masks the increasing numbers of people who have been pushed deeper into poverty and are now experiencing more severe and persistent levels of hardship.

Destitution is the most severe form of material hardship and means that a person is unable to afford the essentials needed to stay warm, dry, and to feed themselves. The Joseph Rowntree Foundation’s (JRF) study into destitution (2020) found that more than a million households were destitute in the UK at some point in 2019. This included 2.4 million people, of whom 550,000 were children and represented a 35% increase since 2017. Over this period, the number of adults experiencing destitution had increased by 54% and the number of children by 52%.

Closely linked with poverty and destitution is food insecurity, with people experiencing destitution most commonly lacking food.

Prior to the Covid-19 pandemic, food banks in the Trussell Trust network experienced years of successive increases in the distribution of emergency food, which can be understood within the context of the steady rise in destitution levels in the UK. The UK government began to officially measure food insecurity in 2019. In 2019/20, 8% of the UK population were classed as food insecure, with food insecurity for people in receipt of Universal Credit much higher at 43%.

The Covid-19 pandemic highlighted an urgent need for social security reform

The Covid-19 pandemic caused significant economic and societal disruption. The introduction of significant measures to restrict the spread of Covid-19 led to the closure of a quarter of UK businesses and prevented millions from working. The UK government and local...
governments introduced a raft of interventions to support people’s incomes. These included the Job Retention Scheme (also known as furlough), a £20 per week increase to the basic rate of Universal Credit, and the provision of shopping vouchers for families in receipt of free school meals.

Despite these interventions, many were forced to dig into savings or take on additional debt, as a result of redundancies, reduction to earnings due to furlough, and lower levels of income due to reduced hours. These shocks also led to many people who had previously earned enough that they did not need to draw on social security finding that they needed support to top-up lower earnings, or replace income due to job loss. In addition, many who had previously needed some support found that they required much more during this time.

At the point that the Covid-19 pandemic took hold in the UK in March 2020, the level of support provided by the UK social security system had been eroded by a series of cuts and freezes over the previous decade.\(^\text{10}\)

These included several years in which benefits had been increased by less than inflation and then had been frozen entirely since 2016, and reductions in support for families with three or more children. For many people on the lowest incomes, these changes had already left them significantly worse off.\(^\text{11}\)

The number of people supported through Universal Credit doubled from three million in March 2020 to more than six million in March 2021.\(^\text{12}\) In many ways, the system met the huge increase in need very successfully, processing claims and ensuring support reached most people faster than many had feared. However, the inadequacy of the level of support provided, the design issues within the social security system including the five-week wait for the first payment, and the hardship these insufficiencies created, were also exposed. Analysis in 2021 showed that increases in claims for Universal Credit are associated with rises in the numbers of people who also need to turn to a food bank.\(^\text{13}\) This was reflected in the experience of the Trussell Trust network, as well as across independent food banks.

Across the UK there was a huge increase in emergency food provision in response to the crisis.\(^\text{14}\) During the first year of the pandemic, the Trussell Trust network distributed, what was at the time, a record number of emergency food parcels, experiencing a 47% increase in comparison to the same period in 2019-20. There were two factors driving this increase in the need for emergency food provision during the pandemic. First, there were people who were unable to shop for food themselves, even if their income was sufficient, because they or their loved ones were shielding due to being at high risk from Covid-19. The second was the rise

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\(^\text{11}\) Ibid.


in people who were unable to afford sufficient food, due to drops in their income, rising prices and inadequate social security support.

The UK government clearly recognised the inadequate levels of support being provided through the social security system during this period, as they took significant action, increasing the basic rate of Universal Credit by £20 a week and suspending sanctions.15

This undoubtedly played a vital role in preventing even larger increases in the need for emergency food provision, with analysis showing that the temporary rise in Universal Credit reduced both food insecurity16 and child poverty levels prior to its removal in October 2021. Certain demographic groups were harder hit by the pandemic, with evidence suggesting that the Covid-19 crisis exacerbated and widened existing divides and inequalities related to gender, income, ethnicity18 and disability.19 Research has shown that mothers, people with lower socio-economic status, disabled people and people from ethnic minority groups were affected to a greater extent by the harmful effects of the Covid-19 pandemic.20,21

As well as exacerbating and adding new dimensions to existing inequalities, the legacy of the pandemic also served to further reduce households’ financial resilience as many have had to take on debt or rely on insufficient social security benefits. In December 2020, nearly nine million people had to borrow more money than usual due to the pandemic.22 This has had a lasting impact with many low-income households being dragged deeper into debt as a result.23 Research by StepChange found that since the pandemic, 14 million adults in Britain had experienced a fall in income that affected their ability to meet day-to-day costs, with 11 million saying this had not recovered by January 2021.24

The cost of living crisis

As families were struggling to recover from the disruption brought by the pandemic, rising inflation from October 2021 onwards meant that costs rose very steeply – particularly for essentials such as food and energy – and led to a fall in real incomes. For working-age households in particular, this came on top of significantly reduced financial resilience from the pandemic and a 15-year slump in income growth, which was just 0.7% per year between 2004-05 and 2019-20. When the pandemic started in March 2020, the typical incomes of those on the lowest incomes (the bottom fifth of the income distribution) were no higher than in 2004-05, despite GDP per person growing by 12% over this period.25

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15 A benefit sanction is the withdrawal of a benefit, or a reduction in the amount of benefit paid, for a certain period, imposed if a claimant is deemed not to have complied with a work-related condition for receiving the benefit in question.
Inflation rose to 9.4% in the 12 months to June 2022, the middle of the fieldwork period for this research, which at that point in time was the highest CPI 12-month inflation rate recorded by ONS since the series began in 1997. This has mainly been driven by the rapid increase in wholesale energy prices from the second half of 2021 following the re-opening of the global economy, increasing sharply again following the Russian invasion of Ukraine in February 2022.

According to the ONS these rises in prices have affected a large proportion of the population, with almost half of all adults in Britain (45%) who pay energy bills reporting these were difficult to afford in September 2022. However, the biggest impact has been for people living on a low income. Years of income stagnation and below inflation increases to benefit payments leading up to the cost of living crisis left low-income households far more exposed to rising prices, with many also being without savings to protect them from income shocks.

It is also well established that, in the last few years, inflation for lower income households has been higher than the average, as they spend more of their expenditure on energy bills and food. In August 2022, the Resolution Foundation projected that by winter 2023, the lowest quantile of the income distribution would have to cut back 24% of ‘non-essential’ spending in order to be able to put the heating on, pay the rent, and afford food, transport and communication, three times as much as high-income households (projected to cut back 8% of non-essential spending). Furthermore, in April 2022, the ONS reported that the price of staple low-cost food items including pasta, bread and rice were increasing at a faster rate (50%, 16%, 15% respectively) than the overall CPI measure for food in that month (7%) further adding to the burden for people on low incomes.

As was the case during the pandemic, this crisis has also impacted some groups disproportionately. Scope, the disability equality charity, reported in February 2022 that disabled people were more than twice as likely to have a cold house, and three times as likely to not have been able to afford food than non-disabled people since the cost of living crisis took hold.

As discussed below in Part 1, the cost of living crisis has led to even greater need for food banks than was the case during the pandemic. Food banks in the Trussell Trust network experienced their busiest ever year in 2022/23.

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30 Resolution Foundation. 2022. Cutting back to keep warm: Why low-income households will have to cut back on spending by three times as much as high-income households this winter. https://www.resolutionfoundation.org/publications/cutting-back-to-keep-warm
There exists a rich body of research on the circumstances of people who use food banks in the UK, including the Trussell Trust’s State of Hunger programme (2019, 2021). Through Hunger in the UK, we aim to enhance the evidence base, but also to situate it in the wider context: to understand how the circumstances of people who experience food insecurity – and at the most acute end of this are forced to use food banks – differ from the circumstances of the wider population. A mixed-methods approach was designed to enable us to explore this, delivered in partnership with Ipsos and food banks in the Trussell Trust network, the core components of which are:

### 1. A survey of people referred to food banks in the Trussell Trust network

These surveys provide a rich dataset which enables us to understand the demographics, financial situations, and recent personal experiences of people referred to food banks in the Trussell Trust network in mid-2022.

Technical Notes: Surveys were distributed through 99 food banks in the Trussell Trust network between May and August 2022. These food banks were chosen to reflect geographical spread and a range of other food bank characteristics. Survey packs were placed in food parcels at random, with multiple options provided for completing the survey: on paper, online or over the phone. Multiple languages were available via the online and telephone options. The overall response rate was 20%, with 2,563 surveys returned. Data was weighted to household-level population estimates for all people referred to a food bank in the Trussell Trust network between April to August 2022.

### 2. A comparable survey of the UK general population

This parallel dataset offers improved understanding of the drivers of food bank use, by providing a direct comparison to averages across the UK adult general population. It also allows us – for the first time – to understand the circumstances of people experiencing food insecurity or using food aid, beyond the Trussell Trust network.

Technical Notes: The survey was conducted by Ipsos via a random probability online panel. Fieldwork took place between May and August 2022. The overall response rate was 58%, with 3,948 surveys completed in total. Data was cleaned and weighted to be representative of the UK population.

### 3. Qualitative interviews with 50 people referred to food banks in the Trussell Trust network

Qualitative interviews enable us to understand the lived experience of the people behind the numbers, enriching our understanding of the drivers of food bank use and the impact on individuals and families.

Technical Notes: In depth, 90 minute qualitative interviews were conducted with 50 people who had completed the food bank survey, recruited based on a sample frame. All interviewees had been going without two or more essentials, meaning they are experiencing destitution – the most severe form of material hardship. Thirty people also took part in a second, 45 minute interview, three months after their first. All qualitative data was coded and analysed within a developed thematic framework and written up in a qualitative report. Due to the close alignment with quantitative findings, all findings are reported here in one mixed-method report.

### 4. Participatory workshops with people with lived experience

These workshops – which used forum and legislative theatre methods – deepened our understanding of the survey data and generated policy recommendations rooted in people’s direct experience.

Technical Notes: Workshops were led by Legislative and Forum Theatre practitioners, Katy Rubin and Dan Boyden, and co-designed and co-facilitated by three members of the network who all have lived experience of using food banks. Four food banks were invited to host a workshop with people who had been referred to them for emergency food aid. They were selected from the sample of 99 who distributed surveys, ensuring UK-wide coverage, and urban/rural spread. In total 42 people with lived experience of financial hardship participated. Throughout this report, proposals suggested by participants are presented in red pop out boxes.
We aim to enhance the evidence base, but also to situate it in the wider context: to understand how the circumstances of people who experience food insecurity – and at the most acute end of this are forced to use food banks – differ from the circumstances of the wider population.

Full detail on all aspects of the methodology can be found in the accompanying Technical Report, with important specific points to be aware of including:

- Throughout this report, all statistics relating to food insecurity and use of food aid are drawn from the survey of the general population. Where statistics refer specifically to people using food banks in the Trussell Trust network, these come from the survey of people referred to our network.

- All survey responses were completed by adults (18+).

- All survey data will be made available for other researchers to explore.

- All quotes included from this report come from in-depth interviews or participatory workshops.

- As outlined above, this research builds on the previous State of Hunger reports in 2019 and 2021 but their findings are not directly comparable due to differences in methodology.

As well as reading many direct quotes from people who have been forced to rely on food banks in 2022, and the policy changes that people with lived experience proposed during the participatory workshops, throughout this report you will also meet Julie, Matt, Amanda, Femi, and Katherine. Their names have been changed and identities protected, but these five case studies share the stories of real people who have used, and – without significant policy change – may be forced to continue use food banks in the coming months and years.
DEFINITIONS

There are multiple ways of measuring and tracking poverty, with some of these methods outlined in the background section on page 18. In this report we compare the experiences of people across the UK using four primary categorisations:

- The UK average – taken from the general population sample
- Across the general population, people experiencing food insecurity
- Across the general population, people who have used any form of food aid in the UK
- People who have been referred to, and received an emergency food parcel from, a food bank in the Trussell Trust network

At times we refer to more specific groupings, for example people who have struggled to keep up with bills or credit commitments, or people experiencing the harshest form of material hardship. Below we provide definitions and a description of how we have used each of these in the analysis.
1. People experiencing food insecurity across the general population

For the purposes of this study, we define food insecurity as going without or cutting back on quality or quantity of food due to a lack of money. People who are food insecure have, at some point over the last year, run out of food and been unable to afford more, and/or reduced meal size, eaten less, gone hungry or lost weight due to lack of money.

There are four categories of food security: high, marginal, low and very low. Food insecurity is defined as experiencing low or very low food security, which is a categorisation made based on a series of survey questions about people’s experiences in the last 12 months.\(^{33}\)

We have chosen household food insecurity as our indicator of hardship as it is an internationally recognised indicator of hunger with specific measurement tools. The broad structure and sequence of the questions we use is the same as those used in the UK, for instance by the Food Standards Agency and the Department for Work and Pensions.

It is important to note that food insecurity is only one indicator of severe hardship. People on very low incomes overwhelmingly find they cannot afford many of the basics of life, but what they go without can vary at any one time. Many go without food to try and keep up with the rent or with bills, although most people who go without food have also had to cut back on other essentials.

2. People across the general population who have used charitable food aid

Within our general population sample, we have been able to analyse the experience of people across the UK who said that they had used any form of food aid in the UK in the last year. Use of food aid is captured by questions asking whether people have received food in any of the following forms:

- Food parcels from a food bank or other emergency provider
- Hot or cold meals from an organisation like a soup kitchen
- Access to low-cost food from models such as food pantries or social supermarkets\(^{34}\)

Over the last few years, the ecosystem of charitable food aid has expanded, with local pantries, larders, community food hubs and social supermarkets opening to provide support in communities across the country.\(^{35}\)

3. People referred to food banks in the Trussell Trust network

Separately to surveying the general population, we carried out a survey of people referred to food banks in the Trussell Trust network in mid-2022, more details of which can be found in the methodology section and the technical report. Everyone who completed the survey had received an emergency food parcel. Our analysis of people referred to food banks in the Trussell

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\(^{33}\) Our definition of food insecurity is based on the same measure as the Department for Work and Pension’s Family Resources Survey, but we use a different time frame: 12 months instead of 3 months. Further detail can be found in the Technical Report.

\(^{34}\) These models are usually open to all in the community and provide low-cost, often subsidised, food. People tend to pay a small membership fee each month to access food at heavily discounted prices. In some cases, there may have specific criteria for membership, such as being in receipt of means-tested benefits.

Trust network allows us to understand the experiences and characteristics of people who have needed to turn to a Trussell Trust food bank for support.

For more information on the operations of food banks in the Trussell Trust network, see Glossary.

4. UK general population

Our survey of the general population allows us to understand how the trends we see for 1) people experiencing food insecurity across the general population, 2) people across the general population who have used any form of food aid, and 3) people referred to food banks in the Trussell Trust network, compare to the average across the wider UK population. This enables us to understand which groups are overrepresented amongst those who experience food insecurity and use food aid, and to start to understand why that is the case.

5. People experiencing destitution

We have not focused on destitution to a great extent in this report, but we have used analysis of destitution at some points to help us understand the drivers of food insecurity and food aid use. Someone who is destitute has not been able to meet their basic physical needs to stay warm, dry, clean and fed. Thus, people are considered destitute if they have lacked two or more of the following six essentials over the past month because they cannot afford them:

- Shelter (they have slept rough for one or more nights).
- Food (they have been unable to eat more than one meal a day for two or more days).
- Heating their home (they have been unable to heat their home for five or more days).
- Lighting their home (they have been unable to light their home for five or more days).
- Clothing and footwear (appropriate for the weather).
- Basic toiletries (such as soap, shampoo, toothpaste and a toothbrush).

OR

People are also considered destitute if their income is so extremely low that they are unable to purchase these essentials for themselves. The income criterion is not designed to introduce a new poverty line, but instead is designed to include people who said that they had been able to meet their essential living needs because of the help of charities.

As of October 2022, the destitution thresholds per week, excluding housing costs, are £95 for a single adult living alone, £145 for a couple living together, or £205 for a household of two adults and two children. The full breakdown by household composition is provided by the Joseph Rowntree Foundation.36

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PART 1:

HOW WIDESPREAD IS HUNGER IN THE UK?

KEY FINDINGS

In part one we lay out the troubling scale of food insecurity and use of food aid in the UK.

- One in seven (14%) people across the UK say that they or their household have experienced food insecurity over a 12-month period, equating to an estimated 11.3 million people.
- Rates of food insecurity rise to almost one in three (30%) in the most deprived geographical areas of the UK.
- One in 14 (7%) people report that they or their household have used at least one type of food aid in the last year, equating to an estimated 5.7 million people being supported by food aid.
- More than two thirds (71%) of people experiencing food insecurity who may be experiencing hunger have not used any form of food aid in the last year.
- Food banks in the Trussell Trust network distributed almost three million parcels in the year to April 2023, the most parcels ever distributed in a single year, and a 37% increase on 2021/22.

A SIGNIFICANT PROPORTION OF THE UK ARE EXPERIENCING FOOD INSECURITY

One in seven (14%) of people across the UK were experiencing food insecurity in the year to mid-2022, meaning they are going without or cutting back on food due to a lack of money (see page 26 for a detailed definition). We estimate this equates to around 11.3 million people.37

Figure 1: The prevalence of food insecurity across the UK

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37 Estimate calculated using the 2021 ONS Families and Households data and adding 200K for growth. Figure is calculated using the average food insecure household size (2.83).
Geographical variation

Households in the most deprived areas in the UK were four times more likely than people in the least deprived areas to experience food insecurity; almost one in three (30%) people living in the most deprived areas experienced food insecurity, compared with 7% living in the least deprived areas.

**Figure 2: The prevalence of food insecurity by geographical deprivation**

<table>
<thead>
<tr>
<th>Deprivation Level</th>
<th>Percentage of People Experiencing Food Insecurity</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 (Most deprived)</td>
<td>30%</td>
</tr>
<tr>
<td>2</td>
<td>15%</td>
</tr>
<tr>
<td>3</td>
<td>13%</td>
</tr>
<tr>
<td>4</td>
<td>7%</td>
</tr>
<tr>
<td>5 (Least deprived)</td>
<td>7%</td>
</tr>
</tbody>
</table>

n= 3,947

**Figure 3: Mapping food insecurity across the UK**

There are some differences in the prevalence of food insecurity across the nations and regions of the UK. There are similar proportions to the UK average in England (14%), Northern Ireland (16%) and Scotland (17%), while Wales is significantly higher at 20%. Within England, the North East had the highest rate (26%), while the South East (6%), South West (8%) and East Midlands (8%) saw significantly lower rates than other areas.

Deprivation is defined through the official Indices of Multiple Deprivation across the UK. Deprivation is measured differently by the devolved governments. In each case a combination of variables such as income, employment and health are used to identify areas with the highest concentrations of several different types of deprivation. Survey respondent’s postcodes have been used to match them to the corresponding Index of Multiple Deprivation score.
Hunger in the UK

One in fourteen (7%) UK adults report that they, or another member of their household, have accessed at least one type of food aid in the last 12 months. This means that an estimated 5.7 million people were supported by food aid in the UK.

This is a shockingly high proportion of the UK but represents only a minority of people who might be going hungry. More than two thirds (71%) of people experiencing food insecurity have not used any form of food aid in the last year.

In recent years, the UK has seen the growth in the ecosystem of food aid provision. This includes the Trussell Trust network of more than 1,300 local food bank centres and at least 1,172 food banks that are part of the Independent Food Aid Network (IFAN). There are many other providers such as pantries, larders, community food hubs and social supermarkets (see page 25 [definitions] for a more detailed explanation).

Figure 4: Food parcels distributed to adults and children by food banks in the Trussell Trust Network (2017/18 – 2022/23)

Not all people experiencing food insecurity are using food aid

The Trussell Trust routinely collects food parcel data from food banks within our network. This data gives us detailed information about the need for emergency food parcels and allows us to undertake a deep dive into one form of food aid.

Food banks in the Trussell Trust network distributed almost 3 million emergency food parcels between 1 April 2022 to 31st March 2023; more than a million of these were for children. This is the most parcels that the network has ever distributed in a financial year and represents a 37% increase over the same period in 2021/22.

The need seen in this 12-month period is even greater than that seen by the network in the first year of the Covid-19 pandemic. During 2020/21, food banks in the Trussell Trust network saw record levels of need as the impact of pandemic related job losses, reduced pay and hours of work, and reduced incomes took hold. The increases seen in 2022/23 represent a further 16% increase on that turbulent year. However, the most recent rises are part of a longer-term trend of deepening hardship across the UK. Over the five years between 2017/18 and 2022/23 the number of parcels distributed by food banks in the Trussell Trust network more than doubled (rising by 120%).

Most people who are referred to food banks make strenuous efforts not to use them frequently or repeatedly, even when they are in severe hardship. Two thirds (66%) of those referred to food banks in the Trussell Trust network in the most recent year said they had used one of these food banks fewer than four times in a year (though some may have used other forms of food aid). This is comprised of 42% saying that they had used the food bank for the first time and 24% reporting that they had received a parcel two or three times. Only 5% said they used a food bank every month or more often.

A NOTE ON THE TRUSSELL TRUST’S REFERRAL SYSTEM

People are referred to food banks in the Trussell Trust network 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. The Trussell Trust’s data collection system flags when a person has had more than three vouchers in a six-month period. This is intended to act as a prompt for the food bank to check with the referral agency that the person is being offered all the support available to help address the underlying cause of crisis. If the referral agency confirms this is the case, the food bank will continue to provide additional food parcels as needed. Occasionally, during times of increased pressure on food stocks, food banks do impose a voucher limit – usually somewhere between three and five vouchers in six months. For more on the operations of food banks in the Trussell Trust network, see the Glossary.

Beyond the Trussell Trust network, other food aid providers are reporting an increase in demand. The Independent Food Aid Network (IFAN) found that 89% of food banks surveyed said they had seen an increase in demand in December 2022 - January 2023 compared to a year previous. Source: Independent Food Aid Network. 2023. Latest IFAN data February 2023. www.foodaidnetwork.org.uk/data
Despite the growth in the numbers seen at food banks in the Trussell Trust network, our research shows that most of those experiencing food insecurity have not sought out or received food aid. Therefore, food bank statistics do not represent the entirety of need across the country, but rather those at the very sharpest end of hardship, with many others also experiencing severe difficulties without this support.

Turning to charitable food provision is usually a last resort. Our research shows that most try to manage for as long as possible without needing to turn to charity for support, as discussed further in part 3. And yet, few people are receiving any support from other services before a food bank referral (explored in part 4), making them the first response far too often.

The record number of food parcels distributed over the last year reflects a rise in need which continues a pattern that has been steadily increasing for some time. The Covid-19 pandemic and the cost of living crisis certainly increased hardship and the need for food banks. However, these dual crises have not caused food bank need. Rather, they have further exposed and exacerbated a longer-term crisis, that of a weakened social security system that is unable to protect people from the most severe forms of hardship, thereby forcing more people to the doors of food banks.

“I was telling myself, there are people in a worse situation than me, so I call them [the food bank] when... if I’m in a desperate, desperate situation.”

(Male, age 25-35, England)

**Conclusion**

Part 1 has shown that an alarming 14% of people across the UK have experienced food insecurity, while 7% have used any form of food aid, whether those are food banks in the Trussell Trust network or from the wider ecosystem of food aid that exists in the UK. Despite strikingly high numbers of people turning to food aid, this represents only a minority of those who are experiencing hunger. While food banks are a symptom of extreme financial hardship, they are used as an absolute last resort, and are not an adequate long-term solution to destitution.

In Part 2, we will explore who is most likely to experience hardship and need to seek support from emergency food aid.
PART 2: WHAT DO WE KNOW ABOUT THE PROFILE OF PEOPLE AT RISK OF HUNGER IN THE UK?

KEY FINDINGS

In Part 2, we examine who is most at risk of food insecurity and which groups are disproportionately forced to turn to food aid overall, and to be referred to food banks in the Trussell Trust network. We find that some groups in the population are disproportionately likely to experience food insecurity or to have to turn to a food bank for support, including working age adults, especially those living alone, disabled people, people with caring responsibilities, and children. Structural inequalities also play a part, with people from ethnic minority groups, women, people who are LGBTQ+, asylum seekers and people who were in care as a child, all at higher risk.
WHO IS MOST AT RISK OF FOOD INSECURITY?

More than a third (35%) of renters experience food insecurity. This rises to 45% of people living in socially rented housing, with 29% for people in private rented housing. This compares to 6% of people who have a mortgage.

One in four (24%) people from an ethnic minority group experience food insecurity, almost twice the rate (13%) for white people.

More than a quarter (27%) of people who are LGBTQ+ experience food insecurity, compared to 13% people who are heterosexual.

Similarly, more than a quarter of disabled people (26%) experience food insecurity, nearly three times higher than the rate amongst non-disabled people (10%).

Nearly a quarter (23%) of unpaid carers experience food insecurity, compared to 12% of non-carers.

A fifth (20%) of people living alone experience food insecurity, compared to 13% of people who don’t live alone.

18% of working-age adults experience food insecurity, compared to 3% of people over the age of 65.

Nearly a quarter (23%) of households with dependent children experience food insecurity compared to 11% of those without. This rises to nearly half (48%) of single adults living with children.

The demographic profile of people referred to food banks in the Trussell Trust network is complex, there is no ‘typical’ person who receives emergency support. However, when comparing to the UK population on average, some groups are significantly over-represented amongst those forced to turn to food banks for support.42

42 The data collected about people referred to Trussell Trust food banks relates to the person filling in the survey, rather than to other people in the household.
DISABLED PEOPLE AND PEOPLE WITH POOR HEALTH ARE OVERREPRESENTED AMONGST THOSE EXPERIENCING FOOD INSECURITY AND FORCED TO RELY ON FOOD BANKS

There is a significant evidence base about the complex and cyclical relationship between poverty, disability and ill-health. Long-term health conditions are more prevalent amongst households with lower levels of income, and conditions tend to be more severe. Meanwhile Marmot’s social gradient demonstrates how low income in turn leads to worse health outcomes, creating a vicious cycle of outcomes. Our data adds to this evidence base, demonstrating how disability and ill-health significantly increase a person’s likelihood of being food insecure and of having to rely on food banks.

Across the UK general population, 26% people meet the Equality Act 2010 definition of disability. These figures are much higher for people experiencing food insecurity (48%) and people referred to food banks in the Trussell Trust network (69%).

The types of conditions reported by disabled people are varied and often overlap, but all conditions – from mental health issues, to physical and learning disabilities – are more common amongst people referred to food banks than in the wider UK population (see figure 5 on the next page). There is a particularly marked overrepresentation of people managing mental health conditions which, as reported, meet the Equality Act definition of disability, in the food bank population, this reflects the broader relationship between mental health and poverty which is explored further in Part 4.

There is an even higher proportion of people referred to food banks in the Trussell Trust network who report that someone in their household is disabled, which indicates an even wider issue. Of people referred to food banks in the Trussell Trust network, three quarters (75%) report that they, or a member of their household is disabled, significantly higher than the level seen in the general population (34%).

We explore some of the contributing factors to this below in sections 3 and 4.

45 Disability is defined in the Equality Act as having a physical or mental impairment that has both a long term but also substantial impact on people.
Across the UK, 66% of people are adults of a working age (18-64). However, working-age people are disproportionately overrepresented amongst people experiencing food insecurity (95%) and people referred to food banks in the Trussell Trust network (92%). The higher level of support provided by the social security system to those over state pension age, along with lower numbers renting, are likely to be important factors driving this difference in food insecurity and the need for food banks.

The majority (89%) of people referred to food banks in the Trussell Trust network are in receipt of means tested benefits, while a minority (20%) are in working households.

Across the UK, one in nine (11%) working-age adults are living alone, rising to 17% amongst working-age adults who are experiencing food insecurity. This group is even more significantly overrepresented amongst people referred to food banks in the Trussell Trust network, making up nearly half of those referred (45%).

“My financial issues, I don’t tell anyone, to be honest with you, I don’t like doing that. I’m quite a private person like that, I don’t disclose my salary to anyone, I don’t tell anyone about what I’m getting from the government, you know what I mean? It’s just if I’m suffering, I will do it quietly.”

(Male, age 35-45, living alone, England)
Across the UK, 29% of households include children under the age of 16. However, nearly half (47%) of all households experiencing food insecurity include children under the age of 16, and 39% of people referred to food banks in the Trussell Trust network are living with children under the age of 16.

This pattern is also similar for children living in households with one adult. Across the UK single adults living with children make up 3% of the population. However, they make up 11% of people experiencing food insecurity and 20% of those referred to food banks in the Trussell Trust network.

Larger families with three or more children were also more likely to need to be referred to food banks, with one in ten (10%) people referred to food banks reporting that they are living with three or more children aged 16 or under, despite this group accounting for just 4% of the UK population.

The health and wellbeing of children was a key concern for parents referred to food banks who took part in our qualitative research. Parents who took part in interviews or workshops were trying to shield their children from the material and emotional impacts of their financial hardship, while also attempting to balance efforts to increase their income with taking care of their family. Some expressed finding it increasingly challenging to protect their children’s mental health:

“I don’t want my children to be worried or see me worried.” (Female, age 35-44, in part-time work, single, two children, England)

“Because it had got to the point where I’d just got basics in my cupboards, there was beans and my daughter was saying, ‘Mum, have we got to have beans again? Can’t we have this? Can’t we have that?’ And not being able to feed, I’ve failed my family because I couldn’t feed them properly.” (Female, age 50, in part-time work, two children, single, England)

“So it means that I’m just constantly a mum or I’m constantly working. There’s no break in between. Which then makes you think that your only purpose is to either be a parent or to be paying bills.” (Female, age 25-35, in full-time work, one child, England)

Due to the wording of survey questions, we cannot assume that the survey respondents were necessarily the parent of the children they record living in their household. For instance, the survey may have been completed by another adult in the household, such as an older sibling over the age of 18 living or a grandparent.
Hunger in the UK

PART 2: WHAT DO WE KNOW ABOUT THE PROFILE OF PEOPLE AT RISK OF HUNGER IN THE UK?

FOOD INSECURITY AND FOOD BANK USE ARE STRONGLY ASSOCIATED WITH RENTED HOUSING AND HOMELESSNESS

Across the UK, around a fifth (22%) of people are renting. However, these figures are much higher for people experiencing food insecurity (53%) and people referred to food banks in the Trussell Trust network (68%). The overrepresentation of renters at food banks is seen across different types of rental arrangements:

- While only 13% of the general population live in private rented accommodation, this rises to over a quarter (27%) of people experiencing food insecurity and 22% of people referred to food banks in the Trussell Trust network.

- Across the UK just 8% of people are living in social housing, however these figures are much higher amongst people experiencing food insecurity (27%) and people referred to food banks in the Trussell Trust network, with almost half (46%) living in social housing.

Across the UK, 4% of people had experienced some form of homelessness in the past year. This includes living in temporary housing, statutory accommodation, living insecurely with friends or family (sofa surfing), living in a B&B or hostel, or sleeping rough. This rises to 10% for people experiencing food insecurity. By stark contrast, one in three (34%) people referred to food banks in the Trussell Trust network were either homeless at the point of referral or had experienced homelessness in the previous 12 months.

“I moved over because of my job, I lost my job, but I took it to a tribunal. I won my case, but it didn’t really help me, I was in a private let at the time and I couldn’t pay the rent. I was made homeless on the same day.” (Male, age 35-44, Scotland)

Some people are more likely to have experienced a form of homelessness in the past year and have needed to turn to a food bank for support:

- Amongst people referred to food banks in the Trussell Trust network who have ever sought or applied for asylum, a majority (69%) were homeless or had experienced homelessness in the last 12 months (compared to 31% who had never applied for asylum.)

- People from ethnic minority groups referred to food banks in the Trussell Trust network are also more likely than white people to currently be or have previously experienced homelessness (45% compared to 32%).

For this study a broad definition of homelessness is adopted, including not only rough sleeping but also other forms of insecure accommodation (e.g. emergency or temporary accommodation, staying at a family or friend’s house). This is a broader definition than The Housing Act 1996 definition of homelessness.

Figures on homelessness are derived from two survey questions: people were asked about their housing situation at the point of filling out the survey, and if they had experienced any form of homelessness, from a multi tick list, in the previous 12 months.

For more information on the relationship between ethnicity and homelessness, see Bramley et al. 2022. Homelessness amongst Black and minoritised ethnic communities in the UK. https://pure.hw.ac.uk/portal/files/portal/1k/022958/Homelessness_Amongst_Black_and_Minoritised_Ethnic_Communities_State_of_the_Nation_Report_2.pdf
- Men referred to food banks are also slightly more likely to be homeless or have experienced homelessness than women (37% compared to 30%).

- Younger people referred to food banks in the Trussell Trust network are also much more likely to be or have experienced homelessness, with the prevalence of homelessness decreasing significantly for older age groups. Amongst people referred to food banks in the Trussell Trust network, people aged 18-24 are most likely to be or have experienced homelessness (57%) with people aged 65 and over having the lowest risk (11%), reflecting the age profile of people who are homeless more generally.50

### IDEA PROPOSED BY PEOPLE WITH LIVED EXPERIENCE AT WORKSHOPS

The cost of housing, whether private or social, should be capped to maintain affordability and local housing allowance should be increased to meet housing costs. Legislation should be strengthened to ensure the quality and liveability of social and private housing, and there should be greater investment in the enforcement of this legislation, which must include tenants’ rights advocacy and education.

### STRUCTURAL INEQUALITIES ALSO INCREASE THE LIKELIHOOD OF FOOD INSECURITY

People from groups who face structural inequalities in the UK tend to be overrepresented amongst those experiencing food insecurity. This chimes with wider research showing, for instance, that racial and gender inequalities contribute to higher poverty rates for some people from some ethnic minority groups and amongst women.51 Likewise, young people who are care experienced face greater risks of financial hardship in adulthood than people who are not.52

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In most instances, increased likelihood of food insecurity is reflected in a higher likelihood of being referred to a Trussell Trust food bank, however this is not always the case. People from ethnic minority groups and people who are LGBTQ+ are overrepresented amongst those experiencing food insecurity, but not amongst those referred to food banks in the Trussell Trust network.

There are many factors which may explain this disparity. Underrepresentation of these groups could be due to structural inequalities which impact the number of people being referred. Studies have consistently shown that people from ethnic minority backgrounds can face greater barriers in accessing many types of support services than people from white backgrounds, including those services which provide most of the referrals to Trussell Trust food banks. It could also be that people in these groups are more likely to access food aid from other sources. We know for example that there is a huge range of wider food aid provision across the UK beyond the Trussell Trust network which people from some groups may prefer, for example, food banks run by religious institutions such as mosques, gurdwara, synagogues or temples.

It is also the case, however, that food banks in the Trussell Trust network may not feel like an obvious port of call for people of all backgrounds, particularly people who may be less comfortable accessing a local food bank that is run from or by a church. Some may be concerned about feeling unwelcome or that support is not ‘for’ them, despite the intention across the Trussell Trust network to be welcoming and supportive of all groups.
The Trussell Trust is working with food banks across the network to eliminate any possible barriers to accessing services, as well as building a strong Interfaith Forum to advise on this work, including how best to develop and support strong links across the full range of provision within communities. This year we have also begun to collect ethnicity data as part of our referral process, to deepen our understanding of use of food banks in the Trussell Trust network by ethnic minority communities. This is particularly intended to help us understand which ethnic minority groups are underrepresented, to ensure we are fully-equipped to make our network as inclusive as possible.

Ethnicity, gender and sexuality

One in nine (11%) of the UK population are from ethnic minority groups. This rises to almost one in five (19%) people experiencing food insecurity and over a quarter (26%) of people using food aid. However, this pattern is not reflected amongst people referred to food banks in the Trussell Trust network. The work underway to understand and tackle this disparity is outlined at the start of this chapter.

There is a slight overrepresentation of women experiencing food insecurity and accessing a food bank. Just over half (51%) of the UK population is female but this proportion rises to 57% of people experiencing food insecurity and 56% of those referred to food banks in the Trussell Trust network. This is partly driven by inequalities in paid work, which are explored further below in part 3.

The intersecting impact of racial and gender inequality can also be seen in the far higher risk of food insecurity amongst women of an ethnic minority (27%) than amongst white women (14%).

In relation to sexuality, one in thirteen (8%) of the UK population identify as gay, lesbian, bisexual or another sexuality. This rises to more than one in four (27%) people experiencing food insecurity. This overrepresentation is not reflected to the same degree amongst people referred to food banks in the Trussell Trust network. One in fourteen (7%) identify as gay, lesbian, bisexual or another sexuality. Further research is needed to understand the drivers of these patterns and how best to ensure people from these groups can access the right support.

People with care experience as a child

People who are care experienced spent time as a child or young person in the care of a local authority, such as living in a children’s home, or in foster care with family members or other carers. Across the UK, 3% of people are care experienced, yet this rises to almost one in ten (9%) people experiencing food insecurity and almost one in six (16%) people referred to food banks in the Trussell Trust network.

People with experience of the care system face more systemic barriers to achievement and wellbeing than their peers, with inequalities for care leavers in educational attainment, criminalisation, and mental ill-health. Existing research has highlighted how care leavers can leave the care system feeling alone or isolated, lacking in support networks, and often with little understanding of how to get advocacy support.
All of these factors mean young people leaving care are at greater risk of financial hardship.

We find that, of people referred to food banks in the Trussell Trust network, two in five (42%) care experienced people were either currently homeless or had experienced homelessness in the previous 12 months.

While we already see extremely high rates of disability amongst people referred to food banks in the Trussell Trust network (67%) this rises to 84% of people who are care experienced and 69% of care experienced people referred to food banks in the Trussell Trust network report a mental health condition.

Asylum seekers

People who are in the process of applying for, or waiting for a decision on, asylum are not allowed to work and do not receive support through the mainstream social security system. Instead, they receive a ‘cash allowance’ which is much lower than mainstream benefits, set at £45 per person, per week, with some small additional payments for pregnant women and children under three. Unsurprisingly, there are very high levels of poverty and hardship amongst asylum seekers, and this is reflected in both food insecurity and food bank referrals. People who have received a positive decision on their application are granted asylum and are then generally eligible for mainstream social security but may continue to face additional ongoing systemic disadvantages.

Asylum seekers make up a very small percentage of the UK population with 0.5% of people having sought or applied for asylum at any point in their life. However, this rises to 2% of people experiencing food insecurity and 5% of people referred to food banks in the Trussell Trust network.

Refugee Council reported in July 2021 that the average waiting time for an initial decision on an asylum claim is likely to be between one and three years, with some people waiting for five years or more for a decision. These waiting times put enormous financial and emotional strain on people, with high levels of anxiety and uncertainty for months and years on end having hugely detrimental impacts on mental health and wellbeing.

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57 This matches analysis by the Migration Observatory which estimates that in 2019 there were 388,000 foreign-born people living in the UK who originally came to the UK to seek asylum – representing 0.6% of the UK’s total 2019 resident population. The Migration Observatory. 2022. Asylum and refugee resettlement in the UK. https://migrationobservatory.ox.ac.uk/resources/briefings/migration-to-the-uk-asylum


59 Ibid.
In this section we have examined the socio-economic and demographic factors and life experiences which leave some people more likely to experience financial hardship, food insecurity and need to rely on a food bank. Many of these factors intersect, meaning individuals face multiple disadvantages, increasing their risk even further.

In the rest of this report, we explore why this is the case, with Part 3 looking at the primary drivers of food bank use, and Part 4 examining contributing factors. These drivers of food bank use do not affect all groups equally. For instance, the impact of unpaid care work and a lack of affordable and available childcare disproportionately affect women, while disabled people are especially impacted by failures within the social security system and a lack of accessible jobs.
INTRODUCTION TO PARTS 3 AND 4: UNDERSTANDING THE DRIVERS

Our research shows that there are many different journeys which may lead to someone being referred to a food bank in the Trussell Trust network, reflecting multiple and complex drivers.

However, the fundamental reason most people are referred to food banks is that their income is too low for them to be able to afford the essentials we all need in life. The most significant driver of this is design and delivery of the social security system.

For a smaller percentage of people, the poor pay they are receiving through generally insecure work leaves them unable to afford the essentials.

Most of those referred to food banks are also disabled, or care for someone who does. Many find work inaccessible, and the social security system does not provide sufficient incomes to meet their needs.

Across these groups, an insufficient income often leads to financial resources like savings being depleted and support from family and friends exhausted, whilst others were never in a position to build savings or rely on support networks in the first place. It also results in many being pulled into debt, often to national or local government rather than the type of consumer debt more common across the rest of the population. Debt repayments further reduce people’s incomes, leaving them even less able to cover other living costs, leading to food insecurity and a food bank referral. For others, a combination of multiple and interrelated adverse life events has led to a loss of income.

Whilst each journey is unique, in Parts 3 and 4 we highlight common experiences that emerged in the quantitative and qualitative findings through five case studies which are rooted in the real experiences of five interviewees and are typical of the wider findings.

Part 3 explores the primary driver of food bank use: a severe and unsustainable lack of income, caused primarily by inadequacies in the UK’s social security system. Part 4 then examines in more detail the wider contributing factors, such as difficult life experiences, structural inequalities, and the complex relationship between social and digital isolation and food bank use.
Inadequate and insecure incomes are the primary driver of food bank use:

- The majority (86%) of people referred to food banks are destitute, meaning they are experiencing the most severe form of material deprivation because their incomes are insufficient to afford the basics of life.

- People referred to food banks have usually exhausted all possible personal finances before a food bank referral. Just one in ten (10%) people referred to food banks in the Trussell Trust have savings, of whom 60% have less than £100.

- For most people referred to food banks in the Trussell Trust network, the design and delivery of working-age benefits are the major contributors to their inability to afford the essentials. Most (89%) are in receipt of a means-tested benefit, including 70% who are in receipt of Universal Credit (UC), ten times the rate amongst the general population (7%).

- Six in ten (58%) people in receipt of Universal Credit across the UK have experienced food insecurity in the last year, compared to only 3% of people in receipt of the state pension.

- The research identified a range of barriers preventing people being able to rely on benefit entitlements. This is particularly true for people entitled to disability benefits as the majority (62%) of people from disabled households referred to food banks in the Trussell Trust network are not receiving any benefits specifically related to their disability.

- The majority (62%) of working-age people in receipt of social security referred to food banks in the Trussell Trust network have their benefit income capped or reduced, for instance by debt deductions or sanctions.

- Paid work is not always a solution with one in five (20%) people referred to food banks in the Trussell Trust network being from a working household, as low pay and insecure jobs still leave them with insufficient income to afford the essentials. Others would like to work but find that jobs are inaccessible, especially for disabled people, people with caring responsibilities and people – especially women – with children.
Most people referred to food banks have very low incomes, high debt, and minimal savings

The impact of going without the essentials

People referred to food banks are managing on extremely low budgets which are unable to cover the cost of essentials. The overwhelming majority (86%) of people referred to food banks in the Trussell Trust network are experiencing destitution with incomes so low they cannot afford essential items.60

An overwhelming majority (86%) of people referred to food banks in the Trussell Trust network are experiencing destitution

People living on extremely low incomes are forced to make very difficult trade-offs to get by, including having to decide between going into arrears with bills, falling behind with the rent and risking eviction, or going without food. Many people who are referred to food banks have already taken steps such as severely rationing their use of electricity, gas or other essentials:

“I’m more than £10 a week on electricity, and all I’ve got plugged in is my telly and a fridge. It’s ridiculous. You’re 50p right away without even using any electricity. That’s your standing charge. I think they’re supposed to go up again.” (Female, Age 45-54, Scotland.)

“We just don’t have the lights on, I can sit in my bedroom, and I just have my little torch on. I’ve got a little battery powered torch next to my bed, so I have that on to read at night. We did used to watch a bit of telly in the evening, but I don’t really tend to put that on anymore.” (Female, age 25-34, full-time employed, England)

“I don’t use any gas hardly. I wash in cold water; I shower once a week because I can’t afford it. Ridiculous. There’s nothing I can do about it.” (Male, age 45-54, physical disability, England)

As well as forgoing bills and food, those on such low incomes often also have to give up goods or services which enable them to meet caring or other responsibilities. For instance, many people – especially if public transport is poor in their area – rely on a car to be able to get children to school, get to work and to meet caring responsibilities. The cost of keeping a car, including the cost of fuel was cited by qualitative interviewees as a source of financial struggle, leading some to go without food and other basics rather than lose their means to sustain work, support their children’s education and care for their loved ones.

“I started using the food bank last year. What it was, was my car had completely broken. The head gasket had gone. So I literally used my kids’ savings. My mum and dad had to help me out ... Then, all this stuff was going on in my head, [I was thinking] ‘Well, I won’t be able to take [name of child] to nursery because she’s in a completely different place to her other sister. I won’t be able to get to work.”

60 As previously defined on page 26, people are considered destitute if they have not been able to meet their barest physical needs to stay warm, dry, clean and fed.
61 In our previous State of Hunger report in 2020, we found that 95% of people referred to food banks were destitute. Due to methodological differences this figure is not directly comparable to the 86% found in this study. However, our analysis this year of the 14% of people referred to food banks who are not classed as destitute shows that one of the main differences is their working status. Those referred to food banks who are not destitute are much more likely than those who are to be in work (27% vs. 14%) and/or be part of a working household (32% vs.18%). This suggests that their income may not be quite as low as other groups, but they may find that it fluctuates in ways that make it difficult to consistently cover the essentials, and/or they may face additional costs which leave them unable to pay for essentials. While these studies are not directly comparable, this year’s findings may also indicate that those in work are struggling in ways they may not have been in 2020.
“And it was horrible. I really panicked last year because without my car, I’m completely and utterly stuffed. But luckily, my mum and dad came to my aid. But since then, it’s been a bit tight. I’m getting there, but yes, it’s been very tight.” (Female, age 35-44, England)

Internet access, once viewed as a ‘nice to have’ is now necessary for most parts of life. People claiming Universal Credit are asked to go online to update their ‘journal’ and communicate with their work coach, or risk being sanctioned and losing part of their benefits. Paying bills, finding the cheapest deals, looking for work and accessing many services often require internet access. Children’s education also tends to assume families have internet access, with children needing to go online to complete homework or other educational activities.

Around one in six (16%) people referred to a food bank in the Trussell Trust network have no access to the internet at all. Less than half (46%) have access via their mobile phone network, and even fewer (42%) have access in their homes. We heard about the knock-on impact of this for people in receipt of social security, who highlighted that without internet access there are few straightforward ways of doing paperwork required by job coaches, for which digital is increasingly the default. Some participants spoke about being sanctioned for not updating their Universal Credit journal because they were prioritising bills and food instead of paying for access to the internet.

Not being able to access the internet can also exacerbate poverty, as often the best financial offers and access for goods and services are found online, as are various application routes for additional support and grants. We found that people referred to food banks who do not have access to the internet are less likely to have applied for, or received, any of the local crisis support (18%) than people with access to the internet (23%). Interviewees also explained that social media and local community pages were a useful source of informal support in the absence of more formal support. Digital exclusion not only affects access to support networks, but it also affects people’s ability to boost their incomes, explored further on page 46.

*Percentages do not total 100% because survey respondents were able to select one or more types of internet access

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52% of people referred to a food bank in the Trussell Trust network that saw a drop in their income said it was due to a change in social security payments

Research by the Trussell Trust and the Joseph Rowntree Foundation,\(^{63}\) has calculated that the cost of essentials (food, utilities, and vital household goods\(^{64}\)), is currently at least £120 a week for a single adult and £200 for a couple.\(^{65}\) However, the basic rate of benefits is far lower than this, as are the incomes of people referred to food banks in the Trussell Trust network. The average income after housing costs for those referred to a food bank is just £87 amongst single adults living on their own or with children, and £145 amongst couples with or without children. Many people referred to the Trussell Trust network are disabled or carers and are therefore likely to incur these additional costs (covered further on page 64), meaning the shortfall in their income compared to their needs is likely to be even greater.

Having such low levels of income has an enormous impact on people’s physical and mental health, as well as creating material deprivation. Many interviewees described the harsh mental and emotional impact of trying to manage impossible financial circumstances, particularly where income consistently did not cover their essential living costs. The unpredictability that many experienced added to this feeling, especially when waiting for benefit outcomes which they hoped would result in an increase to their income but were not sure would materialise.

“We are still really in dire straits because £150 is not enough for living, because my electricity bill, even though I don’t use electricity now – only for hot water, it’s still £100 and water is £33… so even the basics are really expensive so it’s still really hard to get by but there’s just nothing that I can do but just wait now.” (Female, age 35-44, single, three children, physical disability, England)

The impact of sudden reductions in income

Many people struggle with insufficient income, but perhaps just about ‘keep their head above water’, for many years. This research shows that reductions in income, caused by changes to individuals’ working situations or to their benefits, may then lead to people suddenly no longer being able to afford essential items.

Across the UK, 12% of people had seen a reduction in their income in the previous three months. However, this rises to 19% of people experiencing food insecurity and 22% of people referred to food banks in the Trussell Trust network. People from ethnic minority groups were particularly at risk, with almost one in five (18%) having seen a reduction in their income over the last three months.

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\(^{63}\) The Trussell Trust in partnership with the Joseph Roundtree Foundation are calling on the government to embed in our social security system the widely supported principle that, at a minimum, Universal Credit should protect people from going without essentials.

\(^{64}\) Calculation includes essential costs excluding housing costs and council tax.

The most common reason for a drop in income amongst people referred to food banks in the Trussell Trust network was a reduction in social security payments, reported by more than half of respondents (52%), followed by taking home less money from work (29%). Amongst people who said they had received less from benefits, this was most commonly due to them receiving a benefit deduction (43%), explored further on in part 3.

In qualitative interviews we found that changes in income were often associated with the onset of a physical or mental health condition in the household. In some instances, partners had become unwell and unable to work resulting in the loss of a household income. In others, parents had to stop working to care for sick children.

“My son died and it, sort of, affected my mental health and it affected my performance and my thinking process at work.”

(Female, age 45-54, homeless, England)

Qualitative interviewees also identified the Covid-19 pandemic as contributing to a reduction in income due to redundancies or a lack of short term, seasonal work. In some instances, people who had been made redundant during this time noted that they had also lost the accommodation that was provided by their employer.

The role of savings in protecting people from needing to use a food bank

As well as experiencing low incomes, people referred to food banks often have very limited savings, or none at all. At the point of a food bank referral, people have often reached the limit of their own personal finances.66

While 65% of the adult UK population report having some savings, this drops to around two fifths (44%) of people who have experienced food insecurity, even further to just over one in three (38%) of people receiving Universal Credit,67 and just one in ten (10%) of people who are referred to food banks in the Trussell Trust network. Some people have run down any savings they had, while others may never have been able to build them up in the first place.

The majority (65%) of people in the UK population have some savings, with 40% of those having more than £5000. Amongst people receiving Universal Credit, over half (52%) have no savings at all. For people experiencing food insecurity, about half have some savings (44%), but many of them have less than £1000 (51%).

66 Food banks are then too often the first port of call when it comes statutory and community responses. For more on this see page 91.
67 People are eligible for Universal Credit if they have £16,000 or less in savings and investments.
Very few people referred to a Trussell Trust food bank have any savings (only 10%) and across the small minority who do have savings, most (60%) have less than £100.

Even a modest level of savings can provide some financial buffer against unexpected expenses and income losses, preventing people from immediately falling into financial hardship. Indeed, even small levels of emergency savings have been shown to have long-term impacts on the chances of low-income households avoiding food insecurity.\textsuperscript{68}

We see this reflected particularly strongly amongst people who experience one or more adverse life experiences, such as bereavement or losing a job, with a clear relationship between their likelihood of having savings, and their likelihood of needing to use a food bank. Amongst people who had an adverse experience in the previous 12 months, more than a quarter (28%) of those with no savings had needed support from a food aid provider. This dropped to one in twelve (8%) of those with savings of more than £5000.

**The impact of debt and arrears**

This research finds that more than half (52%) of people across the UK are in some type of debt (including borrowing, household bills arrears and benefit debt owed to national and local government).\textsuperscript{69} The prevalence of debt is considerably higher for people who are food insecure (82%). The highest levels of debt are seen amongst people referred to food banks in the Trussell Trust network, with nine in ten (90%) being in debt.

People referred to food banks in the Trussell Trust network are highly likely to be facing multiple forms of debt and arrears with the majority (78%) managing two or more arrears or debts, and nearly two in three (65%) with three or more. This is far higher than the prevalence of multiple debts and arrears in the wider UK population, where just over one in

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\textsuperscript{69} Arrears and debt include arrears on bills such as council tax; debt to lenders such as family or friends, banks, payday lenders, credit cards; and also debt to government, measured through deductions from benefits.
Given this research was conducted towards the start of the cost of living crisis, when energy prices were particularly high, it is perhaps unsurprising that people referred to food banks in the Trussell Trust network were most commonly behind with their gas or electricity bills (41%), followed by council tax (37%), and water (32%). One in four were in arrears with rent or mortgage costs (25%) and a similar proportion (23%) on their TV licence.

“Because I’m not working, I’m only getting £165 a fortnight. I’m in debt, I can’t pay the HP [hire purchase] on the car, I can’t pay bills, I’m [in] arrears with rent. I couldn’t pay the internet.” (Male, age 45-54, unemployed, single, UC, housing benefit, Northern Ireland)

The ways in which creditors respond to people on very low incomes who have built up debt can make an enormous difference to their immediate ability to afford the essentials, their health and wellbeing, and their longer-term financial security. Previous research has highlighted the damaging impacts that creditor threats of court action or bailiffs can have on wellbeing and mental health. Research has also found that these ‘harsh’ tactics are less successful in recovering debts than more supportive approaches.\(^\text{70}\)

It is therefore concerning that people referred to food banks in the Trussell Trust network are more likely to have experienced threats of court action (28% vs 19%), court orders (17% vs 11%) and the use of bailiffs (13% vs 7%) than people in arrears on bills in the wider UK population.


Only 10% of people referred to food banks in the Trussell Trust network have any savings. Of people with savings, 60% have less than £100.
In interviews it was clear that the pressure of debts, and ever-present risk of court activity was having a significant impact on people’s mental health. Where interviewees had felt able to speak to the organisations or companies to whom they owed debt, and had agreed a plan to address their situation, this anxiety was reduced, although paying bills was still a struggle.

The nature of the debt faced by people referred to food banks is strikingly different to that held by many people in the wider population. Not only are people with already low incomes less likely to have savings to fall back on, they are also unlikely to have access to credit loans to help meet costs. Just 16% of people in the lowest income decile have credit cards compared to 52% in the highest income decile. This leaves people on low incomes with little option but to turn to their friends and family, high-cost credit from payday lenders or a pawnbroker.

The most common source of credit amongst people referred to food banks in the Trussell Trust network is loans from family and friends. More than half (52%) of people referred to a Trussell Trust food bank have relied on a loan from family or friends, compared to only 13% of the wider population. The impact of this reliance on informal support, financial as well as in other ways, is discussed further in part 4. Our research finds that the trigger for someone needing to turn to a food bank is often reaching the end of the support that friends and family are able or willing to provide.

Nearly one in eleven (9%) people referred to food banks in the Trussell Trust network need to repay a pawnbroker (compared to less than 1% of the general population). A similar proportion (8%, compared to only 1% of the wider population) are in debt to a payday loan provider or doorstep lender. And nearly one in twenty (4%) owe money to unlicensed lenders such as a loan shark, compared to less than 1% in the general population.

“I did go the wrong way, in sheer panic, I did take out one of these doorstep loans. I had £300, ended up paying £642 back...It was a crisis. Thinking how I am going to get my children to school I hadn’t got the fuel to put into my car.” (Female, age 45-54, England)

Almost half (47%) of people referred to food banks (or their partners) are repaying debts to national and local government via deductions to their benefits to pay back a benefit advance, benefit overpayment, Department of Work and Pensions loan or other debts and fines.

“I know I may be in arrears... I try to make sure that I pay it before they send it to court. I can’t do anything better than that.” (Female, age 45-55, England)

Figure 8: Actions experienced by people who are in arrears on household bills

This is significantly higher than the average across the UK where just over one in eleven people in receipt of social security (9%) were facing benefit deductions. This rate rises to 57% of people referred to food banks who are in receipt of Universal Credit, while official figures show that 45% of all Universal Credit claims had a deduction.72

Figure 9: Types of debt experienced by people referred to a food bank in the Trussell Trust network compared to the average across the UK population

Deductions are explored further on page 67. Evidence is clear that debts to the UK and local governments are particularly important factors pulling people already in poverty into even more severe hardship.73

**The impact of large or unexpected costs**

Meeting regular expenses can be a struggle when households are surviving on very low incomes while also managing debts without access to credit or savings. Meeting an unexpected large cost that cannot be avoided, such as replacing an appliance, can leave people even more financially vulnerable.

Nearly two thirds (61%) of people experiencing food insecurity and over half (53%) of people referred to food banks in the Trussell Trust network report having to meet a large and unexpected cost that they had difficulty paying in the previous three months.

> “I’ll just see what I have next week because I’ve got a few debts, because somebody just hit into my car and… the garage took it… they just ring me out of the blue saying, ‘It’s ready,’ and I’m thinking, ‘Oh my god,’ and they said, yes, I have to pay £100 excess fee. So, I didn’t have it, obviously, I’ve only £20, so my mum has had to lend me it. She’s had to pay for it, so now I must pay her back on Friday when I get paid, so that’s £100 down.”

(Female, age 45-54, England)
There is a strong cyclical relationship between money and mental health problems. Across the UK, almost one in three (28%) people have low levels of mental wellbeing, this rises to more than half (55%) of people who had experienced food insecurity in the last 12 months.74

Financial difficulty can cause stress and anxiety, which is exacerbated by going without essentials and the stress of servicing debt, especially when faced with poor practice creditors.75 Similarly, mental health problems can also drive financial difficulty by making it harder to earn, manage money and spending, and ask for help.76 Our qualitative research demonstrated this cyclical relationship, for example, a participant described how her ex-partner had taken advantage of her mental health condition to exert financial control of her bank accounts, resulting in debt and a suspension of her social security benefits. Her experience of domestic abuse had further long-term, debilitating impacts on her mental health as well as her finances. For more on domestic violence, please see page 80.

“All my benefits got stopped until the investigation was finished. They stopped all my Child Tax Credits and my Income Support, I was just left with Child Benefit for about six months [...]my ex-partner] had access to all my passcodes and then he got finance out, and I was trying to explain to them that I had nothing to do with it. They couldn’t believe that somebody would be that naïve to allow somebody to do that, but I was so ill at the time, I couldn’t do anything for myself. I couldn’t take my children to school. I was missing doctors’ appointments.” (Female, age between 35-44, in receipt of Universal Credit, living in Wales)

Across the UK, people reporting a mental health condition are far more likely to be in arrears on bills or to owe debt. When asked whether they were keeping up with their credit commitments and bills, the majority (68%) of people with mental health conditions said that they struggled to keep up with their bills, compared to 38% of people who did not have such a condition. On average, people with a mental health condition have 1.9 different arrears on bills or debts – compared to 1 for people who do not have a mental health condition.

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74 Mental Wellbeing was measured in the UK general population survey using the Short Warwick-Edinburgh Mental Wellbeing Scale.
There is a further disparity between low mental wellbeing scores and the length of time people have been struggling to keep up with their bills. Amongst people who had been struggling for up to three months 28% had a low wellbeing score, compared to 45% of people who said that they had been struggling for years. Interviewees described the heavy toll this was taking on their lives:

“Getting lonely, very lonely, fed up. Thinking I’ve worked all my life for this. And we’ve got nothing.” (Male, aged between 45-54, disabled, England)

Demand for mental health services is also higher in more deprived areas of the UK. The majority (65%) of people referred to food banks in the Trussell Trust network with a reported mental health condition had not received any support relating to their mental health in the three months before receiving support from a food bank. Research on behalf of the Royal College of Psychiatrists has detailed the significant impact of waiting for treatment for mental health problems — including further deterioration of mental health, relationship problems, financial troubles, and problems at work.

The most significant driver of low income is the design and delivery of social security

Figure 10: Rates of Universal Credit receipt

For most people referred food banks in the Trussell Trust network, the design and delivery of the social security system are major contributors to their inability to afford the essentials.

The vast majority (93%) of respondents to the food bank survey are in receipt of some form of income from social security, compared to around half of the population as a whole. 89% are in receipt of a means-tested benefit, including 70% who are in receipt of Universal Credit — this is ten times the rate across the general population (7%).

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Analysis of why people find themselves needing to turn to food banks points to four key weaknesses in the social security system:

a) First, the process for applying can be confusing and there is a lack of accessible information about what people are entitled to.

b) Secondly, when people do apply there are difficulties claiming benefits quickly and consistently, this is particularly the case for Personal Independence Payments (PIP) for people affected by disability, or a long-term mental or physical health condition.

c) Thirdly, even when secured, the level of payments provides insufficient income to meet essential needs.

d) Finally, in many cases, unaffordable reductions may be taken off each month, further reducing people’s income.

DEFINITION BOX

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, child benefit and care, are devolved. In Northern Ireland the entire system is devolved.

Some social security benefits are means-tested, meaning eligibility is assessed based on levels of income and wealth. The most well-known of these is Universal Credit which was introduced in 2013 to consolidate and replace several benefits including Housing Benefit, Employment and Support Allowance and Job Seekers Allowance, though many are still in receipt of those benefits as the roll out of UC continues. Other means-tested benefits include Council Tax Support, Income Support and Pension Credit. Other benefits are universal amongst specific groups, such as Child Benefit or the State Pension. Carer’s Allowance and disability benefits like Personal Independence Payment (PIP) are assessed based on carer and disability status.
People struggle to access accurate information about social security

While other evidence suggests that this is not the experience of all claimants, there was a clear sense that many people who have to turn to food banks have found the process of trying to access benefits very challenging.

We heard how people on low incomes find out about social security through word of mouth, relying on informal advice from people who had similar experiences, rather than accessing more official information. People involved in our research had struggled to find out what they might be entitled to or understand how payments are calculated. The digitalisation of information about social security benefits has made access easier for some people, but for many people turning to food banks it creates further barriers due to their digital and social isolation (discussed below on page 59).

“It is just a case of word of mouth, really, if you hear people talking about anything. Or maybe, now and again something’s maybe advertised. That’s about it, otherwise you don’t hear anything.” (Female, age 45-54, receiving Universal Credit, Scotland)

“Maybe more things could be offered rather than you having to seek them out. It gets overwhelming and you get to a point and you don’t know where to turn. The help is out there but it’s not always easy to find where to go or who to speak to. When people become unemployed, there could be more information at the start of that journey.” (Female, age 55-64, disabled, receiving Universal Credit and Housing Benefit, England)

Our participatory workshops also found inconsistency in the information some people received from Jobcentre Plus work coaches, particularly in relation to the wider support available such as help with childcare costs, and discretionary loans to assist with changes of circumstances. For some participants, their perception was that staff were often overburdened and a few felt that this led them to be more likely to ‘punish’ them with sanctions than try to help them. More broadly, participants across our workshops highlighted the importance of the power dynamic between claimants and work coaches. For some, they believed that this contributed to their interactions feeling unsupportive or dismissive.

“You’re guilty until proven innocent.” (Workshop participant)

“It feels like they want you to disappear and go away.” (Workshop participant)

“I feel dismissed even when I have jumped through all the hoops.” (Workshop participant)

Participants at workshops described their difficulty in speaking to someone on the phone, often followed by a process of being passed between different staff. They felt that Jobcentre staff tended not to provide information proactively about support unless the claimant specifically asked about it and could demonstrate their entitlement to it. This does not represent the experiences of all claimants of course, but it was clear that these experiences had played an important part in the journey of people who had found themselves in severe hardship and needing help from a food bank.
“They don’t seem to tell you a lot of things that are going on, if you know what I mean? You’ve got to try and find out for yourself, all the things that are available here, they don’t seem to tell you about it for some reason.” (Female, age 45-54, unemployed, receiving Universal Credit, Scotland)

“They don’t tell you nothing. This country does that. Because, like, I didn’t even know I was entitled to be getting money for my disability. It was this lady that told me, ‘Why are you sick like that and not get any money?’ I didn’t know. Nobody told me. Universal Credit didn’t tell me. Nobody. That’s what I mean. There’s a lot of people out there that don’t know what they’re entitled to. The government is not telling you.” (Female, age 45-54, physical disability, receiving Personal Independence Payment, England)

“I’m never speaking with the same person, there’s no consistency.” (Workshop participant)

The application system was perceived by participants as being quite inflexible and working only for people who ‘fit into a particular box.’ It was felt to be particularly difficult for people with more complex situations or mental health conditions to navigate. For some, the social security system was described as feeling ‘dehumanising’ and ‘hostile’, and people told us that they are exhausted by having to advocate for action for the payments they are entitled to, sometimes without any results.

Finally, it was clear that digital exclusion (which is common amongst people referred to food banks, as discussed on page 46) restricts people’s access to social security. Much of the information on entitlements is primarily accessible online, as is the process of applying for Universal Credit, managing payments, and contacting work coaches. This requires a device such as a smartphone or laptop, access to the internet, and knowledge of how to use web-
based platforms. Research by Citizens Advice Scotland in 2019 found that one in three people (34%) seeking help with Universal Credit did not have access to the internet to make their claim.\(^80\)

In addition to this being a barrier in making the initial claim to UC, digital exclusion can also lead to people being unable to inform DWP of changes to medical conditions and prevent contact with work coaches which may lead to sanctions, or claims being stopped altogether.\(^81\)

"Before everyone relied on the computer system, there used to be signs, there used to be posters. There’s none of those for a lot of things, to be truthful, anymore... Everyone expects everyone to have accessibility to the internet."

(Female, age 35-44, England)

These experiences of the difficulty navigating social security support across the UK do not represent the experience of all claimants. Indeed, we heard some positive reflections:

“They [Jobcentre Plus staff] want an update from me every week, they need to report, and they will apply your assessment about your circumstances. I find it’s good... they are friendly [and] nice. I can see that they want to help me, want me to find a job... I’m happy with that, I’m so glad.”

(Female, aged 25-34, Wales)

However, the dominant findings from our research chime with a wide range of other research and evidence showing that there are significant groups who find the system very challenging.\(^82\)

Across this evidence, there are particular concerns about the ways in which staff exercise discretion in how and to what extent they support people with making claims. Discretion can allow work coaches to tailor support and introduce more flexibility into the system, but it can also mean that access to benefits and other support becomes more unpredictable and inconsistent, with some people missing out. Previous research has also found that some groups are particularly likely to experience negative outcomes through this discretion, such as people with some health conditions or some black and minority ethnic groups and migrant populations.\(^83\)

There is also evidence that vulnerable claimants are disproportionately likely to have their benefits reduced through sanctions.\(^84\)

**People face difficulties accessing benefits quickly or consistently**

People who have struggled to find out accurate information about benefits often end up missing out on significant payments to which they are entitled. The ‘Help through Hardship’ helpline (run jointly by Citizens Advice and the Trussell

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83 Ibid.

Trust) provides advice to people facing financial hardship in England and Wales, and the data from this provides a sense of how widespread under-claiming might be. Over the period April to October 2022, 18% of people who raised an issue associated with benefits and/or tax credits were identified as eligible for additional income and were supported to claim benefits or tax credits with an average estimated income gain of £4,506 per person.85

Even when the correct benefits are claimed, there are often delays in accessing them. While sample sizes are low, as only 7% of people referred to a food bank in the Trussell Trust network were not in receipt of income from social security, the most common reason people gave about why they were not in receipt of any income from social security payments was that they had applied for them and were waiting for an initial claim or appeal outcome.

Previous evidence collected by the Trussell Trust has consistently shown that the five-week wait for Universal Credit is a key driver of the need for food banks, both during that five weeks and after payments have started.86 The initial wait for Universal Credit is built into the design of the benefit and each claimant moving on to Universal Credit must wait at least five weeks before receiving their first payment. While the formal wait was reduced from six to five weeks in February 2018, this is still a substantially longer wait than was the case for the previous (or ‘legacy’) benefits, which was typically around two weeks.

Long waiting times were frequently mentioned by qualitative interviewees in relation to receiving their first Universal Credit payment, particularly after being signed off work due

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85 In the context of the Help through Hardship helpline, references to income gain mean additional money that will be, or potentially will be received by a client. This is a combination of expected and achieved income gains. The income gain figures will either be recorded as the gain over a 52 week period (e.g. if it is a benefit claim) or a one-off gain depending on the circumstances (a one-off grant for example).

86 The Trussell Trust. 2019. 5 Weeks Too Long: Why we need to end the wait for Universal Credit. https://www.trusselltrust.org/what-we-do/research-advocacy/#universal-credit

“It took 16 weeks to get Universal Credit. That’s why I had the food bank to try and keep me living. I went off on sick from the job I started. That Universal Credit, they weren’t very helpful, they were very slow at trying to sort out to get some money. You’re supposed to be four weeks, you have to be off four weeks before you get a payment, if you know what I mean. But it took them 16 weeks before I got any money.”

(Male, age 45-54, unemployed, receiving Universal Credit and Housing Benefit, Northern Ireland)
The Department for Work and Pensions has recognised that people can struggle with the five-week wait and have introduced measures such as a two week ‘run-on’ of certain benefits, including Housing Benefit, for people moving across from the legacy benefit system. There is also the option to take out an interest-free loan, the ‘advance payment’ to help manage the interim period. The majority of claimants do take this ‘advance’ as they do not have other means of surviving until their first official payment is made.\(^87\) However, this causes longer term hardship as claimants have to pay back the advance through debt deductions from their benefit payments. These deductions put significant additional pressure on strained incomes (as discussed further below).

**JULIE**

**Case study 1: Waiting for benefit application outcomes**

Julie\(^88\) is a mum of three children, and she recently stopped working due to an injury. When interviewed she was waiting for outcomes from both Employment and Support Allowance (ESA) and Personal Independence Payment (PIP) applications.

“I don’t have an income because my sick pay stopped, after nine months they stop it, so obviously the house is my own so I’m not getting any help, you know, with anything. I’m struggling, especially the food prices.”

Julie is in her 40s. She lives with her three children. She moved to her local area in the last couple of years as she needed a larger home for her children.

Julie sustained an injury which has reduced her mobility. She is in a lot of pain and finds it difficult to leave her house. She is currently taking pain medication for her injury as well as medication for other physical and mental health conditions.
She has been advised that she needs surgery, and is currently waiting for the operation. She is unsure when she will get this and has been told that the Covid-19 backlog might mean a long waiting time.

Julie used to work as a cleaner but has been unable to work since her injury. She initially received sick pay, but this stopped after nine months.

At the moment Julie is struggling financially. For example, she is currently only using electricity for hot water and is worried about how she will manage with heating bills in the winter. She is also aware of the impact her current financial situation has on her children, noting that they cannot afford treats such as days out to local attractions.

A friend told Julie about a local food charity drop-in session held at a church and she decided to go. She has found the sessions and being able to speak to others in similar situations useful.

People running the session made her an appointment to speak to a local debt and budgeting advice service. This service advised Julie to apply for Employment Support Allowance (ESA). Julie had an assessment for ESA and a few weeks later was told that she had not met the points threshold and her payments would stop. Julie felt that this was because the assessment took place before she had an appointment with her surgeon and received a letter from them explaining that she was not able to work due to her injury.

Julie went back to the local debt and budgeting advice service who recommended that she submit a request for a ‘mandatory reconsideration’ (the first stage of the appeal system) and helped her with this. They also suggested that she apply for PIP. She has applied and had an assessment.

Julie is currently waiting for an outcome on both the ESA mandatory reconsideration and PIP application. She hopes that things will return to normal once she has had her operation and is able to return to work, but in the meantime awaits an outcome from both the ESA mandatory consideration and PIP application.

“I have to wait. I think if there would be something else then they would have told me. So, I just have to wait. It’s a long-drawn-out process and I’m just really, really struggling with food and everything because of this.”
While there are difficulties and delays accessing many types of benefits, by far the most problematic are entitlements related to disability. This is particularly concerning as three quarters (75%) of people referred to food banks report that they or a member of their household is disabled.\(^89\) More than four in ten people (43%) who raised an issue associated with benefits or tax credits with a Help through Hardship adviser between April and October 2022 had an issue specifically about PIP. Overall, almost six in ten (59%) of people who chose to share their health data with the Help through Hardship adviser had a long-term health condition or disability, with almost half of these people (44%) being advised about PIP.

This is reflected in the fact that the majority (62%) of people in disabled households referred to food banks in the Trussell Trust network are not claiming any disability benefits (although most are claiming other types of benefits). In some cases, it may be that people may not quite meet the eligibility criteria, but there is substantial evidence to suggest that others should be receiving them but are not doing so. As well as simply not knowing about entitlements or the right way to ask for or access them, there are a range of other barriers to accessing and retaining these benefits:

- A significant challenge faced is the long wait times to receive a Work Capacity Assessment or PIP assessment. Qualitative interviewees who have health conditions or disabilities, and who were in receipt of Universal Credit, often reported waiting for over a year to be assessed for PIP, meaning 12 months where they were not receiving income to help them afford additional costs related to their condition.\(^90\) Despite being signed off by their GP as not fit for work, they found it difficult to prove to the Jobcentre that they were unable to look for work. This was particularly noted by participants with mental health conditions.

- There is also a significant issue of people being incorrectly assessed as ineligible for PIP, demonstrated in the large proportion of people who have benefits reinstated following a tribunal.\(^91\) While most who appeal have their benefit reinstated in this instance, it can take 12-18 months to get to tribunal, and in the interim period payments are stopped abruptly, leaving many people without sufficient income to be able to cover the essential costs in that time.

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\(^89\) As defined by the Equality Act 2010.

\(^90\) In July 2022, around the time of fieldwork, 280,000 people were waiting for a decision on their PIP application, and the average waiting time from registration to decision on new claims was 18 weeks. Source: Department for Work and Pensions. 2022. Personal Independence Payment statistics to July 2022. https://www.gov.uk/government/statistics/personal-independence-payment-statistics-april-2013-to-july-2022 Please also note that Scotland has introduced the Adult Disability Payment which replaces PIP but the role out started after the survey was conducted.

An inability or delay in accessing PIP also prevents people being able to unlock other types of support for disabled people, such as a Blue Badge or Motability vehicle, or exemption from the benefit cap. This means that, if a person is reassessed as ineligible or eligible for a lower award, they may lose their transport or other support as well as their income. The consequences of being inaccurately assessed as ineligible, therefore, can be severe.

“I was asking them for a long time, ‘I’m on the wrong claim … ’I’m signed off work. I’m going through this, I’m going through that,’ and no one got back to me [on the journal] and said, ‘Well, this is what you should be on. I’ve had to get that advice from elsewhere, from people, to tell me how to deal with it … Somebody [told] me to use certain language and say, ‘Request a UC50 form,’ and when I requested a UC50 form they seemed to comply pretty quickly…” (Male, age 35-44, unemployed, England)

Accessing the correct benefits does not necessarily provide financial security or ensure people can meet essential costs. This is particularly the case for some disabled people who – compared to non-disabled people – face average additional costs of £583 a month, with this rising to more than £1,000 for one in five disabled people. Even people who receive benefits intended to help with these costs often find that they are insufficient.

“So carers for the night is about £60, so it is expensive, and you have to still make ends meet. Gas prices are just horrendous and the electric prices, I have an electric wheelchair, I have all his other equipment that I have to run. I don’t get any help with that, you just have to put up with it. Am I worried? Extremely.” (Male, age 54-64, physical disability, receiving UC & PIP, England)

92 A Motability vehicle is only available to those who receive the higher rate mobility award in PIP. Previously, any DLA award would give someone the option of renting a Motability vehicle.

Benefit levels are too low to cover the essentials

Cuts and freezes to benefit payments over the last decade have led to a large reduction in the purchasing power of benefits relative to the rising cost of living. In 2022, there was the greatest fall in the value of the basic rate of unemployment benefits since the start of annual uprating fifty years ago. The low level of benefit payments is a key contributor to people needing to access food banks as they are left without enough money to afford the essentials. This is illustrated starkly by the high level of food insecurity amongst benefit claimants. Almost six in ten (58%) people in receipt of Universal Credit across the UK have experienced food insecurity in the last year, compared to only 3% of those receiving state pensions. This is perhaps unsurprising as the ‘standard allowance’ provided by Universal Credit is at least £35 per week beneath the amount needed to afford essentials for a single adult, and at least £66 per week below that level for a couple.

The close connection between inadequate benefits and food bank need is also apparent in the patterns of when people find themselves needing support. Participants noted that they tended to go to the food bank towards the point in the month where their Universal Credit money was running out. They described struggling to cover their outgoings, with the cost of housing, utilities, food, transport, and medical bills being the most pressing expenditures. Workshop participants emphasised that Universal Credit does not stretch to meet the cost of the essentials, and that this affects people’s mental as well as their physical health (discussed further on page 54). One participant talked about washing her clothes at 2am because she could only afford the off-peak pricing, affecting her sleep and therefore all other aspects of her life.

“It’s quite dramatic how much basics have increased and so how much less my Universal Credit component in itself will cover. I’m just talking about at food level there really.”

(Male, age 45-64, in part-time work, receiving Universal Credit, England)

Anxiety about the rising cost of living was widespread amongst participants across age, location and work situation. It also seemed to have increased over the two stages of qualitative fieldwork (the first taking place in July/August 2022 and the second in October/November 2022). By the second set of interviews some situations had worsened and this was echoed by workshop participants who described the impact of rising cost of living. They felt more isolated, less confident and were particularly distressed by not being able to protect their children from hardship.

“It’s hard as a parent to not allow children to turn on the heating, or some of the lights in the house, or have proper showers, this shouldn’t be the case, I can’t cope no more.”

(Workshop participant)
“I’m sacrificing food so my daughter eats well.”
(Workshop participant)

A variety of research and evidence demonstrates that providing more income via the social security system can reduce destitution. The positive effect of the £20 uplift to Universal Credit between April 2020 and October 2021 has been well-documented and led to reductions in both food insecurity\textsuperscript{96} and child poverty.\textsuperscript{97}

More recently we have seen a correlation between increased income and lower food bank need linked to the UK Government’s two Cost of Living Payments to people in receipt of means-tested benefits. These payments were distributed in July 2022 and November 2022. Trussell Trust data shows that at the time each of these cost of living payments were distributed, there was a reduction in the need for food parcels. However, this was short-lived, as people spent the cost of living payments on essentials (as well as on paying debts in some cases) and were then again left with an income too low to cover these costs.

- Following the payment in July 2022, food banks in the Trussell Trust network distributed 180,000 parcels to people facing financial hardship – lower than any other month in the 2022/23 financial year (although still 12\% higher than July 2021). The impact of this was short-term however, with levels of need quickly rising again and food banks in the Trussell Trust network recording their busiest ever August.

- The second Cost of Living Payment was distributed in November 2022. Winter months are generally when the highest level of need is seen at food banks. In the last five years we have seen a month-by-month rise from October to December (when the number of parcels distributed peaks), with levels remaining high throughout January. In 2022, the Cost of Living Payment did not prevent this rising trend over the winter, but the November rise was far smaller than is usually the case.

Both of these impacts were significant but short-lived, demonstrating that increasing incomes does reduce the need for food banks, but one-off payments cannot make a lasting difference when people’s regular income (from social security and from work) is just too low to cover the essentials.

Income from benefits is often further reduced by caps or deductions

In addition to the basic rate of benefits being too low to cover the essentials, there are a range of measures within the social security system which further reduce the income available to some people. Many of these caps and reductions have been introduced or strengthened as part of reforms introduced since 2012, intended to cut social security spending and incentivise work.

\textsuperscript{96} Welfare at a Social Distance. 2021. Food insecurity and the welfare state: Food insecurity amongst benefit claimants in the UK. https://www.distantwelfare.co.uk/food-insecurity-report

They include:

- the benefit cap
- sanctions
- the removal of the spare room subsidy (often referred to as the bedroom tax)
- deductions from benefit payments to repay debt
- changes to the Local Housing Allowance
- the two-child limit

More than half (57%) of people referred to food banks in the Trussell Trust network in receipt of Universal Credit were facing a deduction. Up to a quarter of the standard allowance (the main component of Universal Credit) can be deducted automatically for debt repayments. This was reduced from 30% in April 2021, and the period over which a Universal Credit deduction can be paid was extended from one year to two. However, these remain very significant reductions to already low incomes, and there is no affordability assessment made to ensure that claimants can afford the payments.°

The majority (62%) of working-age people in receipt of social security referred to food banks in the Trussell Trust network are affected by one or more of these caps or reductions. This compares to about one in five (22%) working-age people in receipt of social security across the rest of the UK general population.

Across the UK, more than six in ten (63%) working-age people in receipt of social security are affected by one or more caps or reductions experienced food insecurity in the previous 12 months, compared to one in five (20%) of people in receipt of those benefits but not affected by these caps or reductions. Amongst people referred to food banks in the Trussell Trust network, people affected by these caps or reductions were more likely to experience other forms of financial hardship as well as lacking food. The vast majority (91%) of working-age people referred to food banks in the Trussell Trust network in receipt of social security and affected by caps and reductions were struggling to keep up with their bills, compared to 77% of people on benefits but not affected by caps or reductions.

There are a number of reasons deductions can be made. The most common reason for deductions is repaying the Department for Work and Pensions for a budgeting advance (to help cover a specific cost) or an advance to cover the five-week wait for the first payment of new Universal Credit claims.

“It says that I’m on £324, but I’m not, because I took an advanced credit a few months ago. I wanted to get a new mattress so I can sleep well... I’m paying that back over 12 months. It’s something like £28 a month that comes...”

°Questions relate to time of survey completion or in the last 3 months (benefit cap and sanctions). It was not possible to look at the other caps in detail as either the sample size in the general population is not sufficient to compare against; or there was too high a proportion of people reporting not to be sure if they were subject to the cap/deduction to be accurate about the findings.
People experiencing difficulties with repayments can contact DWP Debt Management in order to try to negotiate a possible reduction in their rate of repayment, or a temporary suspension of repayment. However, previous research suggests this system does not work well for people in need of such support, and that the policies and practices of the DWP/DfC in supporting people unable to repay debts are often felt to be worse than those of private lenders. Previous research has also found that deductions are often poorly understood by people (in relation to why they are imposed, why the amount of deduction is set at a particular level and how long they will last), that they cause significant financial hardship and that they can negatively impact on mental wellbeing.

These findings were echoed in the interviews conducted for this research. People who had experienced a reduction in a Universal Credit payment reported that they were not always informed ahead of time and often did not understand the cause. For people living on very tight budgets who have to carefully manage every penny of their income, not knowing the amount and the timing of a benefit deduction ahead of time further undermines their ability to plan, budget and afford essential costs. Additionally, most did not have savings or additional sources of income to offset the cost of the benefit reduction for extended periods of time.

“They won’t notify you when they’re going to start deducting things. So, for instance, in regards to my fines, I wasn’t aware that that money was going to be taken out, until I had received my next payment and I realised there was less there than there was the time before. They don’t have any real communication with you in regards to that stuff. And they don’t really take into consideration the affect that could have on someone’s life, which is quite immoral if you ask me.” (Male, age 25-34, unemployed, receiving Universal Credit, England)

IDEA PROPOSED BY PEOPLE WITH LIVED EXPERIENCE AT WORKSHOPS

The social security system should be considered as a social investment system which ensures that everyone can afford the essentials. The language of ‘benefits’ should be avoided. This social investment system should be understood as part of the basic social contract between UK residents and their governments, which should be taught in the school curriculum as part of civil and human rights in all nations and regions of the UK. This would require collaboration with education policy makers in each devolved nation and region.

100 Ibid.
101 Please note that participants used the terms reductions, deduction, and sanctions interchangeably.
FEB PEOPLE ARE RECEIVING FORMAL CRISIS SUPPORT

“With all the bills and everything going up, the electricity keeps running out. I used to go to the Support Scheme where they will give you help and a voucher towards food and electric and gas. Apparently, it stopped now because it has run out of money.” (Female, aged between 45-54, disabled and in receipt of PIP, England)

Local crisis support, also commonly referred to as local welfare assistance, is delivered by local authorities and devolved governments and has a crucial role to play in supporting people experiencing financial hardship.

Responsibility for this system is devolved, and approaches vary greatly across the four parts of the UK and between different local authorities. Local crisis support provides additional help for people facing particular short-term financial difficulty, such as when a critical appliance like a boiler breaks, or when someone leaves prison or moves home as a result of domestic abuse. However, only a minority of people referred to food banks in the Trussell Trust network had received support from their local authority:

- 23% had received assistance from their local authority in the form of a loan, cash grant, or other form of support, such as shopping vouchers.
- 19% had applied or received a discretionary housing payment from their local council.
- 27% had applied for or received support with council tax.

There are significant differences in experiences between the devolved nations. In England, only 2% of people had applied for or received a local crisis grant. In Northern Ireland, more than a fifth (22%) had applied for or received discretionary financial support, while in Scotland, 41% had applied for or received financial support from the Scottish Welfare Fund. Finally, in Wales, less than half (48%) of people eligible had applied for or received support from the Discretionary Assistance Fund (DAF).

This variation is likely to reflect differences in design, eligibility and accessibility in the systems operated in the devolved nations of the UK and between different local authorities in England. For more detailed discussion of these changes related to the devolved nations, please see Hunger in Wales, Hunger in Scotland and Hunger in Northern Ireland.

Wider advice and guidance beyond crisis grants are also crucial to addressing the root causes of financial hardship beyond the insufficiency of the social security system, discussed further below in part 4.

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102 You have to be receiving housing benefit or the universal credit support for housing to potentially be eligible for a Discretionary Housing Payments so the sample has been filtered to include only those eligible.

103 For Wales, the sample has been refined to those who said that they or their partner have no savings at all, as this is an eligibility criteria for application.
WORK CANNOT ALWAYS PROTECT PEOPLE FROM FINANCIAL HARDSHIP OR HAVING TO TURN TO FOOD BANKS FOR SUPPORT

Work should provide reliable protection from destitution, but it is clear that for a significant number of people this is not the case.

Across the UK, 15% of people in working households had experienced food insecurity in the previous year. Amongst those referred to food banks in the Trussell Trust network, one in five (20%) are from working households, the majority of whom (62%) are on incomes low enough to mean they are also in receipt of Universal Credit.

Food insecurity is particularly associated with some types of work and experiences of employment:

- Part-time work (which for some people is the only option available due to caring or childcare responsibilities) provides far weaker protection from food insecurity. 21% of people in part-time work were experiencing food insecurity compared to just 13% in full time employment.
- Reductions in working hours, a pay cut and having to take unpaid sick leave all significantly increase the risk of food insecurity see figure 11.
- Just under a third (30%) of people in work referred to food banks are in insecure work.

![Figure 11: Risk of food insecurity by adverse work event experienced in the last 12 months](image)

Figure 11: Risk of food insecurity by adverse work event experienced in the last 12 months

including being on a zero hours contract or in seasonal work. One in five people in insecure employment have experienced food insecurity, and they are also much more likely than people in secure work to have experienced the adverse work events discussed above (37% compared to 24%), which further increases their risk of food insecurity.

• Food insecurity is more prevalent for people in occupations which are associated with low pay, compared to those in occupations which tend to be more highly paid. One in three (30%) people in routine manual and service occupations experience food insecurity, compared to only 5% of people in managerial, administrative and professional occupations.105

The impact of insecure work was particularly noted in the qualitative interviews by people doing agency work, seasonal work and those on zero hours contracts:

“IT’s zero hours, so work is sporadic, there’s very little pattern to it. Quite often it would come down to, very much, day-to-day type thing. And sometimes I would get a phone call at 6:15 saying, ‘Can you be in this school in the morning? Can you be in this school in two hours’ time?’” (Male, age 54-65, in part-time work, receiving UC, England)

“Bills are spiralling out of control, it’s hard to keep on top of them and keep everybody fed, despite the fact that [my partner] works full time.” (Female, age 34-45, in full-time work, three children, England)

Matt

Case study 2: Insecure employment

Matt106 is in his 30s. He was working in a factory on a zero-hours contract but has recently been made redundant.

Matt lives alone and privately rents a flat. He recently moved due to issues in his previous accommodation and as a result is paying a higher amount of rent.

Matt is in receipt of Universal Credit and Housing Benefit. He has multiple health conditions as a result of a recent serious health incident. These cause him to feel fatigued and have affected his mobility.

When we first spoke to Matt, he was employed in a factory, but because he was hired through an agency and on a zero-hours contract, he did not have much work. Matt described how availability of work was often fluctuating. He had previously not had any work when the agency stopped working with the factory. During this time, he started claiming Universal Credit.

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106 The name of the participant has been changed to maintain confidentiality.
“I’ve only had one shift, and that was Monday this week, and that’s only £80. So this month, if I don’t get any more work, I’m only going to receive £680 altogether and £435 of that is my rent. And then I’ve got gas and electric and water.”

Fluctuating hours meant that Matt often struggled financially. In particular, he mentioned the cost of his rent took up a large proportion of his income.

When we spoke to Matt a few months later he had been made redundant from the agency contract. Universal Credit and Housing Benefit were his only income.

Matt was still struggling financially. He noted that he had been unable to pay energy bills for some time and was concerned that this would lead to legal action. This debt had been passed on to debt collection agency.

“I struggle and I miss bills a lot. I’m currently not paying my gas or electric.”

While work does not always prevent destitution and food bank use, it does greatly reduce the risk of these experiences, particularly where it is secure, decently paid and offers enough hours to provide a reasonable income. People referred to food banks faced several barriers to finding and sustaining work.

**Caring responsibilities**

Unpaid carers who support older or disabled adults face a high-risk of poverty and financial hardship. Due to the lack of affordable replacement care available in the UK, many unpaid carers are unable to work or have the hours they can work restricted. Balancing such caring responsibilities with paid work can be extremely challenging. Many carers work part-time to maintain this balance, which often restricts them to lower paid jobs.108

To qualify for Carer’s Allowance, unpaid carers have to provide at least 35 hours of care a week. This means there are many carers who spend considerable time caring and are very restricted in their work hours, but do not qualify for support through Carer’s Allowance. This results in higher poverty amongst this group, with research showing more than a quarter (26%) of people who are spending between 20-34 hours a week caring, are living in poverty.109

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107 Unpaid care is defined as looking after, or giving any help or support to, anyone because they have long term physical or mental health conditions or illnesses, or problems related to old age. This does not include any help that is provided as part of any employment.


Despite reductions over the last decade in the disability employment gap, working age disabled people in the UK are still far less likely to be in work than non-disabled working age people, with just two thirds of disabled people (67%) employed compared to 84% of non-disabled people. It is important to note that disabled people are also more likely to have unpaid caring responsibilities than people who are not disabled (22% compared to 16%) which will contribute to this.

The majority (74%) of disabled people referred to a food bank in the Trussell Trust network who are out of work, said that their health condition or caring responsibilities mean that they cannot work. Amongst those who said that they could and wanted to work, the most common reason cited for being out of work was that they found it difficult to find work that was compatible with their health condition (45%). This is likely to be partly related to a lack of flexible jobs, alongside inaccessible transport and other restrictive factors. Working-age disabled people are less likely to be educated to degree level or above (26% compared to 35% of non-disabled people) and are more likely to only hold qualifications at GCSE level or equivalent or below (33% compared to 24% of non-disabled people). This gap in qualifications restricts the types of jobs some disabled people may be able to gain, with further barriers arising from the higher likelihood of jobs that require fewer qualifications being physically demanding.

One participant described how they had always previously carried out physically demanding work but now their health prevented this. They had looked for other work that they felt they could do within their skillset, but without formal qualifications or confidence in using technology, they were unable to find anything suitable.

“Most of the work down here is hospitality, I can’t make 100s of double beds a day and mop and use my shoulders for that and my hands to grip brushes and hoovers and… That’s the only sort of job that’s physical. And a bar worker, I can’t stand for hours on my feet.” (Male, age 45-54, unemployed, physical disability, England)

As is the case amongst parents and carers, disabled people often work part-time in order to help manage their health condition, but this too tends to restrict them to lower-paid jobs such as care work, sales and customer service and other types of leisure and service sector work.

"I’m looking after my better half because of her health conditions, she’s got arthritis, depression, anxiety issues. She had a very serious fall, probably a year ago now and she’s still suffering with it. She broke her arm, I think it was three places, but was stuck outside for, like, 6/7 hours until I got home, I was at work. I didn’t get back until about 8 o’clock in the morning.”

(Male, 45-54, England)
Research shows that they are over-represented in these kinds of roles and under-represented in more senior and managerial roles.\textsuperscript{111}

As a result of these factors, disabled people are less likely to be paid a wage that meets or exceeds the National Minimum Wage or National Living Wage (85%), compared to 92% of people without a disability. In 2019, non-disabled workers earned £1.65 (16%) more per-hour than disabled workers. In 2020, this increased to £2.10 (20%), meaning that a disabled worker would on average, earn £3,822 per-year less than a non-disabled worker.\textsuperscript{112}

It was clear from the qualitative research that being unable to work was a source of distress for many people. They were concerned about how hard it would be to improve their finances and highlighted the negative impacts of this on their mental health.

“It’s very hard out here, especially when you have a disability and you’re dying to get back to work but you can’t and you’re struggling, you’ve got no help, depressed, things like that. You need things like a food bank to help you.”
(Male, age 45-54, unemployed, physical disability, England)

Childcare

Childcare presents a significant barrier to work, as has also been found in a wide range of previous research.\textsuperscript{113} Excluding people who are not working due to a health condition, one in seven (14%) people in non-working households with children cited a lack of affordable childcare as the reason they were out of work.

Almost all (91%) were women. One in three working mothers have lost work or hours due to childcare.\textsuperscript{114}

Women are also more likely to work part-time due to caring responsibilities, which typically leaves them in lower-paid jobs with fewer opportunities for progression and provides far less protection from poverty and food insecurity than full-time work (as discussed above). This is not only due to fewer hours of work, but because part-time jobs are paid less on average than full-time ones. The vast majority (77%) of part-time workers are women. Women living

\textsuperscript{112} Ibid
\textsuperscript{113} British Chambers of Commerce. 2023. BCC launches three-year gender equity campaign based on stark research findings. \url{https://www.britishchambers.org.uk/news/2023/03/bcc-launches-three-year-gender-equity-campaign-based-on-stark-research-findings}
with children were more likely to be in part-time work (28%) than women not living with children (12%), which was not the case for men.

In the interviews, parents – particularly women – discussed the challenges in finding flexible and secure work which they could fit around childcare commitments.

The cost of childcare was a further barrier to work. The UK is the third most expensive country for childcare in the world, and the cost of childcare can be prohibitive for people with low incomes. Families claiming Universal Credit can have 85% of their childcare costs reimbursed but this is currently done retrospectively, meaning they have to have enough money to pay upfront, which is not possible for most people referred to food banks. The UK Government has now announced its intention to increase the number of free hours for children under three in England, and across Britain to reform the system so that childcare costs do not have to be paid upfront and then claimed back by Universal Credit claimants, both of which may help to reduce these barriers to work and help families increase their incomes.

“I have a third child and I don’t have any childcare, so even if I was working, my wages, that’s only £120 a week and it’s £50 each day for each child for childcare, that was what the price was last year, it’s probably up again now, and I just couldn’t afford that.”

(Female, age 35-44, three children, receiving UC and Child Benefit, Northern Ireland)

Idea proposed by people with lived experience at workshops

The taper rate should be reformed so that people can more realistically adjust their income when they are moving back into work. And to invest in people going back into work, as well as investing in the next generation, childcare should be accessible, free or affordable, and flexible (for instance, grandparents should be able to be paid, as well as childminders or nurseries). Childcare fees should not be required to be paid up front.


116 Note that since the survey, changes were announced in the March 2023 Budget to improve this system so that childcare support is paid upfront rather than in arrears, but also to expand the provision of free hours for younger children. Both of these changes when enacted have the chance to make a difference to these barriers.

In this section we have examined the financial drivers of food insecurity and the need for food banks. Four main factors combine to prevent people from having sufficient income to avoid food insecurity and leave them having to turn to food banks:

- The design and delivery of the social security system.
- Work which does not provide sufficient protection from financial hardship.
- Difficulty accessing suitable jobs, especially for disabled people, people with caring responsibilities and parents (especially mothers).
- Lack of savings and having to cope with arrears and debt.

Part 4 will explore the contributing factors beyond household finances which lead to food insecurity and food bank use, such as adverse life experiences, a lack of formal support and social and digital isolation.
PART 4:

WHAT ARE THE NON-FINANCIAL FACTORS CONTRIBUTING TO THE RISK OF HUNGER IN THE UK?

KEY FINDINGS

Adverse life events play an important role in exacerbating the impacts of insufficient income and increasing the risk of people having to turn to food banks, especially combined with social and digital isolation and a lack of advice and other support.

- People experiencing food insecurity are more than twice as likely to have experienced adverse events (such as bereavement, becoming sick or disabled, or domestic abuse) than people who are food secure (49% compared to 23% average). These experiences are even more likely for people referred to food banks in the Trussell Trust network, with 66% experiencing adverse events in the previous 12 months.

- Food bank users are significantly more likely to have experienced multiple adverse events of this nature. Just 1% of the general population said they had experienced three or more adverse events in the last year, compared to nearly one in five people referred to food banks in the Trussell Trust network.

- At least one in four people referred to food banks in the Trussell Trust network are experiencing severe social isolation, stating that they have contact with relatives, friends or neighbours less than once a month or never. This is compounded by digital isolation, with 16% of people referred to a food bank having no access to the internet.

- Lack of other support and advice before the point of a referral to a food bank also appears to be an important factor, 36% of people referred to a food bank in the Trussell Trust network said they received no advice from other services before their latest referral to the food bank.
A DIFFICULT LIFE EXPERIENCE CAN LEAD TO NEEDING TO TURN TO A FOOD BANK

AMANDA

Case study 3: Difficult life experiences

Amanda lives with her partner and children. Last year, Amanda had to give up working when one of her children became ill. Because she was working through an agency, when she stopped working, she also stopped receiving any income from work.

The family receive child benefit and when Amanda stopped working, she checked the DWP’s benefit calculator to find out if they were entitled to any other support. She found that they were not because her partner was still employed full-time.

Amanda also contacted the Disability Living Allowance helpline to see if they would be eligible for this payment because of her child’s illness. Amanda made an application. After 14 weeks she was notified that the application had been rejected as they did not meet the criteria. She was frustrated with this experience as she felt that the helpline advisor had not been sympathetic, and they had to wait 14 weeks for an answer to their application.

When we first spoke to Amanda the family were struggling to pay for food and clothing. They were also no longer able to afford family days out or for their children to participate in paid-for hobbies. Hospital visits were also impacting household finances with weekly petrol and hospital parking costs.

“We’re just trying to keep on top of everything... We can’t spend what we used to on food and obviously can’t afford to go out and buy clothes.”

Amanda and her partner were struggling to keep up with increasing gas and electricity bills. They were worried about bills continuing to increase and had taken measures to cut back on energy use such as limiting their use of heating and television.

When we spoke to Amanda a few months later she had been able to go back to work. This has had a positive impact on family finances. While financially better off, Amanda noted that they were now paying off arrears each month with the gas and electricity company due to previous missed payments.

“We can afford food again which is good. But not only that, like, I’m going to take out...and get a hot chocolate and things like that, that was something we couldn’t afford when there was just absolutely nothing coming into the house.”
Research from Turn2us highlights that over a two-year period 60% of people across the UK experienced at least one life event which left them financially worse off. These experiences include bereavement, relationship breakdown and housing insecurity. Experiences such as these can have a profound impact on people’s lives – on their financial situation, on their ability to find and sustain employment, but also on their mental health.

Many people can absorb the financial cost of these experiences without having to make significant changes to their lifestyle or expenditure. However, for people on the lowest incomes – who are more likely, even in childhood, to experience adverse events in the first place – they can have devastating and long-lasting impacts.

Our data demonstrates how these experiences potentially exacerbate food insecurity. Almost half (49%) of people experiencing food insecurity had been through an adverse life event in the last 12 months, compared to just 23% of people who are food secure. Adverse life experiences are also extremely common for people referred to food banks in the Trussell Trust network, significantly more so than in the general population. A sizeable majority (66%) of people referred to food banks in the Trussell Trust network said that in the last 12 months they had experienced at least one adverse life experience (such as bereavement, becoming long term sick or relationship breakdown, see figure 12), compared to 26% on average across the UK.

Our qualitative interviews demonstrated how for food bank users, individual and often combined and interrelated adverse life events led to a loss of income. This was then exacerbated by unexpected costs, the inability to cover the cost of living, and the accumulation of state or private debt, which ultimately led to someone having to turn to a food bank to be able to eat.

“I’ve been homeless for a couple of years, all the way through lockdown. Before that, I lived and worked in [village in England] for about 16 years. I’ve just finished a course of chemotherapy and radiotherapy at the end of May, and basically, I’m still recovering, it’s going to take a few months and I’m just taking it easy... I can’t work, I’ve been signed off, I’m not allowed to work.”

(Male, aged between 54-65, England)

One participant described how their son had been diagnosed with a rare health condition meaning that they needed to stop work temporarily while they cared for their child. This had significantly impacted their financial situation:

Figure 12 (on page 81) shows that the most common experience over the last 12 months for people referred to food banks in the Trussell Trust network was becoming long-term sick or disabled (19%), followed by any form of bereavement (18%) and a relationship with parents or family breaking down (17%). All of these experiences are more common amongst people referred to food banks in the Trussell Trust than amongst the population as a whole.

“Our son got poorly in April and then he was in hospital for eight weeks, we found out he has got a rare disease and so he’s going to need a long hospital stay and more time off school. [...] he’s going to be having a bone marrow transplant in the next couple of months [...] and off school for about another eight months [...] I’m just hoping this time next year, everything will be back to normal again.”

(Female, aged between 25-34, three children, partner full-time employed, England)

Almost half of people experiencing food insecurity had been through an adverse life event in the last 12 months.

When we look at experiences by gender, domestic violence becomes the most common experience cited by women, with almost one in five women referred to food banks in the Trussell Trust network (19%) experiencing domestic violence in the last 12 months.\textsuperscript{122}

\textsuperscript{121} This is calculated based on anyone who has experienced the death of a partner and/or any other bereavement. These appear as separate lines in the graph.

\textsuperscript{122} The way the question was asked is likely to result in an underestimation of reporting and will be refined for the next wave.
We recognise that not all who have been evicted become homeless, and not all who become homeless have been evicted. Experience of homelessness more widely is explored on page 37.
SPOILIGHT ON BEREAVEMENT

People referred to food banks in the Trussell Trust network are marginally more likely to have experienced the death of a partner or other bereavement than people in the general population (18% compared to 13%). Bereavement is a challenging moment for all households, but for some, it comes with significant financial impacts.124

Bereavement experiences had varied impacts on interviewees. In some instances, participants described how the loss of a family member or friend had triggered further difficulties such as addiction, unemployment and becoming homeless.

“I’ve lost everything. Since my mum died seven years ago, I’ve lost everything, through no fault of mine, especially my job and stuff like that, that I ended up homeless. It’s just been a whack in the teeth kind of thing. I don’t have any close friends or anybody, and I’m sort of isolated.” (Male, age 45-54, Scotland)

MULTIPLE ADVERSE EXPERIENCES LEAD TO WORSENING CONSEQUENCES

People referred to food banks are much more likely than the general UK population to have experienced multiple adverse life events. While only 2% of the general population have experienced three or more adverse events in the last year, this rose to one in five (21%) people referred to food banks in the Trussell Trust network. This chimes with other research showing that people who have experienced multiple adverse life events in the past two years are more likely to have low financial resilience.125

The latter highlighted how the difficult the system was to deal with in itself, but that it could become unbearable when dealing with the sudden loss of a family member or partner, or another unexpected major life event. One participant referred to this as leading to a “spiral of poverty.”

For instance, people experiencing family breakdown are often also affected by a combination of multiple and interrelated life events such as eviction and domestic abuse. People referred to food banks in the Trussell Trust network are already four times more likely to have experienced relationship breakdown

References:
with family in the last 12 months (12%, compared to 4% of the UK general population), but our data shows that is often then compounded by other adverse events. Almost one third (31%) of people who had experienced eviction or domestic abuse also reported having a family or relationship breakdown. 46% of people who had experienced a family or relationship breakdown were currently homeless or had experienced homelessness at some point over the last 12 months, almost four times greater than the level seen in the general population (10%).

**Figure 13: Number of reported adverse experiences in the last year**

![Chart showing the number of reported adverse experiences in the last year](chart.png)

**Femi**

**Case study 4: Seeking asylum**

Femi is in his 60s. He has been in the UK waiting for a decision on his asylum claim for many years.

Femi’s status as an asylum seeker means he has no recourse to public funds and cannot legally work. He has been waiting for a decision about his asylum claim for a long time and is keen to work. Femi felt that communications with the Home Office had worsened
since the Covid-19 pandemic. He no longer has face-to-face appointments and finds it difficult to reach them on the phone.

“I try to phone them, they are putting me on the answer machine. The answer machine then cuts off. From there it’s difficult. You are just waiting, I don’t know how to explain this. It makes me cry. For years waiting and no response, just think of it. If they told [me] I had papers I could work, in my situation I’m still fit to work.”

When we first spoke to Femi he was living with his partner who had been financially supporting him. However, she had recently stopped working when she became ill. The loss of income meant increased financial pressures for the couple, and they struggled to keep up with bill payments and rent. During this time Femi was worried that they would become homeless.

“The situation nowadays, no-one is saying they’ve got money to give to someone. It’s all tight everywhere. You ask someone, how am I going to pay him back or her back? The only way now to survive is just getting the food bank and that’s going to be endless, we’re going to lose our home, no rent, council tax. We will be homeless.”

Femi was told about the food bank at a health appointment and went for the first time around the same time his partner became ill and stopped working. He has also reached out for help with his asylum claim from national charities but was unable to progress this as he could not afford a solicitor.

When we spoke to Femi a few months later he had separated from his partner due to financial pressures. He was living with a family member and was still waiting for a decision on his asylum claim.
Qualitative interviews shed light on the relationship between different adverse life events, for example moving into temporary accommodation after experiencing abuse at home from partners or family members. These links were also reflected in our survey data: amongst people referred to a food bank and currently homeless or having experienced homelessness in the last 12 months, 79% had experienced one or more negative life events in the last 12 months compared to only 60% of people who had not experienced homelessness.

Participants who had left their homes following an adverse life experience were often left with very limited possessions. These participants described having to “start from scratch”, meaning the journey back into secure housing was much more challenging:

“Before that I was in, like, a homeless accommodation and temporary accommodation. So that was quite a big change to go through, from not really having anything, any money whatsoever. To have to get everything for the house, you know, microwave, kettle, all the kind of essentials just to make food. So, I’ve had to try and build that up and it’s been quite a big change. From, obviously going as a kid, to that.” (Male, age 18-24, Scotland)

“[I] couldn’t get storage for everything. I couldn’t get storage for the stuff and the council wanted me out, actually just a week before Christmas. I know, and I couldn’t get anywhere to put all my stuff so I lost everything, that’s why I’m starting from scratch.” (Female, age 45-54, Scotland)

These conditions often brought extra costs. In the participatory workshops, the time spent living in temporary accommodation was described as particularly expensive, where people found themselves having to invest more money on the essentials. Participants talked about not being able to plan meals or reduce costs, as they lacked necessary facilities – such as a freezer to stock with cheap food or having to rely solely on a kettle and a toaster to feed a family. Previous research with people living in temporary accommodation also found that it placed additional financial stress on people as they had to spend more to access essentials like food and laundry.127
According to official figures, the most common length of time for households with children to be in temporary accommodation is for two to five years, or six months for single people.\(^{128}\)

Once in temporary accommodation, the lack of transparency about timescales for staying there left some participants in this study feeling in ‘limbo’, making it difficult to settle into their communities, which are often far from existing support networks. This was true in particular for people living with children. One parent spoke about being left without any idea of how long she would be in her temporary accommodation, meaning she felt unable to get comfortable and spend money making the house more liveable for herself and her children.

“I didn’t know whether to paint because I could have been there anything from three months to three years, so I didn’t know whether to try and make the bedrooms colourful for the girls in the house, to make it more liveable. It wasn’t very nice. It was again, ‘Am I wasting money on paint and then they could come and go, ‘Right, you’re going now,’ or shall we just stare at drab walls and I could be there for three years and we’re all looking at drab walls and not unpacking anything.’” (Female, age 35-44, four children, Wales)

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**MANY PEOPLE REFERRED TO FOOD BANKS ARE SEVERELY SOCIALLY ISOLATED**

Difficult standalone life events are strongly correlated with food bank use, but the data also reveals a more pervasive experience that is strongly linked to food insecurity and food bank use: social isolation.

The relationship between food insecurity and social isolation is complex. Social isolation can be an outcome of poverty (caused by having to cut back on the costs of keeping in touch with and spending time with family and friends), but it can also be a driver of hardship, with fewer opportunities to find support from friends, family or the wider community. Adverse experiences such as family breakdown, becoming homeless or living with a long-term illness or a mental health condition can also lead to social isolation. These experiences are often compounded by digital isolation, which is itself caused by financial hardship.

Experiences of social isolation are often cited by people experiencing poverty as one of the most painful aspects of financial hardship.\(^{129}\)

Across the general population, people who are disconnected or isolated from friends and family are at a higher risk of food insecurity, with 27% of people experiencing severe social isolation being food insecure compared to 13% who were not socially isolated.

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Just over one in four (26%) people referred to food banks in the Trussell Trust network are experiencing severe social isolation, stating that they have contact with relatives, friends or neighbours less than once a month or never. This is consistent across all age groups and compares starkly to just 7% of the general population. Severe social isolation almost doubles to 44% for people without access to the internet. It is striking that one in nine people referred to food banks (11%) say that they never have contact with relatives, friends, or neighbours, compared to 2% of the general population, and some groups appear to be at greater risk of this. Amongst people referred to a food bank in the Trussell Trust network who spent time in care as a child, 36% have contact with relatives, friends or neighbours less than once a month or never, compared to 22% of those referred who had not spent time in care.

People with mental health conditions, such as anxiety, or people who felt they lacked social skills were particularly likely to report in interviews that they found it difficult to make meaningful social connections. These interviewees noted that they struggled to get beyond surface-level relationships with people in their community:

“I don’t know if I suffered through anxiety, but I try and avoid talking to people if you know what I mean [...] We keep to ourselves as I said. The only people I really come to is my mother-in-law.” (Female, age 45-54, Scotland)

Our interviews found that a lack of income is leading people to disconnect from family because meeting up with friends and family costs money; for example, the price of public transport fares, the cost of using the internet to connect remotely, or the expense of taking part in activities that bring people together.

“So we’ve ended up just not being able to drive down and see his brother. Because they live an hour away and it’s just, well we can’t financially do it. I just stick to driving to places that I need to go to now.” (Female, age 27, in full-time work, one child, England)

“I couldn’t get down to see my daughters properly because sometimes I wouldn’t have any money on my travel card. It was really a struggle, big struggle I don’t really want to go through again. It was horrible.”

(Male, age 45-54, England)
Case study 5: Social isolation

Katherine is in her 30s and lives with her four children. She currently lives in an area where she does not know many people. Katherine moved to her local area to be close to her partner’s family. However, their relationship broke down and they split up. Katherine had previously been living near friends and family but does not know many people in her new local area.

Around the time that she split from her ex-partner, Katherine’s landlord increased the rent. The loss of her partner’s income, combined with rent increase and the benefit cap, and the impact of the 2 child limit policy, meant that her finances became very difficult. During this time, she first heard about the local food bank on social media.

“[Going to the foodbank for the first time] was based on my rent really, my landlord put that up, but I’m on a benefit cap as well with having 4 children. The extra money that I get, they take that off my housing benefit, then I have to find the extra money each month to put towards my rent.”

Katherine has experienced mental health problems and noted that this had impacted on her ability to meet people in her new area. She feels socially isolated and found the COVID-19 pandemic a particularly difficult time. Katherine’s GP has referred her to speak to someone about her mental health. She has previously applied for PIP based on her mental health, but her claim was rejected. Katherine had also applied for a Discretionary Housing Payment.

“We moved for my ex-partner to be closer to his family. I left all of mine. So at the moment I am feeling a bit isolated.”

When we spoke to Katherine a few months later her Discretionary Housing Payment claim had been rejected. Struggling with paying bills and rent, she was waiting to move into council housing.
FAMILY AND FRIENDS PROVIDE VITAL INFORMAL SUPPORT, BUT NOT EVERYONE HAS ACCESS TO IT

People referred to food banks in the Trussell Trust network have more limited circles of support than we see across the UK, many relying primarily on their immediate family. Over one in seven (15%) of all people referred to food banks in the Trussell Trust network say that they can only rely on their immediate family, double the level seen within the general population (7%). Further, 61% say that they are unable to rely on friends, double the rate of the general population (33%).

Yet for a significant proportion of people referred to food banks in the Trussell Trust network, even their families are not able to help with over a quarter (28%) saying that they can't rely on immediate family at all, compared to just 7% of the general population.

It's important to note that an inability to rely on family and friends does not necessarily mean a lack of, or poor, relationships. Often there is simply insufficient wealth within the wider community of friends and family to be able to provide this additional support.

Many have exhausted all support or see that their family is also struggling and feel unable to ask for help.

More than half (52%) of people referred to a Trussell Trust foodbank have already relied on a loan from family or friends, compared to only 13% of the wider population. People are turning to food banks as a last resort after exhausting all options in their personal finances and having already made careful decisions as families and communities about how to share resources. Once these resources are exhausted, a food parcel becomes the only option:

“I was going over to [my mum's] place for food, 'I'm a bit low on food,' You know what I mean? And they would feed me and cook me meals and stuff, but they said, 'Look, we can't keep doing this, unfortunately,' Because they struggle. They are on a budget.” (Male, age 25-34, Wales)

“I only have my mum locally. She struggles herself; she's had to use food banks. She knows I struggle, but, if she goes under, and I go under, we're all under, so, I try not to do that. But sometimes we'll put money together and buy some meat from the butchers and split it.” (Female, age 25-34, England)

Some people were particularly mindful of not putting a strain on their friendships or putting additional pressure on family members, or felt ashamed to let their family know their situation:

“My mum, she would be mortified if she knew the situation we're in sometimes, and even as an almost 60-year-old I can't let her know. I can't explain that... she would be mortified. It sounds silly...but it's so hard to go to your mum at my age.” (Female, 59, England, no children, living with one other adult, physical disability, on UC and housing benefit)
“Asking friends for favours and you know what that turns like. People start avoiding you because they think, ‘Oh my God, you’re going to ask me for money again. I don’t want to help you.’ So, it ruins relationships.” (Male, age 36, unemployed, single, temporary accommodation, England)

In some instances, people have experienced domestic abuse, familial breakdown, or had lost trust in the people around them:

“It does, to be honest, because you completely feel the lack of the family who was with you, the friends who was with you. They just left and you stayed away. This is good also if you want to be safe, so it is better to stay away from the people who knows you and your family.” (Female, age 18-24, England)

“It’s just been so hard to bring myself back up again, especially when you don’t have a support network and the closest people who you think will support you, your family and friends, actually don’t support you... I’ve had to shut all of them out, and try to rebuild new relationships elsewhere because they were too toxic, and not doing well for me.” (Male, age 35-44, single adult living alone in temporary accommodation, England)

Qualitative evidence demonstrated how powerful the support of friends and family was – which emphasises the detrimental impact of this isolation.

Shared experiences of hardship and financial insecurity also meant that people who felt able to turn to friends and family placed a high value on these relationships, knowing that those in similar circumstances could empathise. These friendships were a source of emotional support and in some instances also offered other non-financial support such as childcare.

As we saw in Part 3, these types of social connections played an important role in enabling people to access information about social security entitlements and maintaining them one in place. Typically, interviewees said that they had first heard about relevant social security benefits from informal conversations with people in similar circumstances to them, such as on WhatsApp, in conversations at the food bank, or with neighbours. When access to specialist advice is lacking, people seek support from others who have been in similar experiences.
“If you don’t know what kind of support is out there, that’s hard enough. Through my experience, the only reason I found out about a lot of things was talking to people.”  
(Male, age 45-54, Scotland)

Digital isolation

As internet access is increasingly central in both the making and maintaining of social networks, being unable to access the internet can be a key contributor in causing and perpetuating social exclusion. As explored on page 46, around one in six (16%) people referred to a food bank in the Trussell Trust network have no access to the internet and less than half have access in their homes either through wi-fi or the mobile phone network.

Digital isolation is strongly connected to social isolation from family and friends: almost half (44%) of people who do not have internet access have social contact with friends, relatives and neighbours less than once a month or never, compared to 22% of people who do have the internet. 35% of people without internet access say that they cannot rely on their family and friends at all, compared to 26% of people with internet access.

WEAR PEOPLE ARE RECEIVING ADVICE OR SUPPORT FROM COMMUNITY GROUPS OR OTHER FORMAL SERVICES BEFORE A FOOD BANK REFERRAL

We have seen that difficult life experiences are much more common for people referred to food banks in the Trussell Trust network than they are for the general population, and that people referred to food banks are financially precarious. Effective support and advice at the point of a negative event can prevent an experience like bereavement from spiralling to affect all aspects of a person’s life, including their finances. Such support services can also prevent the need for a food bank referral in the first place by addressing some of the triggers for financial hardship before they escalate.

However, of people referred to food banks in the Trussell Trust network, 36% received no advice from other services before their latest referral to the food bank. A further 9% said they did not know (suggesting that if any advice was received, it was not impactful), leading us to estimate that almost half of all people referred to food banks (45%) had received no advice of note.

Of advice that was received or remembered, support relating to mental health was most common (23%). Debt advice was the next most common (16%) followed by benefits advice (14%), housing advice and support relating to physical health (both 13%), and then budgeting advice (11%). 5% received support related to isolation or loneliness and 4% had received bereavement support.

Similarly, very few people spoke about receiving support from in-person community groups and programmes. People who had found support in their community often found it from a place of worship:

“When I was a kid I used to go to the Sikh temple with [my grandad]. Now, obviously he passed away a long time ago, but I still do it to keep some sort of connection with him. But also, they feed you as well. They have a kitchen area, and anyone’s welcome in the Sikh temples, anyone can go and eat. It’s a healthy vegetarian meal. That’s also a good option for me sometimes, when I’m struggling to feed myself.” (Male, age 25-34, England)

References to community groups were few and far between during interviews. Where participants were able to explain the types of services and places that would have been helpful for support and advice, they were not aware of community organisations filling that role. Some wondered whether lack of these spaces was due to funding cuts.

**IDEA PROPOSED BY PEOPLE WITH LIVED EXPERIENCE AT WORKSHOPS**

People seeking support should have access to a single point of contact, and services should be joined up and offered holistically. Advice services should be accessible to anyone seeking social security support.

**CONCLUSION**

Part 4 has shed light on the contributing factors to a food bank referral, which compound and exacerbate the experience of financial insecurity. These include adverse life events which people referred to food banks are much more likely to have experienced in the last year than is the case in the wider population, such as becoming sick or disabled, family breakdown, bereavement, or domestic abuse.

We also find that people are too often going to food banks having received no advice or support related to their life experiences or their financial difficulties.

Finally, many people referred to food banks in the Trussell Trust network are experiencing severe social isolation and have often exhausted all possible support from their networks at the point of a food bank referral. Related to this, digital isolation, driven by financial insecurity, is further weakening people’s social networks and also their finances by limiting their ability to apply for and retain their social security entitlements.
HUNGER IN THE UK

PART 5:
CONCLUSION

This landmark report provides a comprehensive picture of the nature and scale of food insecurity across the UK, and the role of food banks in supporting people who experience it.

The picture is not an easy one to look at.

In one of the richest economies in the world, one in seven people are experiencing food insecurity, many of them going hungry due to lack of money. Food banks are stretched to breaking point to meet what we now know is just a portion of potential overall need in the UK. Some of the most marginalised people in our society, already facing substantial systemic inequalities, are significantly more likely to experience hunger than other groups.

People experiencing this severe financial hardship describe its corrosive effects, from acute and often overwhelming mental and emotional strain, to a dull but relentless lack of optimism for the future.

FOOD BANKS ARE NOT THE ANSWER TO PEOPLE GOING WITHOUT THE ESSENTIALS

People greatly value the support they receive at food banks, but they do not believe food banks are the right solution to the challenges they face. Some find food banks inaccessible, and often harbour deep feelings of shame for their situation. Six in ten (60%) feel embarrassed while receiving support from the food bank, despite the fact that the overwhelming majority (95%) also said they had been treated with dignity and respect by the food bank. No matter how much care and concern food banks devote to ensuring people have a positive experience, it is not compassionate, just, or dignified to leave people having to rely on charitable food aid to be able to secure the essentials.

“But you feel embarrassed, them seeing your face more than once, sort of thing, you’re like ‘Oh I’m back, I’m sorry.’ But they’re all lovely, no one would ever judge when you’re down there, but I think you judge yourself.”

(Female, aged 25-34, in part-time work, two children, UC, England)

“I think it was a case of embarrassment and not wanting people to know how I was, like, struggling mentally.” (Female, aged 25-34, in receipt of UC and PIP, Northern Ireland)

Some simply felt tired of having to rely on charity to get by, and were even choosing to go without, rather than ask for further support:

“ Asking, explaining yourself, this is your situation. I’m tired of that. I’m tired of that asking.” (Female, aged 35-44, unemployed, asylum seeker, no children, England)
Many people were also keenly aware of how much pressure food banks are under and some worried that if they prioritised themselves, food banks would run out of supplies for the rest of the community.

“There have been times when I’ve gone hungry […] because I am conscious to some extent that people are in a lot worse situation than me. (Male, 45-54, England)

People felt that food banks are doing everything they can to support people facing financial crisis, but they are not the long-term solution to the growing levels of hardship in the UK.

“If it wasn’t for the food bank most of us would not be where we are now, and that’s not how it should be.” (Workshop participant)

Despite the sobering picture this report reveals – including the anguish of the people involved in its development – we also see the stubborn hope of a growing network of people who believe better is possible, and an ever-clearer roadmap of how this might be achieved.

This roadmap demands change in multiple areas of policy – at the local, devolved, and national level – if we are to meet our ambitious, but achievable vision for a UK without the need for food banks. People with lived experience of financial hardship have vital insight to give, and their informed, innovative, and implementable ideas for change are seen throughout this report and are explored further – alongside our own recommendations – in the supporting policy briefing and ‘Changing the Rules’ workshop report.

The drivers of hunger are complex and multifaceted, with debt, insecure work, social isolation and adverse life events exacerbating financial hardship, but it is clear that an inadequate social security system is the most significant driver of food bank need.

That is why introducing an ‘Essentials Guarantee’ into our social security system – a change to legislation which would ensure that the basic rate of Universal Credit is always enough for people to afford the essentials – would take us a significant distance down the road towards a UK without the need for the
food banks. This report demonstrates the urgent need for this policy change and the importance of it being supported by all who are committed to making the UK a country without the need for food banks.

The report also poses many questions for future research, some of which we explore in the next phase of the Hunger in the UK research programme, and all of which we invite interested partners, who share our vision, to take forward alongside us, including.

- How can we better understand the experiences of people facing food insecurity who could be going hungry but who are not using any food aid?

- Are their experiences more temporary and less acute and, if so, how can we better understand factors that may be protecting them from even more severe or long-lasting hardship? Alternatively, what are the barriers they face to accessing the support they need?

- How do experiences of food insecurity and of receiving support compare between people of different ethnicities and between people in rural and urban areas?

- What more can we understand about the relationship between work, food insecurity and food bank use, with particular consideration of people who are disabled and/or caring for others? How can work become a more reliable route out of destitution?

- How can we better understand the impacts and costs of food insecurity and destitution to wider society as well as to individuals and families?

**Hunger is an everyday reality for too many people in the UK, but it doesn’t have to be.**

With further research on these and many other vital questions, along with a commitment from the UK government to an ambitious and much-needed change to our social security system, we can make this a country without the need for food banks.

“If it wasn’t for the food bank most of us would not be where we are now, and that’s not how it should be.”

(Workshop participant)


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