

How the Child Poverty Strategy can tackle hunger and hardship

February 2025

Ieuan Ferrer, Elizabeth Miller, Lucy Adams, Arianne Clarke, Beatrice Orchard and Sophie Padgett

Contents

Executive summary.....	4
Boosting incomes through social security reform.....	4
Boosting incomes through work.....	5
Reducing costs.....	5
Increasing financial resilience	6
Enhancing local and community support.....	6
Introduction.....	8
Background.....	8
Increasing incomes.....	10
Social security	10
Basic adequacy	11
Address gaps in children's benefits.....	12
Improving access.....	13
Positive reform of health and disability benefits.....	14
Recommendations to boost incomes through social security reform.....	15
Work.....	15
Strengthening rights and increasing job flexibility.....	16
Employment support.....	17
Recommendations to boost incomes through work.....	18
Reducing essential costs	19
Which costs are essential?.....	19
Housing and energy	19
Recommendations to reduce housing and energy costs.....	21
Food.....	22
Low cost community food support	22
Increasing financial resilience	25
Savings and debt.....	25

Discretionary crisis support.....	25
Widening access to affordable credit.....	26
Debt collection practices.....	27
Recommendations to increase financial resilience.....	28
Enhancing local and community support.....	30
Communities making decisions for themselves.....	30
Funding for communities.....	31
Community hub models.....	31
Recommendations to enhance local and community support.....	32

Executive summary

Hunger and hardship are at record levels in the UK.¹ This burden falls especially heavily on families with children,^{2,3,4} and levels of hunger and hardship among these families are projected to grow in the coming years unless governments across the UK take urgent action.⁵

Trussell welcomes the UK government's commitment to develop a child poverty strategy with the aim of delivering an 'enduring reduction in child poverty', alongside its commitment to end the need for emergency food. However, it is crucial that the ambition of the strategy matches the scale of the problem. This requires decisive action across government to increase incomes, reduce essential costs, build financial resilience, and enhance local and community support:

Boosting incomes through social security reform

In the short-term, the UK government should:

- Take steps towards implementing the Essentials Guarantee by introducing a protected minimum floor 15% below Universal Credit's current basic rate, limiting reductions to benefit payments from deductions and the benefit cap.
- Commit to implementing a legal minimum in the social security system and set up an independent process to advise on benefit rates that takes into account the cost of essentials.
- Increase the rate of the Universal Credit standard allowance.
- Scrap the two-child limit.
- Address the digital divide so disabled parents and low-income families can access support and apply for social security, whilst ensuring offline access is maintained so people can choose to engage with social security in the way that best suits their needs. (Specific recommendations for social security for disabled people are expanded on in the section on work).
- Strengthen supported routes to access social security.

¹ Trussell, 2024. *The Cost of Hunger and Hardship* [Cost of hunger and hardship Interim report 2024_4.pdf](#)

² Trussell, 2024. *Mid-year stats 2024 factsheet* [MYS 2024 UK factsheet.pdf](#)

³ Trussell, 2024. *The Cost of Hunger and Hardship* [Cost of hunger and hardship Interim report 2024_4.pdf](#)

⁴ Trussell, 2023. *Hunger in the UK, 2022*. [data collection]. UK Data Service. SN: 9110, DOI: <http://doi.org/10.5255/UKDA-SN-9110-1>

⁵ Trussell, 2024. *The Cost of Hunger and Hardship* [Cost of hunger and hardship Interim report 2024_4.pdf](#)

Longer-term, the UK government should:

- Implement an Essentials Guarantee within Universal Credit. Setting the standard allowance at the Essentials Guarantee level would ensure over 1.9 million fewer people would be at risk of facing hunger and hardship in 2025/26, including 580,000 children.
- Fix the administrative failures of Personal Independence Payment (PIP) and create a system that truly supports disabled people. We need a clear, positive vision for PIP, guided by strong principles that ensure fair decisions and guarantee disabled people receive the support they need and are eligible for. Any reforms to health and disability social security, including PIP, must involve disabled people in shaping the system that affects their lives.

Boosting incomes through work

In the short-term, the UK government should:

- Implement the Employment Rights Bill and ensure that a genuine offer of flexible working is available from day one in all possible circumstances.
- Ensure reforms to employment support deliver specialist, tailored support and flexible job seeking rules which recognise the barriers to work people face.
- Deliver an accelerated programme of joined up work, health and skills support projects, including a marked and sustained increase in funding for specialist projects.
- Invest in jobcentres or equivalent local sites for the new National Jobs and Careers Services, including investment in jobcentres as spaces, and in work coach capacity and training.
- Invest in better access to healthcare, particularly local mental health support, in addition to more integrated ways of working.
- Safeguard disabled people's incomes by preventing measures that simply cut disabled households' incomes, and ensure reductions in spending on health and disability social security are driven by genuine improvements to employment support, access to healthcare and new opportunities for disabled people.

Reducing costs

In the short term the UK government should:

- Maintain financial support for private renters by keeping Local Housing Allowance linked to the lowest 30% of local rents.
- Deliver on home insulation and energy efficiency improvement programmes targeted at households on the lowest incomes.

In the longer term:

- In England, 90,000 new social homes are needed each year for the next 10 years.
- In Scotland, Scottish Government should step up action to deliver its commitment to building 110,000 affordable social homes by 2032 and work to ensure homes are found quickly and urgently for the 10,000 children in temporary homeless accommodation.

- In Wales, the Welsh Government should accelerate efforts to boost the supply of social housing, to ensure it is able to meet its target of building 20,000 new social homes by 2026.
- In Northern Ireland, the Executive should commit to funding social housing development.

Increasing financial resilience

To increase the financial resilience of families and help protect children from poverty, the UK government should:

- Provide multi-year, ring-fenced funding totalling £1.25bn a year, and clear guidance, through a new Financial Crisis and Resilience Fund, to ensure every local authority in England has a scheme where anyone facing immediate hunger and hardship can receive cash-first crisis support, alongside advice and wider support to get them back on their feet.⁶
- Update the Immigration Rules to allow people with no recourse to public funds to receive crisis support.
- Explore the options for a new legal duty on local authorities to operate a financial crisis and resilience scheme.
- Reform Council Tax collection rules in England and Wales to give local authorities more flexibility to collect debts in an affordable way and ensure local authorities respond to people falling behind with their bills by offering support and not with harsh debt collection practices, such as the use of bailiffs.
- Embed principles of clarity, flexibility, and respect in how debt to government is managed and collected, including through the introduction of affordability assessments across all forms of debt to government.
- End designed-in debt within the social security system by reducing or removing the five-week-wait and writing off historic Tax Credit overpayments and debts incurred due to DWP official error.
- Revise the debt deduction priority order to make sure debts to priority creditors are collected first, not debts to UK government.
- Increase access to affordable credit for families who are unable to access or afford existing forms of credit, including the continued roll out of the No Interest Loan Scheme (NILS) across the UK.

Enhancing local and community support

The UK government should:

- Implement a community right to buy for England as proposed in the English Devolution White Paper.
- Explore a community right to shape public services, backed up by a framework and funding for local areas to decide what this looks like for them.

⁶ Trussell, 2025. *A more resilient future – Rebuilding discretionary crisis support in England*
https://trusselltrustprod.prod.acquia-sites.com/sites/default/files/2025-01/a_more_resilient_future_jan2025.pdf

- Offer a long term, sustainable funding settlement for local authorities that gives them the space to invest in the capacity of communities, alongside increased funding for community groups.
- Consider the role hub models can play in reducing child poverty, drawing on learnings from SureStart and other similar work, including in food banks, currently taking place at a local level.

Introduction

The UK government has committed to deliver an ambitious child poverty strategy to address the rising number of children growing up in poverty in the UK and bring about an ‘enduring reduction in child poverty’. This pledge comes alongside the government’s commitment to end the need for emergency food, which will require a focus on tackling the deep poverty driving people - the majority of whom are families with children - to food banks. This briefing sets out Trussell’s recommendations for the child poverty strategy, focusing on action to increase incomes, reduce essential costs, build financial resilience and enhance local and community support.

As members of the End Child Poverty Coalition, Trussell has also helped to develop eight key tests that the strategy must meet to succeed. Our recommendations are aligned with the eight tests set by the End Child Poverty Coalition and – taken together – they provide a clear approach to tackling the unacceptably high levels of child poverty and reducing the record levels of food bank need we see in communities across the UK.

Background

The UK is facing record levels of hunger and hardship,⁷ and near record levels of emergency food provision. The six-month period 1 April to 30 September 2024 saw 1.4m emergency food parcels provided by food banks in the Trussell community to people experiencing hunger and hardship in the UK, 69% higher than five years ago.⁸

The burden of this hunger falls especially heavily on families with children. Nearly two thirds of support provided by food banks in the Trussell community (63%) goes to families with children aged 0-16, despite people living in these families making up less than half of the UK population (45%).⁹ Trussell research has shown that 60% of people facing hunger and hardship live in families with children.¹⁰ Trussell’s Hunger in the UK research,¹¹ JRF’s Destitution in the UK,¹² and Citizens Advice’s National Red Index¹³, all uncovered similar patterns. The trend is most stark for the youngest

⁷ A family faces hunger and hardship if they are more than 25% below the Social Metrics Commission poverty line. The poverty line is defined by the total resources available to the family. This considers the money families have coming in, their housing costs, savings and other inescapable costs such as childcare or debt repayments. By taking all of these into account, it reflects financial resources people actually have to cover daily living costs. Trussell, 2024. *The Cost of Hunger and Hardship* [Cost of hunger and hardship. Interim report 2024_4.pdf](#)

⁸ Trussell, 2024. *Mid-year stats 2024 factsheet* [MYS 2024 UK factsheet.pdf](#)

⁹ Ibid.

¹⁰ Trussell, 2024. *The Cost of Hunger and Hardship* [Cost of hunger and hardship. Interim report 2024_4.pdf](#)

¹¹ Trussell, 2023. *Hunger in the UK, 2022*. [data collection]. UK Data Service. SN: 9110, DOI: <http://doi.org/10.5255/UKDA-SN-9110-1>

¹² Joseph Rowntree Foundation, 2023. *Destitution in the UK 2023* <https://www.jrf.org.uk/deep-poverty-and-destitution/destitution-in-the-uk-2023>

¹³ Citizens Advice, 2024. *The National Red Index: how to turn the tide on falling living standards* <https://www.citizensadvice.org.uk/policy/publications/the-national-red-index-how-to-turn-the-tide-on-falling-living-standards/>

children. A quarter of children (24%) aged 0-4 face hunger and hardship – a higher figure than for any other age group. Furthermore, Trussell research suggests that, without further action, hunger and hardship is projected to increase among all children from 21% (3m) in 2023/24 to 22.1% (3.2m) in 2025/26.¹⁴

Poverty and hardship have a scarring effect on the children and adults experiencing it,¹⁵ making it much harder to live healthy lives, do well at school, access local services, move into secure work, and put roots down in local communities. This has significant costs to the public purse,¹⁶ putting pressure on stretched health, education and social services.¹⁷

Every child should grow up in a family able to afford the essentials. In a context of record hunger and hardship, it is crucial that the scale of the response of governments across the UK meets the scale of the problem.

¹⁴ Trussell, 2024. *The Cost of Hunger and Hardship* [Cost of hunger and hardship. Interim report 2024_4.pdf](#)

¹⁵ Joseph Rowntree Foundation, 2004. *Routes out of poverty* www.jrf.org.uk/routes-out-of-poverty

¹⁶ Joseph Rowntree Foundation, 2016. *Counting the cost of UK poverty* <https://www.jrf.org.uk/counting-the-cost-of-uk-poverty> and CPAG, 2023. *The cost of child poverty in 2023* <https://cpag.org.uk/news/cost-child-poverty-2023>

¹⁷ Joseph Rowntree Foundation, 2024. *The impact of hardship on primary schools and primary and community healthcare* <https://www.jrf.org.uk/deep-poverty-and-destitution/the-impact-of-hardship-on-primary-schools-and-primary-healthcare>

Increasing incomes

This section will cover how we can address child poverty through increasing incomes. It will focus on social security, including the adequacy of the system and addressing gaps in children's benefits, as well as the role that work and employment support has to play.

Social security

The most effective and immediate lever we have for reducing poverty, including child poverty, is our social security system. This system is a vital protection against hunger and hardship for families where parents are in low paid work; are unable to work, or to work full time, due to caring responsibilities, or managing a health condition or disability; and for those facing unaffordable costs such as high rents or the costs of disability. However, this system is currently failing in its most basic duty of ensuring families can afford the essentials. The majority (89%) of people referred to food banks in the Trussell community are in receipt of means tested benefits and 74% of families with children claiming Universal Credit had gone without essentials like food or toiletries in the six months to August 2024.^{18,19}

Increasing incomes through social security has a direct impact on reducing food bank need. We have seen in the past the significant real-world impact on tackling poverty, hunger and hardship. Previous analysis shows that increasing the value of most means tested benefits by just £1 reduces the number of parcels distributed in a typical local authority by 2.6%.²⁰ More recently, from 2022 to 2024, the UK government provided a series of Cost of Living Payments to people receiving means tested social security. Each time a Cost of Living Payment was issued, there was a significant drop in the number of food parcels provided by our food banks, before returning to previous levels a few weeks later. After the Spring 2023 payment, the number of parcels in our network fell by 16% (compared with previous 3 weeks). Similarly, Autumn 2023 saw a 14% decrease, and February 2024 saw a 24% decrease.

¹⁸ Trussell, 2023. *Hunger in the UK, 2022*. [data collection]. UK Data Service. SN: 9110, DOI: <http://doi.org/10.5255/UKDA-SN-9110-1>

¹⁹ Footnote: Survey of people claiming Universal Credit by YouGov on behalf of Trussell. Total sample size was 2077 adults. Fieldwork was undertaken between 29th July - 23rd August 2024. The figures have been weighted and are representative of all adults on Universal Credit (aged 16+).

²⁰ Trussell and I-Sphere, 2021. *State of Hunger*, <https://trusselltrustprod.prod.acquia-sites.com/sites/default/files/wp-assets/State-of-Hunger-2021-Report-Final.pdf>

Basic adequacy

Currently, the basic rate of Universal Credit isn't enough to cover the cost of life's essentials.²¹ In fact, there has never been a mechanism within the social security system to link the level at which payments are set to the actual cost of essentials. This has meant that over time the real value of many social security payments has been eroded, leaving an increasing gap between basic living costs and family incomes.

In order to correct this, the UK government should take steps to embed an Essentials Guarantee into Universal Credit to ensure all households and the children growing up in them receive a protected minimum amount of support to afford the essentials, like food and household bills.

An Essentials Guarantee would make sure the basic rate of Universal Credit at least covers the cost of life's essentials, and that reductions to benefit payments, including from debt repayments and the benefit cap, could never pull support below that level.

The UK government would be required to set the level of the Essentials Guarantee at least annually, based on the recommendation of an independent process. In 2025/26 the introduction of the Essentials Guarantee would reduce the number of people facing hunger and hardship by 20% - 1.9 million people across the UK. This would include over half a million (580,000) children, with a 19% decrease in the number of children facing hunger and hardship compared to the level projected without the introduction of this policy.²²

As an immediate step towards implementing the Essentials Guarantee, the UK government should introduce a protected minimum floor 15% below Universal Credit's current basic rate, limiting the amount of reductions to benefit payments from deductions and the benefit cap. This would be relatively low-cost but would be a highly significant step towards providing genuine protection for children from severe hardship as they develop. Progress towards this was made in the Autumn Budget 2024 with an introduction of the 'Fair Repayment Rate' which limits the amount that can be deducted from social security for debt repayments.²³ However, this means the benefit cap can still reduce payments below the level of the proposed minimum floor, which overwhelmingly affects families with children. Without introducing this policy, many families with children still find their incomes reduced to unsustainable levels. Putting in place a protected minimum floor would result in around 90,000 families seeing their reductions to Universal Credit due to the benefit cap lowered by around £210 a month on average, at an annual cost of around £225 million.

Building on this, the UK government can take two further concrete steps to make progress towards an Essentials Guarantee. First, it should make a commitment to set up an independent process to advise on benefit rates that takes into account the cost of essentials. The current Minister for

²¹ Trussell and Joseph Rowntree Foundation, 2023. *An Essentials Guarantee: Reforming Universal Credit to ensure we can all afford the essentials in hard times* <https://www.jrf.org.uk/social-security/guarantee-our-essentials-reforming-universal-credit-to-ensure-we-can-all-afford-the>

²² Ibid.

²³ HM Treasury, 2024. *Autumn Budget 2024*

https://assets.publishing.service.gov.uk/media/672b9695fbd69e1861921c63/Autumn_Budget_2024_Accessible.pdf

Employment has recognised the extent to which successive cuts and freezes to core benefit rates have created pressure elsewhere in the system. In particular, incapacity and disability benefits have come to bear disproportionate weight as routes to make ends meet for people with health conditions, due to the extremely low levels of income provided by other benefits.²⁴ We urgently require clear leadership to set social security payments at a level which ensures people have the financial security they need to meet their essential costs and, where appropriate, prepare for and seek work.

Second, the UK government should deliver a boost to the Universal Credit basic rate (standard allowance) within this parliament. The evidence above outlines the extent to which hunger and hardship are reaching unsustainable levels, pushing people to overstretched community support like food banks, leading to significant long-term consequences for families and especially children, and placing unbearable pressure on our public services and economy. Long-term solutions to reduce essential costs, and additional support and services to help build resilience, are important. But these levers will not achieve their maximum impact unless people have enough income to cover life's essentials.

Address gaps in children's benefits

Scrapping the two-child limit is crucial to address the very significant overrepresentation of families with children forced to turn to food banks. This is especially the case among families with three or more children. Nearly three in 10 parcels (29%) were provided for families with three or more children in the first half of 2024/25 while people living in these families make up only 11% of the general population. One in four people facing hunger and hardship live in families with three or more children.²⁵ ²⁶ Children's social security should protect families from hunger, but preventing parents from claiming Child Tax Credit or Universal Credit for any third or subsequent child is pushing families with children deeper into poverty. It is also clear that this policy does not contribute to the UK government's goals of increasing labour market participation or growth, since the majority (59%) of households affected by the two-child limit are in work,²⁷ and the policy has not had any significant impact on either fertility or employment decisions.²⁸

Over time, the two-child limit has led to increasing numbers of children growing up in poverty, facing hardship which impacts their development and prospects. The proportion of people facing hunger and hardship who live in families with three or more children has more than doubled in the last decade. In 2012/13 just 11% of people facing hunger and hardship were living in families with three or more children. By 2022/23 this had increased to 25%. Over the same period, the proportion of all

²⁴ UK Parliament, 2025. Hansard: Welfare Cap – Volume 761, debated on Wednesday 29th January 2025 <https://hansard.parliament.uk/commons/2025-01-29/debates/E92AD879-9177-4E87-8FF6-9AD5BADA2E0A/WelfareCap>

²⁵ Trussell, 2024. *Mid-year stats 2024 factsheet* [MYS 2024 UK factsheet.pdf](#)

²⁶ Trussell, 2024. *The Cost of Hunger and Hardship* [Cost of hunger and hardship. Interim report 2024_4.pdf](#)

²⁷ UK Government, 2024. *Universal Credit and Child Tax Credit claimants: statistics related to the policy to provide support for a maximum of two children 2024*

²⁸ IFS, 2024. *The two-child limit: poverty, incentives and cost* <https://ifs.org.uk/articles/two-child-limit-poverty-incentives-and-cost>

people living in families with three or more children across the UK has remained relatively stable (9% in 2012/13 and 11% in 2022).²⁹

Ending the two-child limit would mean 630,000 fewer people would be facing hunger and hardship by 2025/26, including 430,000 children. This would represent a 7% decrease in the number of people, and a 14% decrease in the number of children, expected to face hunger and hardship.³⁰

Improving access

The level of benefits is not the only flaw in the current design and delivery of the social security system. Additional hardship and debt are driven by application processes which are often lengthy, inaccessible and complicated, and can damage levels of trust in the system. This is a particular problem for families with children – more than one in three (36%) people needing to turn to advice services are from a family with children.³¹ This is despite this group making up just 29% of the UK population.³² Ensuring everyone received the social security payments they were eligible for would mean 180,000 fewer children would be facing hunger and hardship in 2025/26.³³

Income maximisation advice and support makes a big difference for people navigating the social security system. Our recent evaluation of the advice services offered by food banks in the Trussell community found that being able to refer people to advice on money matters in a trusted place where they feel safe and comfortable (the food bank) was a successful way of reaching people not accessing advice and support elsewhere, and resulted in positive financial and health and wellbeing outcomes. Between April 2023 and March 2024, 38,685 people received an average of £1.7k in financial gains, 10,326 had an average of £4.6k debt managed, and 1,669 people had an average of £7.5k debt written off.³⁴

People shouldn't be pushed to crisis point and need to turn to a food bank before they receive this help. Making the social security system more accessible would also help reduce the pressure on advice services. For example, much of the information on social security eligibility is primarily accessible online, and the process of applying for Universal Credit, managing payments, and contacting work coaches is digital by default. However, around one in six (16%) people referred food banks in the Trussell community 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.³⁵

²⁹ Trussell, 2024. *The Cost of Hunger and Hardship* [Cost of hunger and hardship Interim report 2024_4.pdf](#)

³⁰ Ibid.

³¹ University of Bristol, 2024. *Evaluating the advice and support services provided through food banks*, https://trusselltrustprod.prod.acquia-sites.com/sites/default/files/2024-10/Evaluating%20the%20advice%20and%20support%20services%20provided%20through%20food%20banks_FINAL_30092024%20%281%29.pdf

³² Trussell, 2023. *Hunger in the UK, 2022*. [data collection]. UK Data Service. SN: 9110, DOI: <http://doi.org/10.5255/UKDA-SN-9110-1>

³³ Trussell, 2024. *The Cost of Hunger and Hardship* [Cost of hunger and hardship Interim report 2024_4.pdf](#)

³⁴ Trussell, 2024. *Evaluating Advice on Money Matters* [Evaluating our money matters advice and support services.pdf](#)

³⁵ Trussell, 2023. *Hunger in the UK, 2022*. [data collection]. UK Data Service. SN: 9110, DOI: <http://doi.org/10.5255/UKDA-SN-9110-1>

Disabled people are more likely to face digital exclusion and experience increased difficulty applying for social security, making it harder for disabled parents to access support for their families.³⁶

Positive reform of health and disability benefits

In order to effectively tackle child poverty, the UK government must also consider the impact of changes to disability benefits and wider support on families with disabled adults or children. Of people in households with children referred to food banks in the Trussell community, 68% report that they, or a member of their household, is disabled.³⁷ Ensuring there is appropriate support for these families must be an integral part of the child poverty strategy.

Disabled people face unacceptably high levels of hunger and hardship, with around half of those affected living in disabled families.³⁸ Disabled people and people experiencing long-term sickness often have lower incomes than non-disabled people. We know that they also face higher costs associated with their health conditions or disability and are too often unable to meet these costs. This is a result of inadequate social security levels and issues with Personal Independence Payment (PIP) administration and assessments, in addition to the additional barriers disabled people face finding accessible work and sustaining employment.³⁹

We urgently need to safeguard disabled people's incomes and ensure that any reductions in spending on health and disability social security come from meaningful improvements in employment support, access to healthcare and increased availability of accessible opportunities – not from simply cutting support without real alternatives.

As noted below, the UK government has outlined welcome plans to improve employment support for disabled people and people who are long-term sick. However, the majority (74%) of disabled people referred to a food bank in the Trussell community who are not in employment said that their health condition or caring responsibilities prevent them from being able to work.⁴⁰ Protecting health and disability benefits is therefore central to avoiding deepening hardship for disabled families and achieving child poverty reduction. Disabled families need financial security to afford life's essentials and the extra costs associated with disability, ensuring dignity, preventing harm for themselves and their children, and preventing increased pressure on public services and the economy.

³⁶ ONS, 2023. *Exploring the UK's digital divide*

<https://www.ons.gov.uk/peoplepopulationandcommunity/householdcharacteristics/homeinternetandsocialmediausage/articles/exploringtheuksdigitaldivide/2019-03-04#what-is-the-pattern-of-internet-usage-among-disabled-people->

³⁷ Trussell, 2023. *Hunger in the UK, 2022*. [data collection]. UK Data Service. SN: 9110, DOI: <http://doi.org/10.5255/UKDA-SN-9110-1>

³⁸ Trussell, 2024. *The Cost of Hunger and Hardship – interim report* https://trusselltrustprod.prod.acquia-sites.com/sites/default/files/2024-10/Cost%20of%20hunger%20and%20hardship_Interim%20report%202024_4.pdf

³⁹ Trussell, 2023. *Hunger in the UK, 2022*. [data collection]. UK Data Service. SN: 9110, DOI: <http://doi.org/10.5255/UKDA-SN-9110-1> and Trussell, 2023. *Disability and financial hardship: How disability benefits contribute to the need for food banks in the UK* <https://www.trusselltrust.org/wp-content/uploads/sites/2/2023/10/Disability-Benefits-Research-debtReport.pdf>

⁴⁰ Trussell, 2023. *Hunger in the UK, 2022*. [data collection]. UK Data Service. SN: 9110, DOI: <http://doi.org/10.5255/UKDA-SN-9110-1>

Recommendations to boost incomes through social security reform

In the short-term, the UK government should:

- Take steps towards implementing the Essentials Guarantee by introducing a protected minimum floor 15% below Universal Credit's current basic rate, limiting reductions to benefit payments from deductions and the benefit cap.
- Commit to implementing a legal minimum in the social security system and set up an independent process to advise on benefit rates that takes into account the cost of essentials.
- Increase the rate of the Universal Credit standard allowance.
- Scrap the two-child limit.
- Address the digital divide so disabled parents and low-income families can access support and apply for social security, whilst ensuring offline access is maintained so people can choose to engage with social security in the way that best suits their needs. (Specific recommendations for social security for disabled people are expanded on in the next section on work).
- Strengthen supported routes to access social security.

Longer-term, the UK government should:

- Implement an Essentials Guarantee within Universal Credit. Setting the standard allowance at the Essentials Guarantee level would ensure over 1.9 million fewer people would be at risk of facing hunger and hardship in 2025/26, including 580,000 children.
- Fix the administrative failures of Personal Independence Payment (PIP) and create a system that truly supports disabled people. We need a clear, positive vision for PIP, guided by strong principles that ensure fair decisions and guarantee disabled people receive the support they need and are eligible for. Any reforms to health and disability social security, including PIP, must involve disabled people in shaping the system that affects their lives.

These actions would reduce the pressure on the millions of households who are unable to afford the essentials across the country and move us towards a social security system which truly enables us all to thrive.

Work

Decent, secure and rewarding work is an important lever for reducing child poverty. While paid work can offer a vital route out of poverty, too often it is not providing the level or regularity of income required to protect families from having to use food banks. Even with support from social security, many families with low paid parents face hunger and hardship, and have to turn to food banks to survive. Amongst people referred to food banks in the Trussell community, one in five (20%) are from

working households, the majority of whom (62%) have incomes low enough to mean they are also in receipt of Universal Credit.⁴¹

Paid work can be a particularly uncertain protection from hardship for families with children. Over half (56%) of working households referred to food banks in the Trussell community are families with children, significantly higher than the proportion of non-working households referred to food banks with children (34%).⁴²

The problem is particularly acute among families with part-time workers. There are now 1.7 million more people facing hunger and hardship living in families with either only part-time workers or including both full-time and part-time workers than there were two decades ago.⁴³

Strengthening rights and increasing job flexibility

Insecure, lower paid, and part-time work, can leave many people without enough income to cover essential costs, leaving working parents and their families at risk of hardship. A third (33%) of people living with children who were referred to food banks in the Trussell community were in insecure work such as a zero-hours contract or seasonal work.⁴⁴ Parents – particularly women – often face significant challenges in finding flexible and secure work which they can fit around childcare commitments.⁴⁵

We welcome the UK government's action through the Employment Rights Bill to improve rights – ensuring more workers can access jobs with regular, predictable hours, and providing access to flexible working by default, will help more parents take up work and increase their incomes.

However, governments across the UK must also work with employers to ensure flexible and accessible working is made available in all possible circumstances and that flexibility is understood/recognised in the broadest sense, including working from home, job shares, late starts and early finishes, and term-time working. We welcome the 'Keep Britain Working' review launched as part of the UK government's wider plans on employment and economic growth. UK government must increase employers' involvement in job design, recruitment, and in-work support to ensure disabled people cannot just enter, but remain in, work. The lessons from this review should also be considered in relation to parents and carers, who face similar barriers to sustaining employment and progressing in work.

⁴¹ Trussell, 2023. *Hunger in the UK, 2022*. [data collection]. UK Data Service. SN: 9110, DOI: <http://doi.org/10.5255/UKDA-SN-9110-1>

⁴² Ibid.

⁴³ Trussell, 2024. *The Cost of Hunger and Hardship* [Cost of hunger and hardship Interim report 2024_4.pdf](#)

⁴⁴ Trussell, 2023. *Hunger in the UK, 2022*. [data collection]. UK Data Service. SN: 9110, DOI: <http://doi.org/10.5255/UKDA-SN-9110-1>

⁴⁵ Ibid.

Employment support

Together with strengthening rights and job flexibility for working parents, personalised, tailored employment support can play a pivotal role in addressing the barriers to work, enabling more people to access suitable employment.

Single parents, disabled people, and people with caring responsibilities, face additional barriers to finding and sustaining employment and thereby barriers to increasing their income. Women⁴⁶ and some ethnic minority groups⁴⁷ are more likely to be lacking decent, secure work that provides protection from having to turn to a food bank.

The Get Britain Working White Paper outlines some useful steps and positive reforms to the way employment support is delivered. We welcome testing fewer in person appointments, reducing the frequency of jobcentre meetings, and reviewing the claimant commitment which determines job-seeking conditions. However, we need to see a decisive move away from the current system of job-seeking rules based on compliance and with a heavy reliance on punitive sanctions. The current system is frequently rigid and inappropriate when people face additional barriers to work. This is particularly relevant to parents, whose job-seeking conditions have steadily increased since 2010, but often fail to reflect their caring responsibilities or lack of childcare.⁴⁸ Employment support for families must be backed by a new set of job seeking rules which prioritise genuine support and tailored commitments, rather than punitive sanctions (as reflected in the eight tests set by the End Child Poverty Coalition for the Child Poverty Strategy). When people feel pushed into taking work which is inappropriate for their circumstances, for fear of being sanctioned, this leads to poor job-matching and negative impacts on health, wellbeing and productivity.⁴⁹

The 'coaching academies' to invest in jobcentre staff skills contained in the White Paper are welcome. We know more personalised employment support and investment in staff skills is sorely needed if we're to help more people into work and reduce their need for emergency food. Previous reviews have found work coaches are particularly ill equipped to provide specialist support, especially for disabled people. However, we need more clarity on how these will ensure work coaches can reliably provide more personalised support and how this will be accommodated within workloads which are already very stretched.

The 'Keep Britain Working' review will be vital in reimagining employment support for disabled people and people who are long-term sick. Despite initiatives like the Disability Confident employer

⁴⁶ Trades Union Congress, 2023. *Women 7 times more likely than men to be out of work due to caring commitments* <https://www.tuc.org.uk/news/women-7-times-more-likely-men-be-out-work-due-caringcommitments>

⁴⁷ Trades Union Congress, 2023. *Number of BME workers in insecure work has "boomed" over the past decade TUC warns* <https://www.tuc.org.uk/news/number-bme-workers-insecure-work-has-boomed-over-pastdecade-tuc-warns>

⁴⁸ Johnsen, S. and Blenkinsopp, J., 2018. *Final findings: Lone parents*. <http://www.welfareconditionality.ac.uk/wp-content/uploads/2018/05/39273-Lone-parents-web.pdf>

⁴⁹ DWP, 2023. *The Impact of Benefit Sanctions on Employment Outcomes: draft report* <https://www.gov.uk/government/publications/the-impact-of-benefit-sanctions-on-employment-outcomes-draft-report> This found that the 'impact of a sanction is to decrease the rate of exit into higher paid work. See also; Welfare Conditionality, 2018. *Final Findings Report: Welfare Conditionality Project 2013-2018* [40475 Welfare-Conditionality Report complete-v3.pdf](https://www.welfareconditionality.ac.uk/40475-Welfare-Conditionality-Report-complete-v3.pdf) See also: Trussell, 2024. *Decent, secure and rewarding work building block briefing* [decent-secure-and-rewarding-work-building-block-briefing.pdf](https://www.trusselltrust.org/decentsecureandrewardingworkbuildingblockbriefing.pdf)

scheme, the disability employment gap remains shockingly high. The UK government needs to work with and alongside disabled people, including parents, to design accessible jobs which remove barriers to the workplace. The review should look at job design and the role of employers in creating and maintaining healthy and inclusive workplaces and should make practical recommendations that support employers to prevent people becoming unwell at work.

However, reforms to help more people find and sustain work for the benefit of individuals and the economy will only succeed if they are accompanied by investment in the social security system. Ensuring everyone can afford the essentials is crucial for maintaining health and wellbeing and creating the circumstances in which people can look for work and take up training and other opportunities. Indications of planned cuts to spending on health and disability social security are alarming and would undermine the UK government's ambitions to increase incomes and alleviate poverty, unless they can be achieved through genuinely tackling barriers to work rather than simply reducing incomes. Any reforms which lead with cutting disabled people's already precarious incomes will deepen hardship among disabled households with children, undermining the UK government's ambitions in relation to child poverty, economic growth and ending the need for emergency food.

Recommendations to boost incomes through work

In the short-term, the UK government should:

- Implement the Employment Rights Bill and ensure that a genuine offer of flexible working is available from day one in all possible circumstances.
- Ensure reforms to employment support deliver specialist, tailored support and flexible job seeking rules which recognise the barriers to work people face.
- Deliver an accelerated programme of joined up work, health and skills support projects, including a marked and sustained increase in funding for specialist projects.
- Invest in jobcentres or equivalent local sites for the new National Jobs and Careers Services, including investment in jobcentres as spaces, and in work coach capacity and training.
- Invest in better access to healthcare, particularly local mental health support, in addition to more integrated ways of working.
- Safeguard disabled people's incomes by preventing measures that simply cut disabled households' incomes, and ensure reductions in spending on health and disability social security are driven by genuine improvements to employment support, access to healthcare and new opportunities for disabled people.

Reducing essential costs

Which costs are essential?

Alongside increasing incomes, reducing essential costs can play a key role in reducing child poverty. In developing the Essentials Guarantee, Trussell and the Joseph Rowntree Foundation developed a list of items that are essential for all through consultation with the public and the Trussell food bank community.⁵⁰

- Food and non-alcoholic drinks
- Electricity and gas
- Water
- Clothes and shoes
- Communications (including phones, internet and postage)
- Travel
- Sundries (such as toiletries, haircuts, cleaning materials and bank charges)

When governments across the UK are considering which costs to reduce to decrease child poverty, this list, plus housing and childcare,⁵¹ is a good starting point. Below we discuss the potential for action around housing, energy and food.

Housing and energy

At the heart of the housing crisis is the fact that there are simply not enough affordable homes being built. There is an urgent need to build social homes at the levels required across the UK, in communities where they are most needed.

In England, in 2022/23, 22,023 social homes were either sold or demolished and just 9,561 social homes were built – a net loss of 12,462 homes.⁵² In the past ten years, there has been a total loss of

⁵⁰ Trussell and Joseph Rowntree Foundation, 2023. *An Essentials Guarantee: Reforming Universal Credit to ensure we can all afford the essentials in hard times* <https://www.jrf.org.uk/social-security/guarantee-our-essentials-reforming-universal-credit-to-ensure-we-can-all-afford-the>

⁵¹ These were excluded for technical reasons when developing the Essentials Guarantee policy as support with these costs is provided through additional elements in Universal Credit rather than the Standard Allowance. Support with Council Tax costs is also delivered separately, outside of UC.

⁵² GOV.UK, 2024. *Live tables on social housing sales*, Department for Levelling up, Housing and Communities, <https://www.gov.uk/government/statistical-data-sets/live-tables-on-social-housing-sales#full-publication-update-history>

177,487 social homes across England.⁵³ In March 2023, there were 1.29 million households in England on council waiting lists for a social home.⁵⁴

A record number of children were living in temporary accommodation in England at the end of June 2024 (159,380). This represents a 15% increase from the same period just a year previously and a 25% increase from 2019. This figure is more than double (a 120% increase) the number of children living in temporary accommodation than in 2010.⁵⁵

The Scottish Government and many local authorities in Scotland have declared a housing emergency; 10,110 children in Scotland are trapped in temporary accommodation waiting to be housed, with Shelter Scotland reporting that 42 children become homeless every day.⁵⁶ In Wales, one in every 215 households now live in temporary accommodation, including over 3,000 children – nearly six in every 1,000 children in Wales.⁵⁷ The Welsh Government recognise the need for more social homes and have set a target to deliver 20,000 homes in the social rented sector during this term of the Senedd (2021-2026). But, three years in, it is now reported that this is unlikely to be achieved.⁵⁸ In Northern Ireland, the number of new social home starts has declined significantly in recent years, and is set to continue to decline without further funding.

There are close links between homelessness, hunger, hardship and debt. Just under three in ten (29%) people referred to food banks and living with children were either currently homeless when they had received support from the food bank, or had experienced homelessness in the previous 12 months.⁵⁹

Housing costs are the biggest essential cost that most families face. Social housing gives people on low incomes the dignity of a safe, secure, and affordable place to live, without having to move away from their communities. Ever-increasing waiting lists for social housing mean more households than ever are forced to turn to the often unaffordable private rented sector for a place to live. There is an urgent need to build social housing at the levels required across the country, in communities where it is most needed. In England, this means 90,000 new social homes are needed each year for the next 10 years. In Scotland, the government should step up action to deliver its commitment to building 110,000 affordable social homes by 2032 and work to ensure homes are found quickly and urgently for the 10,000 children in temporary homeless accommodation. The Welsh Government should

⁵³ GOV.UK, 2024. *Live tables on social housing sales*, Department for Levelling Up, Housing and Communities, <https://www.gov.uk/government/statistical-data-sets/live-tables-on-social-housing-sales#full-publication-update-history>

⁵⁴ GOV.UK, 2024. *Social housing lettings in England, tenants, April 2022 to March 2023*, Department for Levelling Up, Housing and Communities, <https://www.gov.uk/government/statistics/social-housing-lettings-in-england-april-2022-to-march-2023/social-housing-lettings-in-england-tenants-april-2022-to-march-2023>

⁵⁵ MHCLG, 2024. *Tables on homelessness* <https://www.gov.uk/government/statistical-data-sets/live-tables-on-homelessness>

⁵⁶ Shelter Scotland, 2024. *Homelessness in Scotland* https://scotland.shelter.org.uk/housing_policy/homelessness_in_scotland

⁵⁷ Bevan Foundation, 2024. *Nowhere to call home: the shortage of social and community homes* <https://www.bevanfoundation.org/wp-content/uploads/2024/10/Nowhere-to-call-home-the-shortage-of-social-and-community-homes-2.pdf>

⁵⁸ Ibid.

⁵⁹ Trussell, 2023. *Hunger in the UK, 2022*. [data collection]. UK Data Service. SN: 9110 DOI: <http://doi.org/10.5255/UKDA-SN-9110-1>

accelerate efforts to boost the supply of social housing, to ensure it is able to meet its target of building 20,000 new social homes by 2026, and the Northern Ireland Executive should commit to funding social housing development.

The UK government must also maintain financial support for private renters by keeping Local Housing Allowance linked to the lowest 30% of local rents. With rents forecast to increase, the current policy of freezing Local Housing Allowance will result in a growing shortfall for private renters between support for their housing costs and actual rents paid. The impact of this can be seen in previous periods when LHA was frozen, resulting in rising homelessness and hunger as families are unable to afford rent and other essential costs. Modelling by Alma Economics for Crisis previously estimated 55,000 households would exit poverty in 2024/25 if LHA rates were aligned with the 30th percentile of local rents, with households with dependent children particularly benefitting.⁶⁰

Alongside measures to improve housing affordability, action is needed to improve poor quality housing and reduce the number of people stuck in cold and unhealthy homes. Poor quality homes also often mean higher energy bills, with the cost of heating out of reach for too many families on low incomes, contributing to higher levels of ill health.

Across the UK, 9.6 million households, 34%, are at risk of living in a cold home, on a low income and unable to pay anything to help insulate their home.⁶¹ Cold homes have a direct negative impact on the health of children and adults; wider consequences include increased social isolation and lower school attainment.⁶²

Badly insulated homes are a key factor exposing families on the lowest incomes to high energy costs. The UK government's Warm Homes Plan must deliver for families and children living in poverty by kickstarting a nationwide insulation programme reaching everyone on a low income, living in a cold home.

Recommendations to reduce housing and energy costs

In the short term the UK government should:

- Maintain financial support for private renters by keeping Local Housing Allowance linked to the lowest 30% of local rents.
- Deliver on home insulation and energy efficiency improvement programmes targeted at households on the lowest incomes.

⁶⁰ Alma Economics, 2024. *Local Housing Allowance: Options for Reform* https://www.crisis.org.uk/media/240978/alma-economics_local-housing-allowance-options-for-reform-002.pdf

⁶¹ Institute of Health Equity, 2024. *Left out in the cold. The hidden impact of cold homes* <https://www.instituteoftheequity.org/resources-reports/left-out-in-the-cold-the-hidden-impact-of-cold-homes/copy-of-read-the-report.pdf>

⁶² Ibid.

In the longer term:

- In England, 90,000 new social homes are needed each year for the next 10 years.
- In Scotland, Scottish Government should step up action to deliver its commitment to building 110,000 affordable social homes by 2032 and work to ensure homes are found quickly and urgently for the 10,000 children in temporary homeless accommodation.
- In Wales, the Welsh Government should accelerate efforts to boost the supply of social housing, to ensure it is able to meet its target of building 20,000 new social homes by 2026.
- In Northern Ireland, the Executive should commit to funding social housing development.

Food

The cost of food has increased significantly over the last few years, due to global factors such as bad weather affecting harvests and rising energy bills, as well as some disruption to supply chains. Over the three years from May 2021 to May 2024 food prices rose by nearly a third (30.6%), significantly ahead of general inflation in the period (20.8%).⁶³ Whilst food inflation has since fallen, the increase in prices remains. In addition, there is evidence that prices for cheaper food rose at a significantly higher rate than more expensive food, impacting families on lower incomes more than others.⁶⁴ There is also some limited evidence that people who shop at convenience stores or cannot easily travel to larger supermarkets can find it difficult to access budget ranges.⁶⁵

Overall, the UK has a competitive groceries market, with a fair degree of consumer switching, fierce competition on price between retailers, and low profit margins across much of the sector.⁶⁶ In this context, the UK government is limited in what it can do directly to affect the food prices faced by low-income families. It is also the case that families struggling to afford food are also generally struggling to afford other essentials, and have to make day by day decisions on which essentials to prioritise at any given time, with food only being one part of a weekly budget. We would therefore caution governments' against focusing on interventions specifically focused on food. Rather, we urge them to tackle costs such as housing and energy where the market is not operating effectively, and to focus the rest of their action on boosting incomes and enhancing financial resilience and community support.

Low cost community food support

Increasingly, food banks are only part of the picture when it comes to charitable food support in local communities. The number and variety of food pantries, social supermarkets, affordable food clubs,

⁶³ House of Commons Library, 2024. *Rising cost of living in the UK*
<https://researchbriefings.files.parliament.uk/documents/CBP-9428/CBP-9428.pdf>

⁶⁴ Institute for Fiscal Studies, 2024. *Cheapflation and the rise of inflation inequality*
<https://ifs.org.uk/publications/cheapflation-and-rise-inflation-inequality>

⁶⁵ Which?, 2023. *Just the basics: Assessing the availability of supermarket budget ranges*
<https://media.product.which.co.uk/prod/files/file/gm-fcb74713-b34f-457b-a22c-880b944acd07-which-just-the-basics-report-april-2023.pdf>

⁶⁶ Competition and Markets Authority, 2024. *Competition and profitability in the groceries sector*
https://assets.publishing.service.gov.uk/media/66a3326dab418ab055592d95/Groceries_2.pdf

community cupboards and many more has increased a great deal in recent years. There is no standardised definition or model for these projects, and as such they vary widely in what they offer, how they are accessed and run, and what they aim to achieve. Some are focused on sustainability by redistributing surplus food. Some, but far from all, include an aspect of wraparound support such as access to independent advice or training. Others maintain a focus on the community aspect – bringing people together and tackling isolation. Almost all aim to support people on low incomes by allowing them to access free or subsidised food.

These community-based initiatives, and the dedicated people who work and volunteer in them, often provide valuable help for people in their communities. Many of these organisations are well connected in their local communities and can act as a gateway to other services and support. Some also provide wraparound services, support to navigate other services through signposting or supported referrals, and social connection, all of which can play a very valuable role in supporting people facing hardship and preventing future crises. It is therefore important for them to be integrated into the local systems of joined up preventative services and support which local authorities should be creating in each area, and which will be supported by the proposed new Financial Crisis and Resilience Fund (discussed below).

However, we do not see these as long-term solutions to child poverty towards which the UK government should be targeting its limited resources. This is because:

- The scale of their impact is far too small relative to the size of the problem of people being unable to afford the essentials. Food banks and other charitable food projects are already seeing record levels of need that are not sustainable. We already know the vast majority (86%) of people in destitution or facing hunger do not actually receive support from any form of charitable food aid.⁶⁷ Citizens Advice calculate the total deficit among households in negative budgets in Britain to be over £8 billion.⁶⁸ There is little scope for sufficient effort, finance to be raised and surplus food to be available within the supply chain, for low cost community food support to match the scale of need.
- The existing evidence suggests that low cost community food support does not, in itself, enable people to move out of poverty or protect them from hunger and hardship. People using support such as food clubs continue to have a high risk of food insecurity and of having to turn to a food bank.⁶⁹
- Some low cost community food support providers use surplus food to sustain their model, which can bring environmental benefits, but many face challenges in sustaining a long-term, good quality supply of food from this source. Others end up relying on resource-intensive fundraising to purchase sufficient stock.
- There are a wide range of models of community food provision. Some offer an experience within which they seek to maximise choice and dignity, but others are very different to

⁶⁷ Trussell, 2023. *Hunger in the UK, 2022*. [data collection]. UK Data Service. SN: 9110 [DOI: http://doi.org/10.5255/UKDA-SN-9110-1](http://doi.org/10.5255/UKDA-SN-9110-1)

⁶⁸ Citizens Advice, 2024. *The National Red Index: how to turn the tide on falling living standards* <https://www.citizensadvice.org.uk/policy/publications/the-national-red-index-how-to-turn-the-tide-on-falling-living-standards/>

⁶⁹ Feeding Britain, 2024. *Feeding Hope. The Impact of Affordable Food Clubs on Nutrition and Wellbeing* <https://feedingbritain.org/wp-content/uploads/2025/01/Feeding-Hope.pdf>

mainstream shops. Those who rely on surplus food often struggle to provide the quality and choice which would make the experience of visitors as dignified and helpful as they would like.

- It is also important to note that having to make even a small contribution to 'membership' of a community food project can force people on extremely low incomes simply to forego another of life's essentials to secure the money for access to low cost food. This is the case for many people forced to turn to food banks. Among people referred to food banks in the Trussell community, 86% have incomes so low they are defined as being destitute. In some cases, in fact, membership is subsidised wholly or in part by other charities, housing associations or grants.⁷⁰

Low cost community food support, and the community goodwill behind these projects, can have immense value to people directly and help to build local social capital. However, reducing food waste and charitable food aid should not be conflated with reducing poverty. Surplus and often poor quality food is not a dignified solution to systemic poverty. Tackling poverty should mean that people have the choice to buy food like anyone else, and engage with food-based community initiatives voluntarily, rather than because they have no other way to put food on the table.

Charitable food aid – low cost or otherwise – cannot be a substitute for action to address the core drivers of hardship and hunger. Instead, as outlined below, governments across the UK should focus investment in community-level interventions on delivering better connected support in local communities (including existing charitable food aid providers). That includes improving access to wraparound services, support to navigate other local provision, and support which provides social connection, all of which helps to get people back on their feet and to prevent future crises.

⁷⁰ Trussell, 2023. *Hunger in the UK, 2022*. [data collection]. UK Data Service. SN: 9110 [DOI: http://doi.org/10.5255/UKDA-SN-9110-1](http://doi.org/10.5255/UKDA-SN-9110-1)

Increasing financial resilience

Savings and debt

Living on a persistently low income often means having to borrow for everyday costs, increasing the risk that families will face problem debt. The fact that it is hard or impossible to save money when trying to survive on such a low income also leaves families far more at risk of hardship when life events or other financial shocks hit, such as losing a job or having to purchase or fix an appliance or item of furniture.

Only 13% of people living with children referred to food banks in the Trussell community have any savings, compared to 63% in the general population. Of the people referred to food banks with some savings, most (59%) have less than £100.

Therefore, the only options to manage these financial crisis or emergency situations tend to be either going without even more of the essentials we all need or taking on debt. Of people living with children referred to food banks in the Trussell community, 92% are struggling with some form of debt or arrears (including borrowing, household bill arrears and benefit debt owed to government). They are also more likely than most to face multiple forms of debt and arrears and to owe money to friends or family.

Discretionary crisis support

Alongside a fit for purpose social security system, families need to have somewhere to turn in a financial crisis or emergency to get help quickly and connect them to independent advice and support that can prevent the situation from getting worse. Over six in ten (62%) people living with children referred to Trussell food banks have faced a large and unexpected cost that they had difficulty paying in the previous three months. Discretionary crisis support can make the difference between families staying on their feet or falling into hunger and hardship. It can also lead to significant cost savings for the public purse by reducing demand in other areas of government spending such as health and homelessness services.

However, crisis support provision in England has declined since the abolition of the discretionary Social Fund in 2013 and responsibility for crisis support was devolved to local authorities to deliver through Local Welfare Assistance schemes. Provision in England is patchy, in contrast to established crisis support schemes with dedicated funding in Northern Ireland, Scotland and Wales. No ring-

fenced funding or statutory duty exists to deliver discretionary crisis support in England and in 2023/24, 36 local authorities in England had no Local Welfare Assistance scheme at all.⁷¹

To help tackle child poverty, the UK government and local authorities should work together to rebuild local crisis and resilience support in England. The UK government should provide multi-year, ring-fenced funding and clear guidance to ensure every local authority in England has a scheme where anyone facing immediate hunger and hardship can receive cash-first crisis support, alongside independent advice and wider support to get them back on their feet.

All local crisis support schemes should be embedded in an integrated local system that can tackle deep financial hardship and help build financial resilience. This means a 'no wrong door' approach when people on low incomes seek financial support from their local authority, including Council Tax Support, Discretionary Housing Payments and local crisis support, ensuring application processes are streamlined as far as possible. It also means establishing strong connections between crisis support and advice provision, particularly advice services that are focused on maximising incomes, such as benefits and debt advice.

For families with children, there should be clear referral pathways or signposting in both directions between local crisis support and wider community services and hubs that support with underlying issues such as health, childcare, employment and social isolation. This kind of wrap-around support, provided alongside a crisis payment, is a critical way of addressing underlying needs and enabling people to build their own resilience against future crises.

This new approach to crisis and resilience support would build on the foundations of the Household Support Fund, which has helped local authorities provide a lifeline to some families on the lowest incomes, but has not given sufficient focus to meeting the needs of people in crisis, or to prevention and longer term financial resilience.

Widening access to affordable credit

While cash grants are a far better alternative for families already experiencing hunger and hardship, affordable credit can play a role in protecting people from this situation. However, affordable credit options, such as community lending and no-interest loans, are, like cash grants, severely limited in many communities. At the same time, barriers continue to exist to mainstream banks and financial products for people on very low incomes. As a result, people living with children referred to food banks in the Trussell community are more likely than the general population to owe money to risky and unaffordable creditors such as pawnbrokers (7% vs. 0.5%), payday loan providers (10% vs. 2%), doorstep lenders, or unlicensed lenders such as a loan shark (3% vs. 0.3%).

Governments across the UK should continue to take action to increase the availability of community sector lending such as credit unions and should roll out the No Interest Loan Scheme (NILS) to

⁷¹ End Furniture Poverty, 2024. *A Bleak Future for Crisis Support* <https://endfurniturepoverty.org/research-campaigns/rebuilding-crisis-support-local-welfare-assistance/a-bleak-future-for-crisis-support-2023-24/>

further increase the options available to families who are unable to access or afford existing forms of credit.

Debt collection practices

Increasing financial resilience also requires improvements to debt collection practices by the private and public sector. Being in debt and poor mental health are closely intertwined and the ways in which debt is collected can make an enormous difference to someone's immediate ability to afford the essentials, their health and wellbeing, and their longer-term financial security. Damaging practices include high volumes of letters and calls, and bailiff or sheriff officer's action. 'Harsh' tactics are less successful in recovering debts than more supportive approaches.⁷²

Debt, including debt to government, should never be collected in a way that exposes people to undue stress or intimidation. In particular, the UK government should reform Council Tax collection rules in England and Wales to give local authorities more flexibility to collect debts in an affordable way. Reforms to Council Tax regulations should stop people becoming liable for their entire bill after missing one payment and end the threat of prison for non-payment of Council Tax in England – as is already the case in Scotland, Wales and Northern Ireland. Local authorities should avoid the use of bailiffs, and sheriff officers in Scotland, and respond to people falling behind with bills by offering support. This might include advice with money and wider services where people are facing issues such as housing problems, domestic violence, or health difficulties.

Cross-government action is needed to ensure a joined-up approach to debt management, particularly for people facing overlapping debts, such as Council Tax, Universal Credit advance payments, and benefit overpayments. As part of Trussell research, people with lived experience of being in debt to government highlighted that there must be better information on the options available and the consequences of debt to government, and no one should be pushed into destitution due to repayments.⁷³

Crucially we must end designed-in debt within the social security system and remove or reduce the five-week wait at the start of a Universal Credit claim. Many people have no choice but to take an advance payment to cover their essential costs during the wait, and are immediately placed into debt with the DWP, and face having their already inadequate income reduced from the very start of their claim when they are in need of financial support.

Misalignment with the private sector and standardised debt collection practices means that the UK government prioritises collecting debt owed to itself first (with one recently introduced exception; Child Maintenance Payments), even when people owe money for priority debts that have significant negative consequences for non-payment such as housing or energy debts. Unlike private lenders, the UK government does not have to carry out any affordability assessments before recovering debt through deductions to Universal Credit. In August 2024, the vast majority (85%) of people receiving

⁷² Centre for Social Justice, 2024. *Still collecting dust* <https://www.centreforsocialjustice.org.uk/library/still-collecting-dust>

⁷³ Trussell, 2022. *Debt to Government, deductions and destitution* <https://trusselltrustprod.prod.acquia-sites.com/sites/default/files/wp-assets/Debt-to-government-deductions-and-destitution-qualitative-research-report.pdf>

Universal Credit with deductions had gone without essential items like food, clothing, or heating in the previous six months.⁷⁴ Debt deductions are capped for third party creditors, but this is not the case for UK government (for debt such as advance payments, Budgeting Advances and overpayments). Additionally, under the previous legacy benefit system historic overpayments due to DWP error were disregarded. However, within Universal Credit these debts can be clawed back from individuals.

The new 'Fair Repayment Rate', introduced in the Budget in November 2024, is a welcome start to improving how debt deductions are managed for Universal Credit claimants. Positive steps were also taken during Covid, when deductions were suspended in recognition of the fragility of people's finances. This more flexible approach to government debt, and some assessment of the affordability of repayments alongside essential bills, must be built into the long-term shape of the social security system.

Recommendations to increase financial resilience

To increase the financial resilience of families and help protect children from poverty, the UK government should:

- Provide multi-year, ring-fenced funding totalling £1.25bn a year, and clear guidance, through a new Financial Crisis and Resilience Fund, to ensure every local authority in England has a scheme where anyone facing immediate hunger and hardship can receive cash-first crisis support, alongside advice and wider support to get them back on their feet.⁷⁵
- Update the Immigration Rules to allow people with no recourse to public funds to receive crisis support.
- Explore the options for a new legal duty on local authorities to operate a financial crisis and resilience scheme.
- Reform Council Tax collection rules in England and Wales to give local authorities more flexibility to collect debts in an affordable way and ensure local authorities respond to people falling behind with their bills by offering support and not with harsh debt collection practices, such as the use of bailiffs.
- Embed principles of clarity, flexibility, and respect in how debt to government is managed and collected, including through the introduction of affordability assessments across all forms of debt to government.
- End designed-in debt within the social security system by reducing or removing the five-week-wait and writing off historic Tax Credit overpayments and debts incurred due to DWP official error.
- Revise the debt deduction priority order to make sure debts to priority creditors are collected first, not debts to UK government.

⁷⁴ Trussell, 2024. *The Cost of Hunger and Hardship* [Cost of hunger and hardship. Interim report 2024_4.pdf](#)

⁷⁵ Trussell, 2025. *A more resilient future - Rebuilding discretionary crisis support in England* https://trusselltrustprod.prod.acquia-sites.com/sites/default/files/2025-01/a_more_resilient_future_jan2025.pdf

- Increase access to affordable credit for families who are unable to access or afford existing forms of credit, including the continued roll out of the No Interest Loan Scheme (NILS) across the UK.

Enhancing local and community support

Food banks in the Trussell community offer a warm welcome and a cup of tea – it is often the first time people feel heard and valued, often after having had much less positive experiences when in contact with other service providers. The difference this makes to people’s response to crises, their trust, and their willingness and ability to engage with support, is clearly seen in food banks across the UK.

In contrast to this, too many systems and service providers have become places of mutual distrust. Too many people find Jobcentres have become increasingly focused on policing people’s behaviour, creating anxiety and hardship rather than being places of support. We urgently need community level interventions to rebuild trust, empower people and build resilient communities which can help prevent financial crises and support those facing income shocks or difficult life experiences.

Food banks have been testing this out, introducing more wraparound support, providing targeted support to give warm and active referrals, rather than just passive signposting. Building stronger connections with wider services helps to increase engagement and access to support which can prevent financial crisis, and help people move towards better health and work. However, struggling to put food on the table shouldn’t be the threshold for accessing this kind of support. The sections below offer some ways forward to help reshape our communities, so they reflect the needs of the people who live there and enable more people to access support.

Communities making decisions for themselves

Child poverty can only be tackled when families are supported and empowered in their communities. This means the decisions that shape communities must reflect the needs of members of those communities. The people who know best what those needs are, are the people who live there.

Each community has its strengths and assets, as well as its needs. We want to see connected, inclusive, and empowered communities, where the design and delivery of services is placed in the hands of the communities they serve – not simply decided on their behalf. By working together to harness this power, communities, governments and public institutions can find better solutions to societal problems and achieve better outcomes.

All communities should have a say in decisions that affect them, the places and spaces where they live, and the services available to them. The planned community right to buy for England will

contribute towards this, but there also needs to be a right to shape public services which is backed up by a framework and funding for local areas to decide what this looks like for them.

This should include taking steps to ensure that all members of a community are given an opportunity to participate, with particular consideration given to people from marginalised groups.

Funding for communities

Another prerequisite for communities shaped to alleviate child poverty is adequate funding for communities and community groups. Local government finances are a crucial part of this picture, funding as they do many initiatives and services within communities, such as parks and libraries, that provide the spaces in which people can connect and support one another. They also provide direct funding to community groups and projects that enable communities to lift themselves up. The additional core funding for local authorities delivered at the Autumn Budget 2024 is welcome, as is the commitment to introduce multi-year funding settlements.⁷⁶ However, local authorities have had their spending power reduced for more than a decade, and for too many their finances remain very strained. A long term, sustainable funding settlement for local authorities that gives them the space to invest in the capacity of communities, alongside funding for community groups, will pay dividends in reducing child poverty and spreading opportunity in the years to come.

Community hub models

Communities must be well-equipped to spot the signs of hunger and hardship and to provide compassionate protection and support. To do this, both social infrastructure and a framework for providing support are vital, but sadly missing in many communities. This is clearly illustrated by that the fact that few people are receiving advice and support from community groups or other formal services before a food bank referral. Almost half of all people living with children referred to food banks in the Trussell community (46%) had received no advice from other services prior to their last referral.⁷⁷

⁷⁶ MHCLG, 2024. *Local government finance policy statement 2025 to 2026*

<https://www.gov.uk/government/publications/local-government-finance-policy-statement-2025-to-2026>

⁷⁷ Trussell, 2023. *Hunger in the UK, 2022*. [data collection]. UK Data Service. SN: 9110, DOI: <http://doi.org/10.5255/UKDA-SN-9110-1>

There is a strong and growing body of evidence^{78,79,80} showing that community hubs can help to not only address the lack of social infrastructure in many communities, but also offer an effective model for providing support and services for people on low-incomes.

There is evidence showing that they can deliver impressive impacts for children living in poverty by taking a tailored, person centred approach to offering support.⁸¹ Similarly, the Sure Start programme (a cornerstone of the then-Labour government's child poverty strategy) saw both long- and short-term improvements to children's development and attainment. These included big positive effects on the language, communication, numeracy and social and emotional development of five-year-olds from poorer families and much improved GCSE results at age 16.⁸² The benefits generated by this programme are likely to have far surpassed its costs.⁸³

We welcome the UK government's plans in England for Young Futures hubs 'reaching every community'. Given the positive track record of programmes such as Sure Start, we would also suggest that further consideration be given to hub models that can support families with young children who are at particularly high risk of experiencing hunger and hardship. Any work of this nature provides an opportunity to embed some of the core learning from both the Sure Start programme, and other 'hub' style interventions, such as Family Hubs. There is also considerable activity of this type being undertaken by many communities up and down the UK, including food banks in the Trussell community. There is a wealth of expertise to be tapped into to make sure that any large-scale hub model interventions are well-placed to meet the needs of each individual community and make real inroads in tackling the rates of child poverty across the UK.

Recommendations to enhance local and community support

The UK government should:

- Implement a community right to buy for England as proposed in the English Devolution White Paper.
- Explore a community right to shape public services, backed up by a framework and funding for local areas to decide what this looks like for them.

⁷⁸ Bagnall, A.M., 2023. *Systematic review of community infrastructure (place and space) to boost social relations and community wellbeing: Five year refresh*, Leeds Beckett University, <https://whatworkswellbeing.org/wp-content/uploads/2023/01/Places-and-Spaces-Review-Refresh-31-Jan-2023-final-with-logos.pdf>

⁷⁹ Local Trust, 2019. *Left Behind? Understanding Communities on the Edge* https://localtrust.org.uk/wp-content/uploads/2019/08/local_trust_ocsj_left_behind_research_august_2019.pdf

⁸⁰ Department for Education, 2023. *Family Hubs Innovation Fund Evaluation* https://assets.publishing.service.gov.uk/media/6567764dcc1ec5000d8eef10/Family_Hubs_Innovation_Fund_Evaluation_Ecorys_Final_Report.pdf

⁸¹ Ibid.

⁸² Institute for Fiscal Studies, 2024. *Sure Start achieved its aims, then we threw it away* <https://ifs.org.uk/articles/sure-start-achieved-its-aims-then-we-threw-it-away>

⁸³ Ibid.

- Offer a long term, sustainable funding settlement for local authorities that gives them the space to invest in the capacity of communities, alongside increased funding for community groups.
- Consider the role hub models can play in reducing child poverty, drawing on learnings from SureStart and other similar work, including in food banks, currently taking place at a local level.

Unit 9, Ashfield Trading Estate,
Ashfield Road, Salisbury SP2 7HL

enquiries@trussell.org.uk

trussell.org.uk

Trussell is the operating name of The Trussell Trust a registered charity in England & Wales (1110522) and Scotland (SC044246).
Registered Limited Company in England & Wales (5434524).