

The Cost of Hunger and Hardship



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Authors: Thomas Weekes, Ellie Ball, and Sophie Padgett

Executive summary

This report demonstrates that there is a clear economic case for action to reduce the number of people facing hunger and hardship across the UK. Addressing this issue is not only a moral imperative but would have substantial benefits for society, the economy, and the public purse. There is a clear way forward to ensure a future without the need for food banks, and here we provide the robust evidence on the case for change and the policy solutions that would tackle the issue.

Understanding the need for emergency food needs a meaningful measure

This project moves beyond emergency food parcel data and destitution measures to understand the need for emergency food more fully. We focus on a measure of severe hardship; that is, a measure of deep poverty which includes both people who are very likely to be unable to afford essentials and be at risk of needing a food bank now, and people who are at high risk of needing food bank support in the future. Throughout this report we call this our measure of 'hunger and hardship'.

We note however that there are significant numbers of people whose incomes are higher than is captured in this measure but are still facing hunger and having to turn to food banks, often because of the impacts of debt or the additional costs of disability which are not fully captured in any of the available poverty measures. The numbers reported here should therefore be viewed as an underestimate of the true scale of hunger and hardship and of its impacts on the UK's economy and public services.

Only by increasing people's financial resources to the point that events like a job loss or an unexpected bill don't push them into a position where they need to turn to a food bank, will we see a significant reduction in the need for emergency food.

Measuring the need for emergency food

We define a family as facing '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 the financial resources people actually have to cover daily living costs. Our measure focuses on people whose resources are so low they are highly likely to be unable to afford essentials and be at risk of needing emergency food.

This measure does not include everyone experiencing hunger – notably over half of people experiencing food insecurity are not included within this definition. This is likely due in part to limitations in how this methodology captures the ongoing costs of debt and disability as well as the impact of income volatility. Our estimates and cost figures are therefore a minimum figure of the costs of hunger and hardship across the UK.

What does facing hunger and hardship mean for people?

A record 9.3 million people faced hunger and hardship in 2022/23 – including 6.3 million adults and 3 million children. People facing hunger and hardship don't have enough money to live on and are regularly unable to afford essential items such as food and heating. Speaking with people facing hunger and hardship, we heard how the impact of a volatile economic climate is felt deeply, with rising prices making it increasingly impossible for people to afford the things they need. At the same time, we heard how the social security system is failing to protect people from hunger and hardship, with many finding themselves without enough to live on, alongside battling the stress, uncertainty and indignity that often comes with navigating the social security system.

It is apparent how easy it is for people to become stuck and unable to break out of hunger and hardship, with inadequate support and few resources to invest in themselves or move forward in life. At the same time, just one knock-back or unexpected cost can push people deeper into difficulty, creating conditions where people become trapped in deepening hardship.

The cost of hunger and hardship

We estimate that the overall cost of hunger and hardship to the economy, the public purse, and public services in the UK was at least **£75.6 billion** in 2022/23.

- About half of this figure is accounted for by the impact of hunger and hardship on reduced employment and lower productivity, amounting to losses to the economy of £38.2 billion per year. This is predominantly because of the 'scarring' effect of facing hunger and hardship which makes it more difficult to find and sustain work, and to maintain and develop skills.
- The second major element of the cost of hunger and hardship to the UK is lower tax revenue and higher social security spending as a result of reduced employment and lower productivity from facing hunger and hardship, with estimated costs to the public purse of £23.7 billion per year.
- Finally, increased spending on public services accounts for £13.7 billion of the cost of hunger and hardship in 2022/23. Nearly half of this (£6.3 billion) is driven by a higher likelihood to need healthcare services from people facing hunger and hardship.

Estimating the cost of hunger and hardship

Cost estimates draw on:

1. Grounding our understanding of how hunger and hardship drives costs in the lived experience of people. We drew on lived experience to shape and validate our modelling approach, ensure we covered the areas likely to have the biggest impact, and provide evidence of causal impact which is difficult to draw from quantitative data alone.
2. A cautious approach to calculating the costs of hunger and hardship. We focused on quantifying areas which avoided double-counting and estimates which could be credibly calculated – in other words, areas with the strongest evidential base and data availability. We also excluded any multiplier effects.

More detail on how costs were calculated are provided in a separate Technical Appendix.

If no action is taken, an additional 425,000 people are expected to face hunger and hardship by 2026/27. We project this would increase the annual cost to £79.1 billion by 2026/27 (in 2023/24 prices). This means that overall, hunger and hardship is expected to cost the UK £386.1 billion from 2022/23 to 2026/27.

The costs of hunger and hardship relate to several facets of life: mental and physical health; young people, education and skills; work and finance; housing and homelessness; and communities and relationships. Our conversations with people with lived experience illustrate how hunger and hardship drive up costs across these areas and also cause deep and long-lasting damage to individuals, families and communities every day.

Mental and physical health

The impact of hunger and hardship on people's mental and physical health and their ability to access healthcare when they need it drives an **additional £6.3 billion** in public service expenditure on healthcare.

Facing hunger and hardship often leads to deteriorating physical and mental health and puts extreme pressure on individuals, society, and healthcare services. People facing hunger and hardship described how it put huge strain on their mental health, cut them off from the things that make life enjoyable, and how their financial situation often exacerbated, or contributed to the development of, physical health conditions. Delays receiving healthcare were common, leaving many with untreated and worsening health conditions.

Education, skills and care

The experience of facing hunger and hardship drives an **additional £1.5 billion** in annual public service expenditure on education and **£2.9 billion** on children's social care.

Hunger and hardship impact on early educational experiences and outcomes, preventing children from getting what they need from school, setting the course for the rest of people's lives. In some cases, the experience of facing hunger and hardship can put such additional pressure on families that support is needed through children's social care services.

Work and finance

We find that the current scale of hunger and hardship costs our economy **£38.2 billion** a year through reduced employment and productivity, which in turn costs our public finances **£23.7 billion**, including £18.4 billion in lost tax revenue and £5.3 billion in increased social security payments.

The experience of hunger and hardship has a significant impact on people's ability to find and sustain secure, good quality work, instead being pushed into low-paid, unstable jobs with unpredictable hours and wages, or are unable to access work. Low income, unemployment, a lack of financial resources and debt can push people into being at risk of needing to turn to food banks. Without a financial safety net, people are forced to make difficult financial choices just to get by, increasing risk of debt and making it even harder to escape the cycle of severe hardship.

Housing and homelessness

The multitude of ways hunger and hardship push people into housing insecurity and homelessness drive annual public spending of **£3.0 billion** on statutory homelessness services and **£67 million** on rough sleeping.

People facing hunger and hardship often live in poor-quality and overcrowded homes, which can harm physical and mental health and put strain on relationships. For some, poor housing can also prevent them from finding or sustaining work. Unaffordable housing costs and the threat of eviction from landlords leave people facing hunger and hardship feeling persistent precarity around their home and a significant risk of homelessness.

Communities and relationships

People described many ways in which hunger and hardship damage their communities and relationships. Maintaining our cautious to this research, we have assumed many of the costs of this damage are included in other areas of impact, particularly health. Nevertheless, the specific social impact of hunger and hardship is stark.

People described how the experience of facing hunger and hardship can limit their ability to build and maintain relationships, increasing the likelihood of social isolation and relationship breakdown. People also shared the challenges faced by the communities they live in, from a dearth of public services, local amenities, and activities, to an increased likelihood of being a victim of crime. There was a sense that communities were in decline, with some people observing that a widening gap between the rich and poor is creating divisions and tensions between people at a community level. All of this has a cost, to the quality of people's lives, to health outcomes and to public services.

Despite this, people also offered many positive examples of community resources, activities, assets and support. Many people were firm in their view that when a community does work well, it can be a source of support, connection and solidarity – particularly when facing hunger and hardship.

The impacts of hunger and hardship on wellbeing

The experience of hunger and hardship has an immediate and sustained impact on people's wellbeing, with the total yearly adult subjective wellbeing costs associated with facing hunger and hardship amounting to **£73.3 billion**. This is the amount it would cost to improve the subjective wellbeing of adults in hunger and hardship to an average level.

Throughout the research, we heard how virtually every single impact of hunger and hardship on health, education, work and finance, housing, and community wears down people's happiness, sense of purpose and life satisfaction, leading to lower levels of wellbeing. People are left with an extremely limited ability to live a meaningful life, with many living each day in survival mode, fighting to ensure they can eat, stay warm and healthy – and often failing.

In line with a cautious approach, these costs are excluded from our headline cost of hunger and hardship. However, the undeniable impact on well-being is one that bears serious consideration when assessing the case for action on hunger and hardship.

How can we reduce the costs of hunger and hardship?

A future without the need for food banks is possible, but urgent action is needed. This new analysis illustrates there are several policies that the government can implement that would reduce hunger and hardship and improve the lives of individuals, families and communities, while also delivering significant economic and fiscal benefits for us all.

These include policies that work to increase people's incomes; reduce housing costs; provide more support for children and people with caring responsibilities; and support decent, secure and rewarding work. Priority areas that would lead to meaningful change include:

- Implementing the Essentials Guarantee would drive around £17.6 billion in annual economic and fiscal benefits, and lift 2.2 million people out of hunger and hardship by 2026/27.
- Ensuring everyone receives the income they are entitled to would drive £5 billion in annual economic and fiscal benefits, and lift 565,000 people out of hunger and hardship by 2026/27.
- Up-rating and maintaining Local Housing Allowance rates would bring £1.5 billion in benefits annually, and lift 265,000 people out of hunger and hardship by 2026/27.
- Scrapping the two-child limit would bring benefits of around £3.1 billion, and lift 670,000 people out of hunger and hardship, including 470,000 children, by 2026/27.

The UK government made a manifesto promise to end the need for emergency food. There is no doubt about the scale of the challenge. But this report makes clear that the consequences of inaction are equally significant. There is not just a political imperative, nor just a moral one, but a clear economic case to turn the tide of severe hardship seen across the UK.

The current trajectory does not look promising. Voters are already sceptical of this government's progress on improving living standards and reducing the number of people experiencing poverty. Record cuts to social security for disabled people proposed by the UK government mean there is a real risk that increases to severe hardship will be even worse than this research forecasts.

There is still time for a reset, with the upcoming child poverty strategy, Spending Review and Autumn Budget 2025 all providing opportunities to set out a more ambitious agenda to address the deepening hardship scarring our communities. However, without this, the UK government risks reneging on its electoral promises to the public and pushing more people into unacceptable levels of financial insecurity. As this evidence shows, this not only has a devastating cost for individuals, but comes at a huge price for us all.

Introduction

The 'Cost of Hunger and Hardship' project

This is the second and final report from a project exploring the scale of need for emergency food in the UK, the costs of this to society, and the impact of potential solutions. It has been led by Trussell in partnership with WPI Economics and Humankind Research.

The first report from this project set out how we can better define the full scale of need for emergency food, how we can best model the impacts of experiencing this need and of policies addressing it, using our 'hunger and hardship' measure. It explored the scale of hunger and hardship across the UK, including historic and future trends and which groups are most likely to face hardship. We modelled a range of policies, looking at their fiscal cost and their impact on the number of people facing hunger and hardship.

The current report builds on this to explore:

- The **costs of hunger and hardship** to public services, the economy, and the public purse
- How these are projected to change over the **next five years**
- The **human cost** of facing hunger and hardship through exploration of the **day-to-day experiences of people with lived experience** of hunger and hardship
- The impact of a range of policies on **reducing the costs of hunger and hardship**

What do we mean by hunger and hardship?

This project moves beyond emergency food parcel data and destitution measures to understand the need for emergency food more fully. We focus on a measure of severe hardship; that is, a measure of deep poverty which includes both people who are very likely to be unable to afford essentials and be at risk of needing a food bank now, and people who are at high risk of needing food bank support in the future.

We recognise that this measure does not capture the full scale of food bank need, as there are also some people facing hunger whose incomes are higher than the group captured within the measure used within this project. This may be in part because of the impact of debt and of the additional costs of disability, neither of which are fully captured in any of the current measures of poverty, including the one used in this report.

It may also reflect the volatility of some people's incomes, meaning that their income is recorded as higher than our measure at the time of the survey, but they experience periods of lower income which lead to difficulty affording food and other essentials. The numbers discussed in this report should therefore be viewed as an under-estimate of the full scale of need across the UK.

We know, however, that the most significant reason people face hunger and have to go without other essentials is that their incomes are so low they are unable to afford the cost of food and other essential items and bills. And we know that people whose incomes fall furthest below adequacy are at highest risk of facing this situation.

Only by increasing people's financial resources to the point that events like a job loss or an unexpected bill don't push them into a position where they need to turn to a food bank, will we see a significant reduction in the need for emergency food. Throughout this report we call this our measure of 'hunger and hardship'.

Measuring the need for emergency food

We define a family as facing '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 the financial resources people actually have to cover daily living costs. Our measure focuses on people whose resources are so low they are highly likely to be unable to afford essentials and be at risk of needing emergency food.

This measure does not include everyone experiencing hunger – notably over half of people experiencing food insecurity are not included within this definition. This is likely due in part to limitations in how this methodology captures the ongoing costs of debt and disability as well as the impact of income volatility. Our estimates and cost figures are therefore a minimum figure of the costs of hunger and hardship across the UK.

The scale of hunger and hardship in the UK

In 2022/23 a record 9.3 million people faced hunger and hardship across the UK, including 3 million children.¹ This represents one in seven (14%) people across the UK, and one in five (21%) children.

The number of people facing hunger and hardship has significantly grown in scale over the past two decades since 2002/03. These increases have been particularly pronounced for children, with 46% more children now facing hunger and hardship compared to two decades ago. In the same period, there has been a 38% increase in the number of working age adults facing hunger and hardship, and a 21% increase for pension age adults. Without change, a further 425,000 people, including 170,000 children, are projected to face hunger and hardship by 2026/27.

¹ Weekes, T, et al, (2024), *The Cost of Hunger and Hardship*, Trussell, <https://www.trussell.org.uk/news-and-research/publications/report/the-cost-of-hunger-and-hardship>

We found that the experience of facing hunger and hardship falls disproportionately on particular groups in society:

- The rate of hunger and hardship is higher for people living in families with **three or more children** (31%) and **single parent families** (32%), than overall (14%)
- The risk of hunger and hardship generally decreases with age, with **children aged 0-4** facing the highest rate of hunger and hardship of any age group (24%)
- The majority (70%) of people facing hunger and hardship are **renters**
- People **living in a disabled family** are much more likely to face hunger and hardship than people in a non-disabled family (17% vs. 11%). Five million people who live in disabled families face hunger and hardship, which is an increase of 1.2 million since 2012/13
- **Racialised communities** are also far more likely to face hunger and hardship, with higher rates seen amongst people in Black, African, Caribbean or Black British families (28%), families from another ethnic group (27%), Asian or Asian British families (25%), mixed or multiple ethnic families (20%), compared to White families (11%)

Alongside this, we found that the social security system is failing to protect people from hunger and hardship. People living in families receiving Universal Credit account for 58% of people facing hunger and hardship across the UK. Around five in six low-income households on Universal Credit are going without essentials.²

Work does not provide a reliable route out of hunger and hardship. 5.4 million people in working families face hunger and hardship, representing the majority (58%) of people facing hunger and hardship, with one in three (35%) living in families not in paid work and 5% living in retired families.

The policy modelling presented in the first report shows there are a range of actions that would make a tangible difference to the scale of hunger and hardship in the UK. The findings made clear that levers resulting in the biggest impacts are those which invest in social security to boost people's incomes. The current report builds on this and presents new modelling to evidence the impact of these policies on the costs associated with hunger and hardship.

The cost of hunger and hardship

It is almost 10 years since the last full estimate of the cost of poverty on public services and finances was published. Then, the total annual cost of poverty was assessed to be around £78 billion, including public service costs amounting to around £69 billion.³

² Trussell and Joseph Rowntree Foundation, (2025), *Guarantee our Essentials: 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>

³ Bramley, G, et al, (2016), *Counting the cost of UK poverty*, Joseph Rowntree Foundation, <https://www.jrf.org.uk/counting-the-cost-of-uk-poverty>

As [Table 1](#) outlines, this report aims to improve the evidence base on the impact of our deeper poverty measure of hunger and hardship on the economy and public finances in a number of ways.

Table 1: Contribution of this research to the current evidence on the cost of poverty

Area	Contribution to the evidence base
Providing up to date costings	<ul style="list-style-type: none"> • The costs estimated in 2016 are now outdated with significant changes to levels of hardship and to the delivery of public services. • Since the release of the report there have been various analyses published but these are variously: <ul style="list-style-type: none"> ○ A subset of the population.^{4,5} ○ Narrowly focussed on a specific cost area, such as housing.⁶ • With a new government, tight public finances, and a manifesto commitment to end the need for emergency food parcels, now is the time to have a robust evidence base to form an impactful and cost-effective plan to deliver on this.
Focussing on deeper forms of hardship	<ul style="list-style-type: none"> • Since the previous report published in 2016 deeper forms of hardship and their symptoms have significantly increased. • Destitution as measured by the Joseph Rowntree Foundation increased by almost two and a half times between 2017 and 2022.⁷ • The use of food banks in the Trussell community has more than doubled – food banks distributed more than 3.1 million emergency food parcels in 2023/24 compared to around 1.2 million in 2016/17.⁸ • Our analysis focuses on a sub-set of poverty by exploring the circumstances of people who are experiencing deep poverty (or ‘severe hardship’) to provide evidence on the impact of those experiences.
Ensuring the costs and impacts are grounded in the experience of people facing hunger and hardship	<ul style="list-style-type: none"> • Previous studies on the impact of poverty have either focussed on economic analysis or on qualitative research. • Our report brings these together to ensure the causal relationships through which costs are created can be understood through the lived experience of facing hunger and hardship.

⁴ Nicoletti, A, (2023), *Human costs and lost potential: the real cost of youth homelessness*, Centrepoin, <https://centrepoin.org.uk/research-reports/human-costs-and-lost-potential-real-cost-youth-homelessness>

⁵ Hirsch, D, (2023), *The Cost of Child Poverty in 2023*, Child Poverty Action Group, https://cpag.org.uk/sites/default/files/2023-10/Cost_of_child_poverty_2023.pdf

⁶ Garrett, H, et al, (2021), *The cost of poor housing in England*, bre, https://files.bregroup.com/research/BRE_Report_the_cost_of_poor_housing_2021.pdf

⁷ Fitzpatrick, S, et al, (2023), *Destitution in the UK 2023*, Joseph Rowntree Foundation, <https://www.jrf.org.uk/deep-poverty-and-destitution/destitution-in-the-uk-2023>

⁸ Trussell, (2024), *End of year food bank stats*, <https://www.trussell.org.uk/news-and-research/latest-stats/end-of-year-stats>

	<ul style="list-style-type: none"> • This approach ensures that all of our findings are grounded in real world experiences and examples, bringing depth, insight and rigour to the fiscal costs we produce.
Providing more information based on individual level analysis	<ul style="list-style-type: none"> • Previous studies have principally analysed the cost of poverty through looking at area-based estimates of poverty and public service spending. • Through controlling for a range of area-based measures the contribution of poverty to those costs was estimated. • This has some limitations as the ability to control for all factors driving public service use is challenging. • Where possible we base our analysis on individual level datasets (i.e UKHLS or FRS) or administrative data which has been calibrated with individual level datasets. • This approach may ensure we can better control for other factors driving use of services / public expenditure than previous analysis.

This report provides much needed evidence on the costs of inaction on hunger and hardship. It highlights how severe hardship has a pervasive impact on people's lives with knock on effects across the public sector. This evidence should be the foundation of a clear plan for creating a sustained reduction in the number of people facing hunger and hardship in communities across the UK.

Methodology

This project began in 2023 with a systematic review of the literature on the impact of facing hardship on individual's, the economy, and public spending.

From this foundation, Trussell commissioned two strands of work which began in 2024:

1. **In depth qualitative research** with people facing hunger and hardship to understand the lived experience of hardship, and the immediate and longer-term impacts of this at an individual level. This work included workshops, a lived experience advisory board, interviews, diaries, and focus groups. This was delivered by Humankind Research.
2. **In depth quantitative analysis** to a. Understand how to better define the 'need' for food banks, to understand how many people are at risk of needing to turn to food banks and who they are, and to model the implementation of different policies to address the scale of need, and b. Use this definition to look at how deeper forms of hardship create costs for individuals, the economy, and the public purse – the focus of this report. This was delivered by WPI Economics.

These strands come together in this report to support our understanding of how hunger and hardship can impact people, and how these impacts manifest fiscally through a range of issues including health, education and care, experiences of work, and housing.

Throughout this project we have ensured that the two strands of research are mutually supportive, including through:

- Workshops with people to co-design the impact areas to be explored within the economic analysis.
- Qualitative evidence used to support the design of the logic models detailed within this report.
- Testing the logic models (developed to show how hunger and hardship can impact on different areas of people's lives and lead to fiscal costs) within focus groups to explore whether the suggested mechanisms through which the impacts of hunger and hardship are experienced are accurate and comprehensive.
- Using the in-depth discussions and diary responses from people facing hunger and hardship to provide needed detail and context to the fiscal costs that we uncovered.

This approach means that for the first time the economic costs of hardship are built from the experience of people facing hardship now. We believe that this provides the rich detail needed to put these costs into context and better understand how the everyday lives of people facing hunger and hardship are affected by this experience.

Qualitative research and context

The participatory qualitative strand of the research had two overarching objectives:

1. **To understand the human cost of hunger and hardship.** To shed light on the day to day experiences and impacts of hunger and hardship, and particularly to capture causal effects on wider costs, both of which cannot be fully understood through modelling alone.
2. **To meaningfully engage people with lived experience of hunger and hardship in the research process.** To ensure we understand the scale, impact, and cost of hunger and hardship through the expertise and experience of lived experience partners.

Overall, 60 people with recent experience of facing hunger and hardship took part in the research, across four different stages – for more information on these stages please see [Appendix 1](#). People were recruited to take part in this project if they had recently gone without essential items, and/or if they reported low levels of income, with quotas set to a range of demographics to best match people currently facing hunger and hardship.⁹

We have included direct quotes from participants throughout the report. In some cases, these have been edited for clarity and brevity. We have also included case studies to illustrate the impacts of facing hunger and hardship on people facing it every day. In some cases, these have combined multiple people's experiences to protect anonymity.

To provide further context on the lived experience of facing hunger and hardship we present a range of descriptive statistics throughout this report. These statistics are not always generated from a source where we can use our technical definition of facing hunger and hardship, but we believe that they provide a reasonable approximation of the experience of doing so. These sources and the definitions are provided below.

Table 2: Source of descriptive statistics presented throughout report and population definitions

Survey	Definition of population
Understanding Society	WPI Economics analysis of Understanding Society uses Wave 12 (2022) of the survey and follows the technical definition of facing hunger and hardship.
Family Resources Survey	WPI Economics analysis of the Family Resources Survey uses the 2022/23 survey and follows the technical definition of facing hunger and hardship.
English Housing Survey	WPI Economics analysis of the English Housing Survey uses the 2022 survey and looks at the bottom quintile of the AHC equivalised income distribution
Surveys of people receiving Universal Credit	Trussell analysis of various surveys of people receiving Universal Credit conducted by YouGov on Trussell's behalf. 58% of people facing hunger and hardship are from families receiving Universal Credit.

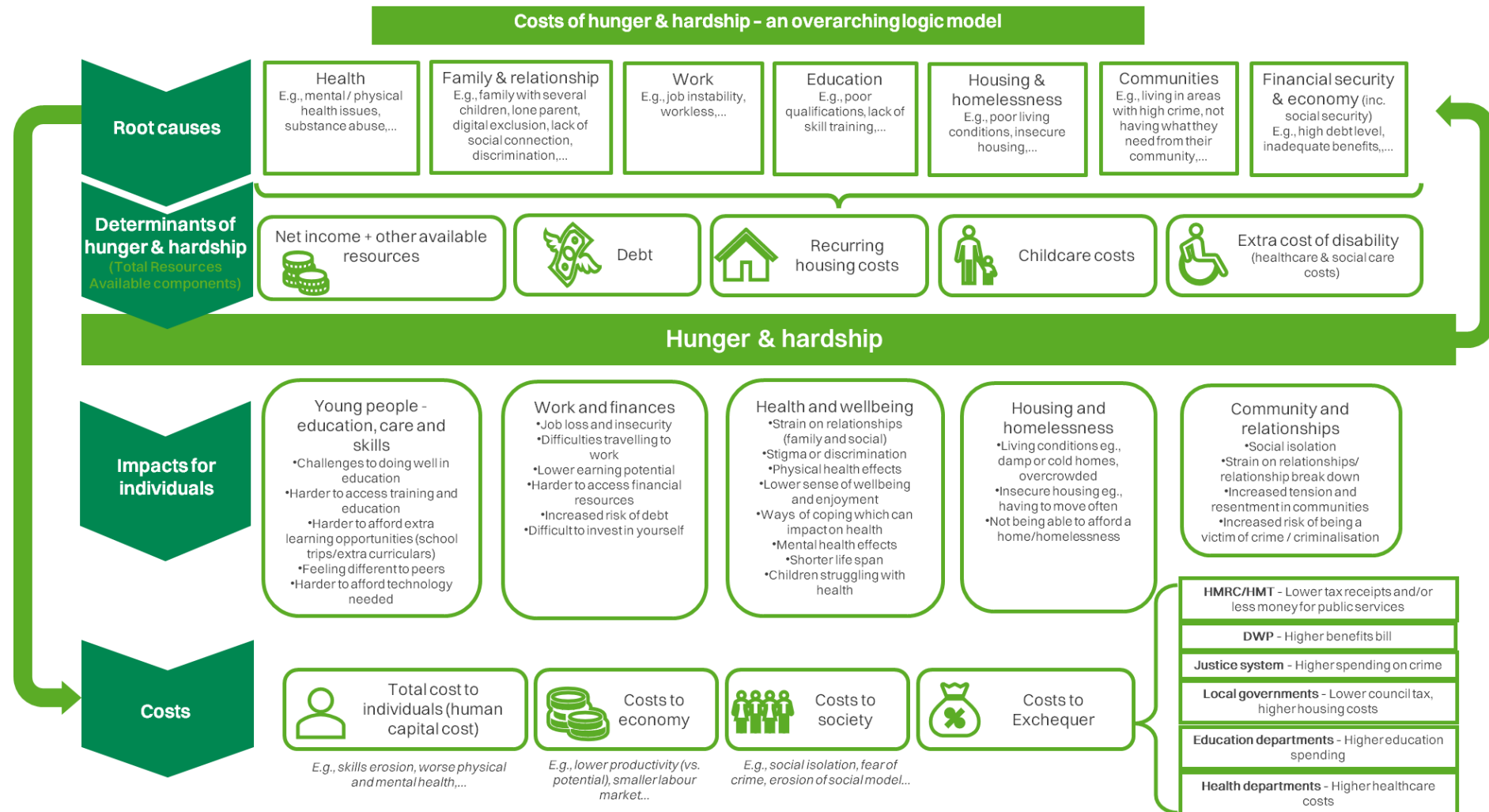
⁹ For more information on quotas and qualitative sampling please contact the research team at Trussell.

Cost modelling

The economic analysis strand of the research had four overarching research objectives:

1. **To embed lived experience insights from the qualitative research into a modelling approach**, to ensure our understanding of the societal and economy costs of hunger and hardship are grounded in the lived experience of people facing it.
 - To rationalise the extensive channels through which hardship impacts people's lives, uncovered through our systematic review and initial qualitative research, we developed an overall logic model that explores how hunger and hardship impacts people, and associated the knock-on effects and costs. This is presented below [Figure 1](#), and further logic models are presented throughout for different impact areas. This also allowed us to ensure cost estimates (see strand 2) covered areas most likely to have the biggest impact.
2. **To identify the fiscal costs of hunger and hardship** (e.g. additional use of healthcare, lifetime reductions in earnings and tax receipts, and increased take up of social security payments).
 - We have taken a cautious approach to modelling. The logic models illustrate how the impacts of facing hunger and hardship interact and reinforce each other, allowing us to identify these areas of potential double counting and ensure our analysis accounts for them. For example, we assume that all the additional health impacts of poor-quality housing are contained within our overall costing of the health impacts. We also focus on areas where we can calculate credible cost estimates – in other words, where there is the strongest evidential basis for assumed impact and data availability. Finally, we exclude any multiplier effects.
3. **To estimate the impact of specified policies** on reducing the prevalence of hunger and hardship and cost their implementation.
4. **To combine this evidence with the cost of hunger and hardship** to show how the implementation of these policies could drive savings across the public realm.

Figure 1: Overall logic model to explore the costs and impacts of hunger and hardship



Our initial approach was to use these models to develop analysis from the 'bottom up' - using individual level data to understand how hunger and hardship drives additional costs. This required two pieces of information:

1. A unit cost of using a public service i.e. the average cost of an ambulance trip or inpatient admission to hospital. Typically, this was found through administrative data.
2. The increased propensity of people facing hunger and hardship to need that support - we aimed to principally derive these from analysis of individual level datasets.

For the propensity analysis our starting point, where possible, was to attempt to derive this through regression analysis to ensure as far as possible propensity differentials controlled for other factors.

While this method of finding unit costs and applying those to propensities is the basis of the figures presented in this report, as with previous studies our ideal methods were limited by data availability. This means, for example, that the majority of the health care service costs are instead derived initially from area-based estimates of service use and calibrated using individual level analysis.

We have not always been able to use regression-based methods in this analysis due to data limitations. While we acknowledge that this approach does not allow for control of all confounding factors, it provides insights of public service use patterns between people facing hunger and hardship and people not facing any form of poverty based on the available data. Future analysis could refine this approach with regression modelling if more comprehensive data becomes available. We also consider the qualitative data to be triangulating any descriptive analysis - providing depth to explain the causal relationships.

Table 3 below summarises the approaches that we took to derive the propensities for each cost area. For a full breakdown of how unit costs and propensities were calculated please review the technical report published alongside this report.

Table 3: Summary of methodological approaches to developing propensities for cost modelling

Cost area	Detailed areas	Analysis method for propensities
Mental and physical health	Hospital inpatient admissions	Descriptive statistics drawn from externally published area-based service usage by Index of Multiple Deprivation ¹⁰ combined with analysis of UKHLS to apply the correct proportions of people facing hunger and hardship in each IMD classification
	A&E visits	
	Ambulance use	
	GP visits	
	Prescriptions	

¹⁰ For inpatient admissions, we used the statistics from NHS England's Hospital Episode Statistics (HES); mental health from Health Survey for England, 2022 Part 2; A&E visit and ambulance use from ONS's estimates of odds ratios for attending an A&E department by socioeconomic measures; GP visits from the paper: Song F, Bachmann M, Howe A. Factors associated with the consultation of GPs among adults aged ≥16 years: an analysis of data from the Health Survey for England 2019.

	Outpatient services	
	Mental health	Descriptive analysis of UKHLS
	Dental	Descriptive analysis of Adult oral health survey 2021
Education, care, and skills	Free school meals	Descriptive analysis from Family Resources Survey
	Pupil Premium	
	SEND	Descriptive analysis from FRS to determine FSM status combined with previous external analysis on rate of SEND spending by FSM status. ¹¹
	Reduced school attendance	Descriptive analysis from FRS to determine FSM status combined with previous external analysis on 'truancy rate' by FSM status. ¹²
	Children in need of support from social services	External evidence from the DfE based on probability of requiring children's social care according to income quintiles. We take the lowest income quintile as a proxy for Hunger and Hardship. ¹³
	Foster care	
	Residential care	
Work and financial situation	Employment costs	Longitudinal regression analysis of UKHLS
	Productivity costs	
	Lost tax revenue	Longitudinal regression analysis of UKHLS combined with external evidence on the impact of lower employment and earnings on tax revenues. ¹⁴
	Increased social security spending	Longitudinal regression analysis of UKHLS combined with external evidence on the impact of lower

¹¹ Shaw, B, et al, (2016), *Special educational needs and their links to poverty*, Joseph Rowntree Foundation, <https://cfey.org/wp-content/uploads/2016/02/Special-educational-needs-and-their-links-to-poverty.pdf>

¹² Bond, C, et al, (2024), *An evidence-based plan for improving school attendance*, N8 Research Partnership, https://www.n8research.org.uk/media/CotN_Attendance_Report_10.pdf

¹³ Department for Education, (2022), *Drivers of activity in children's social care*, <https://webarchive.nationalarchives.gov.uk/ukgwa/20230302083138/https://www.gov.uk/government/publications/drivers-of-activity-in-childrens-social-care>

¹⁴ Office for Budget Responsibility, (2024), *Spring 2024 Economic and fiscal outlook – Ready reckoners*, <https://obr.uk/download/march-2024-economic-and-fiscal-outlook-ready-reckoner/?tmstv=1734110580>

		employment on social security spending. ¹⁵
Housing and homelessness	Homelessness	All people facing homelessness (and associated costs) assumed to be within hunger and hardship population
	Rough sleeping	
Subjective wellbeing	Adult subjective wellbeing	Longitudinal regression analysis of UKHLS
Life expectancy	Life expectancy	Descriptive analysis of Index of Multiple Deprivation and ONS life expectancy data

Limitations

As with previous studies there are limitations to the work that we have conducted which should be considered when reviewing the analysis.

We have not been able to identify and cost every area which is likely to be impacted by facing hunger and hardship. With finite capacity on the project, as indicated above, we prioritised analyses with the strongest evidentiary base, data availability, and the areas assumed to have the largest impacts. If a cost is excluded from our analysis, we don't necessarily consider there not to be a link – but we have not costed it due to the reasons given above. The impact of this is that the figures are likely an underestimate of the true cost of hunger and hardship.

Within the study there are two notable exclusions in our analysis – the future impact of child poverty and costs related to crime. We considered the impact of child poverty to be outside of the scope of this analysis – with extensive previous analyses covering this element.¹⁶ The box below details some of our considerations around excluding costings for increased expenditure on policing and the criminal justice system. We consider that some of the costs around the impact of crime will be picked up in our health and wellbeing costings.

Not all of our analysis has been produced using methods which control for potential contributors to the differences in propensity. This means that there may be variations where some other factor is having an effect. We are confident that our figures are a fair reflection of the impact of facing hunger and hardship in these instances due to triangulation with previous published evidence and qualitative research. Future analysis would benefit from greater data availability at a longitudinal individual level.

We have been unable to assess the extent to which the depth of hardship has a significant impact on our cost areas. We initially derived three groups for our analysis – people facing hunger and hardship, people in poverty but not facing hunger and hardship, and people not in any form of

¹⁵ Office for Budget Responsibility, (2024), *Spring 2024 Economic and fiscal outlook – Ready reckoners*, <https://obr.uk/download/march-2024-economic-and-fiscal-outlook-ready-reckoner/?tmstv=1734110580>

¹⁶ Hirsch, D, (2023), *The Cost of Child Poverty in 2023*, Child Poverty Action Group, https://cpag.org.uk/sites/default/files/2023-10/Cost_of_child_poverty_2023.pdf

poverty. Throughout the initial analysis the two groups relating to people in some form of poverty showed relatively similar characteristics with few, if any, significant differences in propensities to use services. We consider this to largely be a limitation of survey-based information which may mean that people in the deepest forms of hardship are not accurately identified even by the methods identified by the Social Metrics Commission. This is an area that would benefit from more specific analysis and research.

Costing the impact of hunger and hardship on crime

Previous studies have assessed the relationship between poverty and crime by looking at the variation in the incidence of crime by local area to isolate the impact of poverty rates on that incidence. This approach found that poverty is associated with £9 billion in additional costs for police and the criminal justice system (see Bramley 2016).

However, the notion that people who live in more deprived areas are more likely to commit crime is nuanced, and the literature in this field is variable. It is unlikely that living in poverty on its own leads to engagement in criminal behaviour.

On balance we don't consider there to be consistent enough evidence or available data to allow us to isolate an individual's propensity to commit various forms of crime and their poverty status. Without this we cannot generate meaningful and robust estimates of the additional impact of facing hunger and hardship on rates of crime across the country.

Sources: Newburn, T, (2016), *Social disadvantage, crime and punishment*, Oxford University Press, https://eprints.lse.ac.uk/68133/1/Newburn_Social%20Disadvantage%20and%20Crime.pdf, Cuthbertson, P, (2018) *Poverty and Crime: Why a New War on Criminals Would Help the Poor Most*, Civitas, <https://www.civitas.org.uk/content/files/povertyandcrime.pdf>, Hsieh, C-C and Pugh, M, (1993), *Poverty, Income Inequality, and Violent Crime: A Meta-Analysis of Recent Aggregate Data Studies*, Criminal Justice Review, <https://doi.org/10.1177/073401689301800203>, Webster, C, et al, (2014), *Anti-Poverty Strategies for the UK: Poverty and Crime Review*, Joseph Rowntree Foundation and Centre for Applied Social Research (CeASR) Leeds Metropolitan University, <https://eprints.leedsbeckett.ac.uk/id/eprint/849/7/#:~:text=This%20review%20of%20the%20literature,for%20practical%20policies%20and%20strategies>.

Facing hunger and hardship

“

You can't cut back on anything else. Like, there's nothing left to cut back on. There's no wiggle room. It's like they've taken it all away from us.

”

Female, 50s, England

What does facing hunger and hardship mean for people?

- People facing hunger and hardship don't have enough money to live on and are regularly unable to afford essential items such as food and heating.
- Some people have been facing significant financial struggles for a long time, being forced to make trade offs between essentials. Others are on the verge of going without essentials regularly and are desperately trying to make ends meet, driving stress and anxiety.
- The impacts of a volatile economic climate are felt deeply by people facing hunger and hardship.
- Social security is not protecting people from hunger and hardship, with people finding themselves with not enough to live on, alongside battling the stress, uncertainty and anxiety that comes with navigating the social security system.
- People can become stuck and unable to break out of the cycle of hunger and hardship, but at the same time one event can push them deeper into financial difficulty.
- A range of things can help mitigate some of the impacts of hunger and hardship, such as a strong sense of community and practical support.

People facing hunger and hardship are regularly unable to afford essentials

The experience of facing hunger and hardship is, at its core, the experience of not having enough money to live on. People we spoke to were not able to keep up with everyday costs, including bills such as rent and electricity. Insufficient income and no ability to invest into savings meant many people facing hunger and hardship were pushed into debt just to be able to afford essentials or unexpected costs. Therefore, it's not surprising that we heard of people regularly going without essentials such as food and heating. These damaging impacts to people facing hunger and hardship also ripple out to generate significant additional costs for society, the economy, and the public purse.

Many people we spoke to were already facing significant financial struggles and living the reality of going without essentials. In some cases, they had been enduring this for a sustained period of time and struggled to see an end to their situation.

“

Not being able to achieve anything meaningful to this point in my life has made me feel low at times. It is easy to miss how financial hardships can lead to chronic feelings of hopelessness.

”

Female, 50s, Wales, has children

People were regularly cutting back on their spending in order to make ends meet. For many, there was nothing non-essential left to cut out, meaning people had to make impossible decisions between necessities.

We heard examples of people having to decide between buying essential items or paying household bills or even being unable to cover all bills and having to decide which is the least damaging to miss. Food was regularly deprioritised for other essentials, such as paying for electricity, replacing broken items in the home or ensuring children are fed.

“

I found myself kind of cutting back on things that I never thought I would have to cut back on, like, electricity, clothing, food.

”

Female, 50s, England

Some were going without essentials less regularly, or were on the verge of going without the essentials and doing everything they could to make ends meet. These people often attributed their financial situation to changing circumstances or a particular life stage, such as having children or relationship breakdown. Desperately trying to manage, being on the cusp of severe hardship caused significant stress and anxiety, and people deeply felt the precarity of their situations.

These varied experiences reflect the conceptualisation of the measure we have defined – as including people who are already using food banks or going without other essentials – or are at significant risk of doing so. To significantly reduce the need for food banks we need to ensure that people are lifted out of this precarity and have the financial stability to establish a stable foundation for life.

A volatile economic climate knocks people into hunger and hardship, but the social security system is failing to pick people back up again

In many cases, people felt that their experiences of hunger and hardship were the result of the wider economic climate. Almost everyone we spoke to felt heavily impacted by increased costs of daily

expenditure including food and household bills, which were not offset by proportionate increases in income. Several people linked this back to the Covid pandemic and the onset of the UK cost of living crisis in 2021, as it was this point where they fell into facing hunger and hardship.

“

The inflation in prices and general increase in daily expenditure is making the future look bleak and unmanageable.

”

Male, 20s, Wales, has children

We heard from many people who were eligible for and in receipt of social security payments such as Universal Credit (UC) and Personal Independent Payments (PIP) who were consistently finding themselves left without enough to live off. For people facing hunger and hardship, the experience of navigating the social security system was one of stress, uncertainty and anxiety. A lack of communication and clarity around payments, long waits to receive support and deductions created further challenges for people facing hunger and hardship to manage their finances and afford essentials.

“

PIP would, would be for the extra costs of disability. Now I pay my bills with my PIP... my Universal Credit is for, you know, food, some food... There's, there's nothing for disability extra costs because my PIP is paying my bills.

”

Female, 50s, England

“

The last couple of weeks have been stressful as we still don't know how much Universal Credit we will be getting... It's just not knowing anything right now that stresses me out because there's always a worry that we won't get enough money to afford everything each week/month.

”

Male, 40s, England

Many people are stuck, unable to move forward from hunger and hardship, and are at high risk of being pushed further back into difficulty

We consistently heard how difficult it is for people to move out of hunger and hardship, and this is a theme reflected across the impact areas we discuss. Despite great efforts and energy being put into trying to improve their situation, many of the impacts of hunger and hardship work to keep people stuck in a cycle of financial difficulty that feels impossible to break out of.

People encountered a multitude of barriers to improving their situation, such as childcare costs being too expensive to enable them to work, being unable to get more hours at work or progress to a better paid job, being unable to invest in new skills, and being stuck in poor housing.

At the same time, people facing hunger and hardship live in persistent precarity, where a single set back or unexpected event can push them deeper into being unable to afford essential items. We heard this strongly through our discussions, where people described how this impacted them across all areas of life. This perpetuated considerable uncertainty and anxiety where people were constantly aware of how unstable their financial situations were. This also contributed to the sense of 'stuckness', as people felt it was too risky to make changes or even seek support, in case it disturbed a delicate balance where they are just about surviving.

“

You end up knocked back even further and you just can't get up the ladder. It's just drip, like I say, drip feeding pain on a daily basis.

”

Male, 60s, England

An inability for individuals to improve their situation drove a sense of disempowerment and hopelessness that things will get better. Attempting to navigate systems that felt not only unsupportive, but at times designed to keep people in a trap of hunger and hardship, drove disillusionment and a lack of trust in the government.

“

I have a real problem believing anything that the government say. And, you know, for years and years you vote people in or based on what they say before the election and then nothing happens.

”

Female, 50s, Scotland

A range of support can help mitigate some of the daily toll of hunger and hardship

People shared a range of factors which helped them cope or alleviated some of the challenges of facing hunger and hardship. A strong sense of community was one of the key protective factors against hunger and hardship, which we reflect on within the ['Communities and relationships' section](#). Friends and family provided emotional as well as practical support to mitigate the impacts of hunger and hardship, for example providing food or housing. Making use of free activities such as outdoor spaces brought joy and enjoyment to life, although this was dependent on weather and not accessible to everyone.

Practical support, for example free bus travel from the job centre or donated goods such as buggies and kitchen appliances from charities and loved ones, was a lifeline for several people we spoke to.

Some people also accessed a range of support from debt advice services which provided much needed relief from the pressure of their financial circumstances.

“

Family are supporting financially in that if I can't afford groceries they'll help with that. Friends are supporting me emotionally.

”

Male, 30s, Northern Ireland

Whilst people described finding these things helpful, it is important to note that this kind of help was often used to just about get by or to mitigate some of the worst effects of hunger and hardship for a short time. These forms of support did not enable people to gain real security or to consistently feel able to afford essentials. They were also not always accessible to all people that we spoke to, and usually came about by default rather than design.

In particular, the support family and friends can offer is often limited by their own financial and practical situations and we know that many people need to turn to food banks once they have exhausted the support that friends and family can provide. As we discuss in the [‘Communities and relationships’ section](#), over time hunger and hardship can put strain on relationships and in some cases lead to relationship breakdown, as well as contribute to social isolation as people are unable to afford to keep in contact with their networks. The strain of needing to navigate repaying friends and family can in itself be a stressor on relationships. Because it leads to feeling of guilt for people borrowing money and the impact of finding it difficult to repay money if finances remain stretched. Overall, the experience of facing hunger and hardship means that over time people can become cut off from this kind of emotional and practical support.

The cost of hunger and hardship

“

It's about having a future that is worth aiming for, which gives people hope and makes them happier. It's about having no future other than poverty and bad health.

It's about how the pain and drudgery of poverty grinds you down so you have continual bad mental health and develop substance abuse to dull the pain and the long-term effects the substances have on your body.

It's about living in cold, damp homes, breathing in mould spores, which badly affect health. It's about not being able to warm your home or living rough and how this cuts your lifespan down.

It's about how people who are homeless or have bad mental health or physical health conditions do not access health practitioners as they are so caught up in just day to day survival it does not occur to them they could get some help. Also, if they are homeless they can't register with a GP or dentist as they have no fixed abode... the list is endless.

”

Female, 50s, Scotland

We estimate that the overall cost of hunger and hardship to public services, the economy, and the public purse in the UK was at least **£75.6 billion** in 2022/23.¹⁷

As [Table 4](#) illustrates, about half of this figure is accounted for by the impact of hunger and hardship on reduced employment and lower productivity, amounting to economic losses of £38.2 billion per year. This is predominantly because of the ‘scarring’ effect of facing hunger and hardship which makes it more difficult to find and sustain work, and to maintain and develop skills.

The second major element of the cost of hunger and hardship to the UK is lower tax revenue and higher social security spending as a result of reduced employment and lower productivity from facing hunger and hardship¹⁸, with estimated costs to the public purse of £23.7 billion per year.

¹⁷ Presented as a minimum figure as this does not include any future costs associated with children currently growing up in families facing hunger and hardship, and as discussed in the Limitations section, we have not costed every area where hunger and hardship is likely to have an impact.

¹⁸ As discussed in detail below, the higher cost for social security included here is solely based on the increased likelihood of unemployment and lower earnings arising from the damage that facing hunger and hardship does to people's health, and employment prospects. It does not include the likely increased spending on health-related benefits related to this damage.

Finally, increased spending on public services accounts for £13.7 billion of the cost of hunger and hardship in 2022/23. Nearly half of this (£6.3 billion) is driven by a higher likelihood to need healthcare services from people facing hunger and hardship.

Table 4: Cost of hunger and hardship across the UK- 2022/23

Cost area		Cost of hunger and hardship per cost area
Public service costs		£13.7 billion
Of which:	Healthcare	£6.3 billion
	Education	£1.5 billion
	Children's social care	£2.9 billion
	Homelessness and rough sleeping	£3.1 billion
Economy costs		£38.2 billion
Of which:	Reduced employment	£26.9 billion
	Lower productivity	£11.3 billion
Fiscal costs		£23.7 billion
Of which:	Lower tax revenue	£18.4 billion
	Higher social security spending	£5.3 billion
Total yearly cost of hunger and hardship:		£75.6 billion

If no action is taken, an additional 425,000 people are expected to face hunger and hardship by 2026/27. We project this would increase the annual cost to £79.1 billion by 2026/27 (in 2023/24 prices). This means that overall, hunger and hardship is expected to cost the UK £386.1 billion from 2022/23 to 2026/27.¹⁹

Much of our analysis to reach our overall figures relies on a series of estimates and analytical processes. This can introduce uncertainty into the overall figures. Therefore, our figures are a mid-point between high and low scenarios. Our analysis shows that inflation-adjusted annual costs associated with hunger and hardship range from £59.3 billion to £92.3 billion in 2022/23, and from £62.1 billion to £96.6 billion in 2026/27.

Within the UK, the annual cost of hunger and hardship is highest in England at £64.4 billion in 2022/23, followed by Scotland at £5.6 billion, Wales at £3.6 billion and Northern Ireland at £2.0 billion. As [Table 5](#) illustrates, a large proportion of this is again accounted for by economic costs through reduced employment and lower productivity.²⁰

¹⁹ For full annual year projections please see the technical report.

²⁰ For the detailed breakdowns of costs for England, Scotland, Wales, and Northern Ireland please see the technical report.

Table 5: The cost of hunger and hardship across the nations and regions of the UK in 2022/23 (£ billions)

	England	Scotland	Wales	Northern Ireland
Public service costs	11.9	0.9	0.6	0.4
Economy costs	32.4	2.9	1.9	1.0
Fiscal costs	20.1	1.8	1.2	0.6
Total yearly cost of hunger and hardship	64.4	5.6	3.6	2.0

These figures are stark and highlight how the experience of facing hunger and hardship not only impacts the people facing it, but has broader impacts on our society, including increasing pressure on public services such as the NHS.

How do these figures compare with previous estimates?

We are aware of the significant differences in estimated costs between this study and previous studies. We consider this to be driven by the following factors:

- **Population size.** This project looks at people experiencing a deeper form of poverty than previous studies. This means that the overall population of interest is smaller – which will naturally limit the costs identified.
- **Scope.** As discussed, we have not costed every single area previously identified. This will limit the extent of costs we have attributed to facing hunger and hardship.
- **Analysis.** Our approach where possible has been to base our analysis or calibrate it to individual level data. This differs from previous studies which have principally used area-based estimates. Some previous studies have also compared propensities for people in the least affluent groups to people in the most affluent groups. We compare people facing hunger and hardship to people not in any form of poverty.

The next sections provide in-depth costings for each of these areas and presents our discussions with people with lived experience, illustrating the ways that hunger and hardship affect several facets of life, driving up costs across a range of areas: mental and physical health; education, skills, and care; work and finance; housing and homelessness; communities and relationships; and wellbeing.

These discussions evidence the channels through which facing hunger and hardship causes deep and long-lasting impacts, contributing to high fiscal costs, and most urgently, human costs for people facing hardship every day.

The mental and physical health impacts of facing hunger and hardship

“

You're constantly feeling low, you're constantly stressing, you don't sleep, you're worrying about who's ringing you, you're on constant phone calls, you're worrying about who's knocking on the door and it just raises your stress levels, raises your blood pressure...

You can't afford to buy the healthy things so your whole physical side goes down, you're tired, you're lethargic, you're not giving your best in work because you just haven't got the energy.

”

Female, 50s, Wales, has children

The impact of hunger and hardship on people's mental and physical health and their ability to access healthcare when they need it drives an **additional £6.3 billion** in public service expenditure on healthcare.

The experience of facing hunger and hardship is one of deteriorating physical and mental health that puts extreme pressure on individuals, society, and healthcare services. People facing hunger and hardship described how it put huge strain on their mental health, cut them off from the things that make life enjoyable, and how their financial situation often exacerbated, or contributed to the development of, physical health conditions. Delays in seeking and receiving healthcare were common, leaving many with untreated and worsening health conditions.

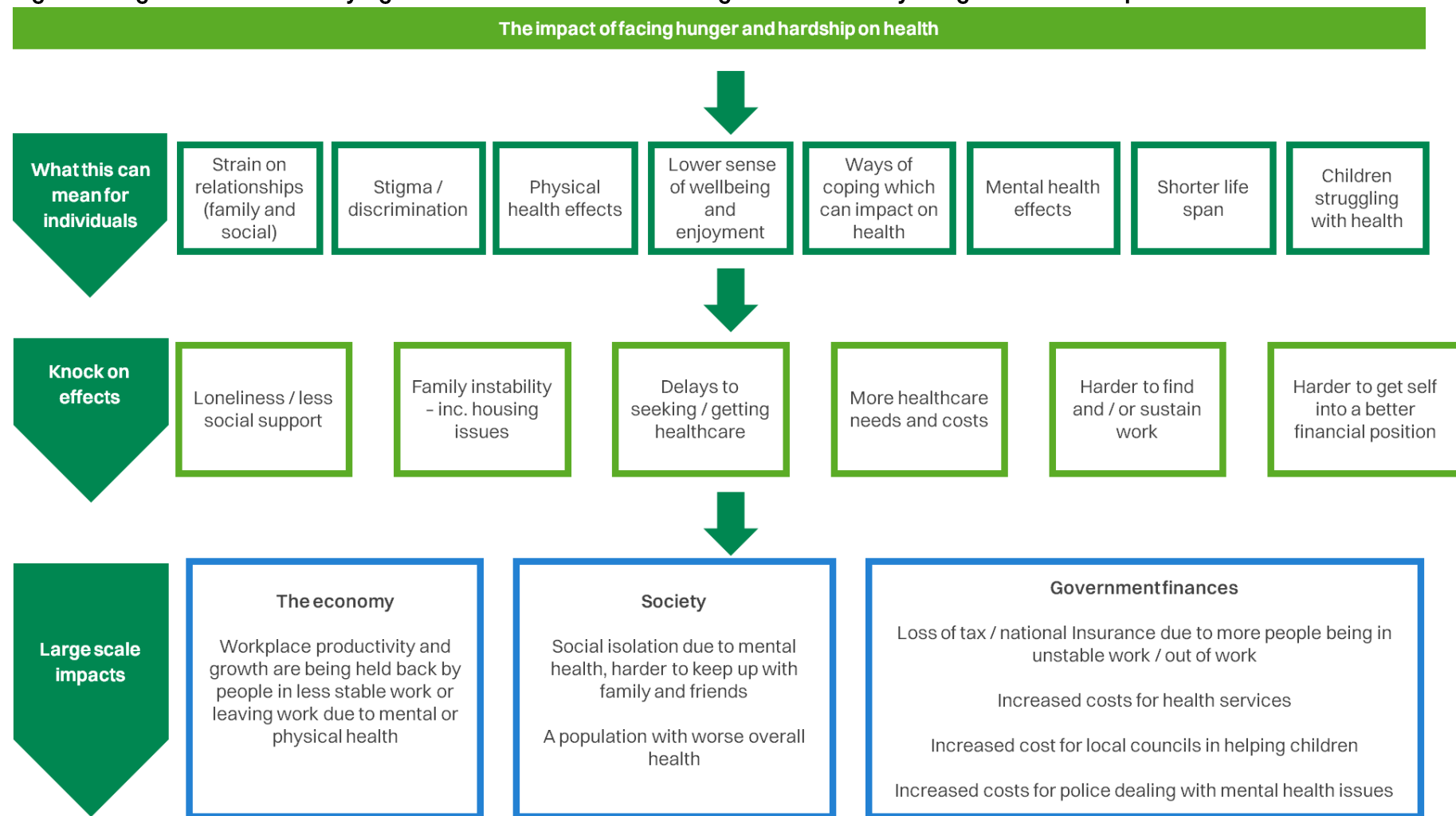
Drawing on our overall logic model ([Figure 1](#)), we built a more detailed picture of the ways in which hunger and hardship drive additional health-related costs. [Figure 2](#) below highlights these pathways. This section outlines how these additional costs manifest.

Costing the impact of hunger and hardship on health - considerations

As detailed in the [methodology](#), there are often areas where there is the potential for double-counting costs. For example, as the logic model illustrates, there is a clear interaction between health and work. To avoid double counting any costs, we have split out the costings and discussion as follows:

- The costing of the relationship between work and health is detailed in the '[Work and financial situation](#)' section. Some discussion of this relationship is included in this section.
- It is not possible within our analysis to separate the specific impact of poor housing out from our health costings, but other studies have detailed this extensively. This channel is assumed to be contained within the cost to healthcare services published in this section. Detailed discussion of the relationship between poor housing and health is found in the '[Housing and homelessness](#)' section.
- The interaction between hunger and hardship, health, and relationships is discussed in this section, but is primarily reported on in the '[Communities and relationships](#)' section.
- The impact of hunger and hardship on subjective wellbeing is a thread that runs through all of the areas that we explore within this report. The cost of this is covered within the '[Wellbeing](#)' section. Discussion of the impact of hunger and hardship and mental wellbeing is included within this section.

Figure 2: Logic model for identifying additional health and wellbeing costs caused by hunger and hardship



²¹ These pathways are by no means exhaustive, and there will be channels that we haven't explored. But we believe that these routes into costs will cover the most significant healthcare costs associated with facing hunger and hardship.

The experience of facing hunger and hardship drives an additional £6.3 billion in annual spend on public service healthcare across the UK. Around half (£3.1 billion) of these costs are realised in increased rates of hospital inpatient admissions, followed by the increased use of mental health services (£1.3 billion).

Table 6 highlights how people facing hunger and hardship have a higher likelihood of using these, and other, services than people who are not in severe hardship.

These figures are likely to be an underestimate of the true additional impact of facing hunger and hardship on health. This is principally due to a high degree of unmet need for healthcare amongst people facing hunger and hardship. In a survey of people on the lowest incomes looking at people whose health had been negatively impacted by the cost-of-living crisis, only 33% had accessed mental health services, and 39% physical health services.²²

Analysis found in the technical report highlights that people facing hunger and hardship were no more likely to use outpatient services than people not experiencing poverty. By contrast, they have a far higher likelihood of using emergency services such as A&E (24 percentage points higher than people not in poverty) or needing to be admitted to hospital for inpatient care (10 percentage points higher). This is consistent with findings that people in higher income groups tend to access healthcare at an earlier stage and consume more preventative and specialist care.^{23, 24}

Our discussions with people facing hunger and hardship suggest that barriers remain for people on lower incomes to access healthcare, despite it being notionally free at the point of use. This likely has two impacts – first to reduce the use of preventative healthcare services, and second to push up the use of emergency care as conditions worsen without treatment.

²² Mallorie, S, (2024), *Illustrating the relationship between poverty and NHS services*, The King's Fund, [https://www.kingsfund.org.uk/insight-and-analysis/long-reads/relationship-poverty-nhs-services#poverty-and-late-or-delayed-treatment-\(and-higher-nhs-costs\)](https://www.kingsfund.org.uk/insight-and-analysis/long-reads/relationship-poverty-nhs-services#poverty-and-late-or-delayed-treatment-(and-higher-nhs-costs))

²³ Morris, S, et al, (2005), *Inequity and inequality in the use of healthcare in England: an empirical investigation*, Social Science and Medicine, <https://doi.org/10.1016/j.socscimed.2004.07.016>.

²⁴ Cookson, R, et al, (2016), *Socio-Economic Inequalities in Health Care in England*, Fiscal Studies, <https://doi.org/10.1111/j.1475-5890.2016.12109>

Table 6: Breakdown of physical and mental health direct costs to public services

Cost area	Unit cost estimate	Difference in propensity to use health service between people facing hunger and hardship and people not in poverty (percentage point)	Yearly cost of hunger and hardship per cost area
Hospital inpatient admissions	£3,325	10.1	£3.1bn
Mental health	£1,237	11.6	£1.3bn
Accident and Emergency use	£336	24.3	£760m
Ambulance use	£253	24.3	£570m
GP visits	£57	11.5	£250m
Prescriptions	£34	11.5	£150m
Dental costs	£147	7.2	£100m
Total yearly cost of hunger and hardship on healthcare services			£6.3bn

Source: WPI Economics analysis of GMCA unit cost database, Kent Academic Repository, NHS Digital, Office for National Statistics, and Office for Health Improvement and Disparities databases.

One of the starkest findings from our conversations with people facing hunger and hardship is how insufficient income damages an individual's quality of life or wellbeing. People consistently described not being able to take part in the things that make life worthwhile and told us how they had lost their sense of self and were just surviving and not living. As previously mentioned, the cost implications for this are discussed in the ['Wellbeing' section](#), with some discussion of the mental wellbeing impacts included in this section.

The following discussion draws on our conversations with people facing hunger and hardship and other evidence to illustrate how the health-related costs of hunger and hardship manifest in people's daily lives across three distinct domains – mental health and wellbeing, physical health, and access to healthcare.

How hunger and hardship affect mental health and wellbeing

- The experience of struggling to keep up with affording essentials causes huge stress and mental burden.
- This can trigger or worsen symptoms of diagnosable mental health conditions such as anxiety and depression, and in some cases push people to consider taking their own life.
- The decline in quality of life, coupled with the inability to afford both essentials and things that bring joy and fulfilment, contribute to and compound negative impacts on wellbeing and mental health.
- Alongside this, living in hunger and hardship and being forced to turn to support such as the social security system or food banks carries huge stigma and shame. This can lead to people hiding their difficulties from others, preventing them from getting the support they need.

The stress of struggling financially with no respite puts huge strains on mental health

The impact of facing hunger and hardship on mental health was felt deeply and emerged as a constant thread across all aspects of people's lives. Almost everyone we spoke to felt chronically worried, anxious and stressed about money. Worries relating to the pressures of bills, debt and weighing up costs constantly preoccupied people facing hunger and hardship, fuelling racing thoughts and sleepless nights.

The relationship between income and mental health can be seen as cyclical with, for instance, poor mental health leading to stigma in the workplace, reduced ability to work, or challenges in seeking the financial support someone is eligible for—thus reducing people's incomes.^{25,26} Much work has been conducted to understand the direct impact of poverty on mental health. Recent analysis of the movement of people into poverty has suggested that just over 6% of common mental disorders in the UK working-age population can be accounted for by someone falling into poverty.²⁷ A meta-analysis of the available evidence states that “income probably does have a causal effect on mental health and wellbeing”.²⁸ Other papers are more forthright stating “we now know that loss of income causes

²⁵ Knifton, L, et al, (2020), *Poverty and mental health: policy, practice and research implications*, British Journal of Psychiatry, <https://doi.org/10.1192/bjb.2020.78>

²⁶ McDaid, S, (2020), *Tackling social inequalities to reduce mental health problems: How everyone can flourish equally*, The Mental Health Foundation, https://www.mentalhealth.org.uk/sites/default/files/2025-02/MHF-Inequalities-Paper_LONG-VERSION_A5_FINAL_Shari%20McDaid.pdf

²⁷ Thomson, RM, et al, (2022), *Effects of poverty on mental health in the UK working-age population: causal analysis of the UK Household Longitudinal Study*, International Journal of Epidemiology, <https://doi.org/10.1093/ije/dyac226>

²⁸ Thomson, RM, et al, (2022), *How do income changes impact on mental health and wellbeing for working-age adults? A systematic review and meta-analysis*, Lancet Public Health, [https://doi.org/10.1016/S2468-2667\(22\)00058-5](https://doi.org/10.1016/S2468-2667(22)00058-5)

mental illness”.²⁹ This is supported by our discussions with people facing hunger and hardship – where mental health was a dominant theme.

“

I got so stressed about paying bills that clumps of hair started to fall out.

”

Female, 50s, Scotland, has children

Many people described being mentally consumed by thoughts of money and staying on top of things, leaving little headspace for other things and increasing feelings of being stretched too thin. This was in part due to the anxiety and uncertainty around finances and the future. However, people also struggled with a lack of headspace from the practical requirements of facing hunger and hardship, such as increased time spent budgeting, searching for offers and deals, and general financial planning. Raising children with limited financial resources or support further increased the cognitive demands on parents, with some speaking about becoming extremely overwhelmed.

“

I often find myself thinking about money and what needs to be paid, where I am going to get money from and my financial decisions. This occurs pretty much every day all day in the moments that I am not engaging with something... It's somewhat of a baseline for how my brain thinks day to day at the moment. It's stressful and probably not very good for my wellbeing.

”

Male, 20s, Wales, has children

“

You just want to run out of the house and, you know, you just want to, you know, be on your own, but you don't get to just stop. You just have to carry on. Yeah, sometimes I'm there cooking and crying.

”

Female, 40s, England, has children

Financial difficulty can have knock on impacts by triggering or worsening diagnosable mental health conditions. Uncertainty about the future, being unable to afford essentials such as keeping the heating on or putting food on the table, and the dread of the anticipation of paying for ‘the next thing’ or an unexpected cost caused significant anxiety and panic attacks in some cases. People highlighted how the strain of hunger and hardship and poor quality of life steadily deteriorated their mood, causing hopelessness and depression.

²⁹ Ridley, M, et al, (2020), *Poverty, depression, and anxiety: Causal evidence and mechanisms*, Science, [doi:10.1126/science.aay0214](https://doi.org/10.1126/science.aay0214)

“

Financial hardships can lead to chronic anxiety, depression, and feelings of hopelessness. And I cannot help feel these emotions at times regardless of how positive I can be.

”

Female, 30s, England, has children

Some people detailed the mental toll of financial hardship pushing them to the edge, finding themselves at the brink of mental health crisis due to money worries. The impacts of feeling like a burden, being overwhelmed by pressure and uncertainty, or feeling that there is nothing to look forward to in life in some cases led to people feeling suicidal.

There is some existing evidence to suggest that people in the most deprived areas are more likely to die by suicide than the least deprived.^{30,31} However, this was an area that people taking part in the research found challenging to talk about in depth and our economic analysis did not explore this specifically as an area of cost.

“

My mental health is in decline due to the stress of poverty. Life feels like it is not worth living. There is nothing to look forward to.

It's pushed me... Very close to a mental breakdown from the stress of poverty. Really, it's crushing me.

”

Female, 50s, England

Feeling continually in 'survival mode' wore people down, leading to coping strategies which can affect health, such as alcohol or gambling. Others sought support from GPs with a range of treatments received, including medication and talking therapy, to treat the mental health impacts of living in hunger and hardship.

“

Life is slowly getting worse, everything I buy on a weekly/monthly basis is going up in price. I lost a friend and had to scrimp and save to be able to stand my round at the pub after the funeral. I normally am able to get overtime in the summer because of holidays but not this year and I am now officially depressed and on medication.

”

Male, 60s, England, has children

³⁰ Knifton, L, et al, (2020), *Poverty and mental health: policy, practice and research implications*, British Journal of Psychiatry, <https://pubmed.ncbi.nlm.nih.gov/32744210/>

³¹ Windsor-Shellard, B, (2020), *How does living in a more deprived area influence rates of suicide?*, Office for National Statistics, <https://blog.ons.gov.uk/2020/09/10/how-does-living-in-a-more-deprived-area-influence-rates-of-suicide/>

People facing hunger and hardship described their mental health problems as both a driver and a result of financial difficulties. Some people were unable to work or felt less productive at work due to being in a poor mental state.

“

I'm not working at the moment because of my mental health. So obviously that's a massive impact because that's where you get money from. And obviously the anxiety in leaving the house or doing things like this [taking part in research] is so straining on me that it obviously that if it wasn't there, then I would be able to do things like this or would be able to get money.

”

Female, 30s, England

This state of constantly feeling on edge or stretched too thin can also impact on people's decision making, with people more likely to make less advantageous financial decisions. Previous research has highlighted that low-income individuals may be less likely to believe future payoffs will occur, and feel forced to prioritise spending on immediate needs over saving or investing in ways that could improve their situation at some point in the future.³² This leaves people facing hunger and hardship more likely to focus on the here and now of spending, rather than planning significantly ahead. This can also mean that people are more at risk of being drawn into high cost or risky debt, and may find it more difficult to assess the potential long-term impacts of taking on some types of credit. This demonstrates one of many ways people can find themselves stuck in a cycle of facing hunger and hardship.

“

I make poor decisions, you know, I'll put stuff on a credit card when I shouldn't do... it definitely makes you make decisions you probably wouldn't do... if your head was in a better place.

”

Male, 40s, Northern Ireland, has children

The mental health impacts of hunger and hardship can have a knock-on effect on relationships and social isolation. People described how stress and anxiety impeded their relationships and positive connections, in some cases being a contributing factor towards ending relationships. This impact will be discussed in more detail in the [‘Communities and relationships’ section](#).

“

With my ex partner often the catalyst for almost every disagreement would be money or lack there-of. It would give her a great deal of anxiety and that would translate into negative discussions and was the one of the main reasons we are no longer together.

”

Male, 20s, Wales, has children

³² Jachimowicz, J, et al, (2017), *Community trust reduces myopic decisions of low-income individuals*, Proceedings of the National Academy of Sciences, <https://pubmed.ncbi.nlm.nih.gov/28400516/>

Hunger and hardship limit wellbeing and the ability to live an enjoyable life

The stress and uncertainty that accompany a lack of money reduced people's wellbeing and quality of life. This can contribute to costs to individuals (discussed further in the ['Wellbeing' section](#), and excluded from our headline costs figure). The pervasive impacts of hunger and hardship on the ability to live an enjoyable and comfortable life can also trigger and exacerbate poor mental and physical health, driving up the overall cost of hunger and hardship. As described in the previous section the impact on mental health is often severe and can at points leave people feeling suicidal.

People extensively described struggling to maintain or improve their satisfaction with life due to being unable to afford things that bring joy to life. Having absolutely no treats to look forward to or viewing purchasing things like a chocolate bar as an unaffordable luxury made people feel they were merely surviving and not living. There was real fear from people about spending money on anything outside of the absolute necessities such as food and rent, and about the prospect of not having enough to get by on, particularly if they were to face an unexpected cost in the coming days or weeks.

“

Almost every penny is used up with the regular payments and day-to-day costs which means there is no flex whatsoever. As things stand we can cover the essentials but when additional costs, like school trips, birthdays and so on happen it can feel very stressful.

”

Female, 50s, Scotland, has children

Having no money to travel to see friends or engage in social activities, such as getting a coffee, had a negative impact on relationships and feelings of loneliness. People's mental health also suffered without these opportunities for fun and connection to look forward to. In some cases, people didn't feel able to start forming romantic connections or to date because they were embarrassed about their financial situation or didn't feel they could afford it. Further impacts on relationships are discussed in the ['Communities and relationships' section](#).

“

I have been invited to a new mum's group. But a lot of the mums appear wealthy and want to meet in expensive cafes... It's not that I don't want to go it's that I can't afford it... I've suggested going to the park but they seem to want to go cafe after so this has stood out for me as it's got me really down this week.

”

Female, 40s, England, has children

For some people, the inability to afford things to bring enjoyment to life heightened the negative impact of hunger and hardship on mental health.

“

I can't go out because I can't afford to travel, I can't boost my mood and help my mental health.

”

Female, 50s, England

Parents sacrificed their own quality of life to provide for their children as much as possible. However, they still found themselves being unable to buy books, take children to parties or go on family outings, leading some to feel like they were failing or bad parents. The pressure of trying to keep up and having to continually say 'no' perpetuated feelings of guilt and anxiety amongst parents living in hunger and hardship. Going on a holiday was a distant dream for many of the people we spoke to, and for parents, being unable to provide these experiences for their children felt particularly difficult and sad.

“

I'm feeling too much, too much pressure on me. Like sometimes I feel like I'm getting stress and anxiety because... I need to provide my kids everything... But now I think I can't do it. I think it's hard to provide them a proper meal.

”

Female, 30s, England, has children

In some cases, people described the impacts of facing hunger and hardship on their children's wellbeing. For example, children having to stay at home and entertain themselves rather than going out and doing activities, which was particularly prominent over the school summer holiday. Having to stop activities such as swimming and dance lessons limits skills development and opportunities for socialising and exercise, impacting both mental and physical health and wellbeing.

Children were on occasion described as becoming angry, tearful or fed up with consistently being deprived, especially when they could see other children having what they could not. There is some evidence to suggest that a child's wellbeing is influenced by the financial situation of their family. Our analysis finds that 14% of children growing up in a family facing hunger and hardship say that they can't afford to have friends over, compared to 3% of children not in poverty.³³

“

The kids have two friends' birthday parties to attend we won't be going as I can't afford to purchase two presents, therefore will try keep them occupied by taking them to the park or something... if they remember I will get tears and have angry kids that will blame and hate me asking why they can't go and saying it's all my fault, to which I suppose it is. Just wish I could give them the life they deserve.

”

Female, 30s, Scotland, has children

³³ WPI Economics analysis of Understanding Society.

The stigma surrounding hunger and hardship knocks self-esteem and can lead to feelings of shame

People felt stigma attached to experiencing financial hardship, not being able to afford food or receiving social security payments. This can deepen the impact of facing hunger and hardship on poor mental health, contributing to healthcare costs.

Feelings of shame and embarrassment about finances were common, with a lack of money causing people to feel that they were failing or 'behind in life'. These knocks to self-esteem were compounded further by an inability to afford self-care such as haircuts and new clothes.

“

Financial hardship is a negative cycle. It's demotivating, debilitating at times. The aggress[ion] and anguish you bury to continue on builds like water against a dam. Sometimes it results in you letting out that stress all at once, usually through vices or bad decisions. People don't understand the extent to which even good people can fall into a pit of shame.

”

Male, 20s, Wales, has children

Shame and fears of feeling like a burden led people to try and cope with the impacts of facing hunger and hardship on their own. People felt embarrassed about their financial situations and so hid their difficulties from friends, families and in some cases spouses, leading to further feelings of isolation and loneliness, preventing people from getting support. Feeling unable to seek help could leave people navigating challenging situations for longer, deepening the impacts of hunger and hardship, and driving up overall costs.

“

The shame or stigma associated with lack has somehow led me to isolate myself. When you feel like you don't want to impose on others it makes me not feel like opening up in case I am mocked and no one cares enough to make any changes.

”

Female, 30s, England, has children

The stigma associated with not being able to afford food was felt by many. People described feeling shame and embarrassment when using food banks or buying food from the reduced sections in supermarkets. This included feeling fearful of being seen by others or feeling embarrassed to be accessing emergency food aid despite being in work. This stigma led to some avoiding food banks altogether, despite feeling they were needed.

“

I think a lot of people feel like they want to visit the food banks but they're embarrassed. ... I feel like if [I had] to visit a food bank, I'd feel like I'd hit rock bottom and people would really judge me.

”

Female, 40s, England, has children

For people receiving financial support through social security, the impact of societal stigma was deeply felt. People described feeling, or feeling perceived to be, seen as a burden, not valued by society and expressed desire to feel more understood. Stigma and judgement were felt from a range of sources including friends and neighbours but also professionals such as the police, rail and housing association workers.

“

I'm a carer. I do sometimes feel like I'm sort of at the bottom of some hierarchy in terms of how people are perceived and how useful they are to society.

”

Female, 50s, England, has children

How hunger and hardship affect physical health

- Facing hunger and hardship can prevent people from accessing the foundations of a healthy life, such as exercise.
- Not having enough money for food was a common experience amongst the people we spoke to, with many skipping meals or sacrificing quality and nutrition due to insufficient income.
- The impacts of facing hunger and hardship can exacerbate symptoms of existing physical health conditions, and also contribute to the development of health problems in the first instance.

Hunger and hardship prevent people from accessing the foundations of a healthy life

“

I think the impact it has on your physical and mental health. Some days you literally cannot afford to eat and will have 'sleep for dinner'. Sometimes you're so hungry you can't stand up straight.

”

Female, 30s, England

Throughout the research with people facing hunger and hardship, it was clear that many had the desire to lead healthier lives but were simply priced out of doing so. Many people described their

struggle to afford enough food and to access appropriate facilities or spaces where they could exercise safely.

The experience of food insecurity, having to cut back on meals, buy unhealthy but cheaper alternatives or go without food altogether was common across people facing hunger and hardship. Many were forced to choose between cutting back on food or not eating at all, and other essentials. Poor diets,³⁴ food insecurity,³⁵ and going hungry³⁶ are consistently linked with worsening physical health outcomes with associated knock-on costs for public sector services.

Lacking a healthy diet is often not a lifestyle choice for people facing hunger and hardship or something that can be addressed through better education around cooking and nutrition. Previous studies have detailed the innovative ways that low-income families stretch budgets to try and ensure there is enough food.³⁷ This includes choosing foods which are cheaper and more filling such as pasta / grains rather than more expensive (and less filling) fresh fruit and vegetables.³⁸

Parents facing hunger and hardship that we spoke to described being left with no option but to cut back on food for themselves so their children could eat. This precarious balancing act is required as money intended for food is needed for other household necessities such as rent or keeping lights on.³⁹ The affordability of food has only worsened in the last few years with food and non-alcoholic drink inflation far higher than overall CPIH inflation (food prices rose 31% from 2021 to 2024 while overall inflation saw a 19% increase).⁴⁰



I work full time and I skip meals.

Honestly, I do. I go without so my kids can have. And you tell them, oh, mommy [will have] dinner when you guys go to bed. Don't worry.

How the hell is that the world we live in now?



Female, 50s, England, has children

³⁴ Gropper, S, (2023), *The Role of Nutrition in Chronic Disease*, Nutrients, [doi:10.3390/nu15030664](https://doi.org/10.3390/nu15030664)

³⁵ PROOF, (2022), *What are the implications of food insecurity for health and health care?*, <https://proof.utoronto.ca/food-insecurity/what-are-the-implications-of-food-insecurity-for-health-and-health-care/>

³⁶ Kirkpatrick, S, et al, (2010), *Child Hunger and Long-term Adverse Consequences for Health*, Archives of pediatrics & adolescent medicine, [doi:10.1001/archpediatrics.2010.117](https://doi.org/10.1001/archpediatrics.2010.117)

³⁷ Travers, K, (1996), *The social organisation of nutritional inequities*, Social Science and Medicine, [https://doi.org/10.1016/0277-9536\(95\)00436-X](https://doi.org/10.1016/0277-9536(95)00436-X)

³⁸ Askelson, N, et al, (2018), *Understanding the process of prioritizing fruit and vegetables purchases in families with low incomes: "A peach may not fill you up as much as a hamburger"*, Health Education & Behaviour, [doi:10.1177/1090198117752790](https://doi.org/10.1177/1090198117752790)

³⁹ Tarasuk, V, (2001), *Household food insecurity with hunger is associated with women's food intakes, health and household circumstances*, Journal of Nutrition, <https://doi.org/10.1093/jn/131.10.2670>

⁴⁰ Office for National Statistics, (2025), *Consumer price inflation tables*, <https://www.ons.gov.uk/economy/inflationandpriceindices/datasets/consumerpriceinflation>

Even affording the tools needed to cook food can be a challenge. Trussell's survey of people receiving Universal Credit found that one in seven (16%) people receiving Universal Credit had been unable to cook hot food in the previous three months because they couldn't afford to use the oven or other utilities.⁴¹ Over one in three (35%) people referred to food banks in the Trussell community either don't have access to an oven or can't afford to use it – with a similar proportion (36%) saying the same about a hob to cook on.⁴²

Wider research has also highlighted that for low-income households, the availability of fresh and healthy food was often poor – with the costs of travelling to large supermarkets, where the quality and diversity of food may be better, being too expensive.^{43,44} Food at smaller stores has also been shown to be consistently more expensive than larger stores.⁴⁵

Our discussions with people facing hunger and hardship have also detailed the significant mental strain that this experience has on their day-to-day lives. This may leave little time for planning or preparing food. The impact of food insecurity on poor physical or mental health was commonly discussed by people facing hunger and hardship. Some people mentioned physical health conditions that were worsening because they couldn't afford to eat a balanced diet. Others talked about being significantly underweight because they couldn't afford a full diet.

“

I cannot afford to eat healthily. I can't afford food for all my illnesses like diabetes and stuff like that. I need to eat quite healthily and I can't afford to... I can't afford health food such as fruit and vegetables. I can only afford tinned food and potatoes therefore my diabetes is getting worse.

”

Female, 50s, England

The experience of needing to turn to a food bank or other form of community food provision for support was common for people facing hunger and hardship. In some cases, people needed to receive support to ensure that they and their families had food on the table. Others had to turn to friends and family for food if they were running low.

⁴¹ An online survey of 2,077 people receiving Universal Credit by YouGov on behalf of Trussell. People were surveyed between 29th July – 22nd August 2024. The figures have been weighted and are representative of all adults on Universal Credit (aged 16+).

⁴² Trussell, (forthcoming Autumn 2025), *Hunger in the UK: Second report*

⁴³ Power, M, et al, (2021), “*The reality is that on Universal Credit I cannot provide the recommended amount of fresh fruit and vegetables per day for my children*”: Moving from a behavioural to a systemic understanding of food practices, Emerald Open Research, <https://pmc.ncbi.nlm.nih.gov/articles/PMC7613434/>

⁴⁴ Corfe, S, (2018), *What are the barriers to eating healthily in the UK?*, Social Market Foundation, <https://www.smf.co.uk/wp-content/uploads/2018/10/What-are-the-barriers-to-eating-healthily-in-the-UK.pdf>

⁴⁵ Which?, (2025), *Supermarkets reviewed: compare the best and worst*, <https://www.which.co.uk/news/2017/03/supermarket-convenience-stores-charge-up-to-7-more/>

“

Most of my wages goes on rent. So we have used food banks. The kids have used their birthday money, when they've had birthday money to buy food for the house because we haven't had any.

”

Female, 30s, Wales, has children

Although food banks work hard to provide appropriate emergency food for people with dietary requirements, for some people, the support provided by a food bank may not have met their specific needs. Some parents struggled because their children didn't like the food provided by food banks. The lack of choice in the support provided, alongside the stigma people felt meant that food banks were not seen as an effective substitute for having enough income to buy the food and other essentials that people needed.

In addition to experiencing food insecurity, people also referenced not being able to afford suitable exercise facilities. This was particularly difficult for people with health conditions and disabled people who, for example, require access to low-impact exercise, such as swimming. For some people, not being able to access leisure facilities or group exercise had taken a toll on their overall health, wellbeing and enjoyment of day-to-day life. Wider research has found that people living in some deprived areas may find it difficult to take no or low-cost exercise due a lack of green spaces⁴⁶ or feelings that their area is unsafe⁴⁷, as explored in the '[Communities and relationships](#)' section. The availability and cost of transport could mean people are unable to travel to an area where taking exercise would be easier or safer.

“

I used to have a health club membership because swimming is the only exercise that I can do. And I used to swim because, you know, I've got arthritis and I'm so stiff without any exercise and it used to really help my chronic pain and it used to really help my mobility.

I can't afford that now and I can't go to a local pool because they're not accessible for disability and also they don't pay for cleaners anymore and I'm immune compromised ...they're so filthy and I can't risk it because I'm severely immune compromised.

”

Female, 50s, England

Hunger and hardship can exacerbate or contribute to the development of physical health conditions

As with mental health conditions, people pointed to various aspects of the experience of facing hunger and hardship that can exacerbate existing physical health conditions. Poor housing, being

⁴⁶ The Health Foundation, (2024), *Inequalities in access to green space*, <https://www.health.org.uk/evidence-hub/our-surroundings/green-space/inequalities-in-access-to-green-space#:~:text=People%20living%20in%20more%20deprived,less%20access%20to%20green%20space>

⁴⁷ CABE, (2010), *Community green: using local spaces to tackle inequality and improve health*, <https://www.designcouncil.org.uk/fileadmin/uploads/dc/Documents/community-green-full-report.pdf>

unable to meet the costs associated with health conditions, and working long hours or in jobs with minimal protections for employees were all given as examples of how hunger and hardship limited people's ability to manage existing physical health conditions appropriately.

In addition to making pre-existing health conditions worse, some people described how hunger and hardship could cause, or contribute to, the development of new physical health problems (although this was seen as being somewhat less common than the deterioration of existing health conditions). One in eight (11%) people facing hunger and hardship say that they are in poor health – almost twice the rate of people not in poverty (6%). Adverse health outcomes are particularly seen for people experiencing persistent poverty.⁴⁸

Poor quality housing had huge impacts on people's physical health, particularly for people with pre-existing conditions or illnesses. This issue will be discussed in more depth in the '[Housing and homelessness](#)' section later in the report.

“

People down my road, they're coughing, they're always like wrapped up, even if it's really sunny or something like that. They're just shivering. And I do think that because of the lack of heating or using hot water or anything like that, it is making us more ill. And we're not wanting to go to the doctors to actually see if we can get medication, because if you can't afford it.

”

Female, 30s, England, has children,

For some, there was a struggle to meet the costs of existing health conditions, for example specialist equipment or medication. This was linked to a deterioration in their or their family's health conditions. Previous research has detailed how people facing economic hardship are forced to choose between their care and basic living expenses – with these choices causing poor health outcomes and increased costs to the health system.⁴⁹

“

I can't afford new glasses because, although we get something like 40 or 50 quid off if you're on benefits, they don't give any extra for anything extra you need. And I need a blue light blocker because I've got an eye condition which makes me so incredibly light sensitive and I can't afford that. So I haven't got new glasses for four years now and I can't see out of these glasses, like I literally cannot see out of them.

So, yeah, I just can't see properly and I'm getting loads of headaches and loads of eye strain because I desperately need new glasses.

”

Female, 50s, England

⁴⁸ The Health Foundation, (2024), *Relationship between persistent poverty and health*, <https://www.health.org.uk/evidence-hub/money-and-resources/poverty/relationship-between-persistent-poverty-and-health>

⁴⁹ Jeon, Y-H, et al, (2009), *Economic hardship associated with managing chronic illness: a qualitative inquiry*, BMC Health Services Research, <https://pmc.ncbi.nlm.nih.gov/articles/PMC2766369/>

The stress and strain of living with hunger and hardship has significant and far-reaching consequences on people's mental health. People report that this stress and strain also takes on toll on their physical health. Here, people tended to speak of things such as fatigue and feeling generally unwell and run down. In some cases, the toll of facing hunger and hardship led people to find other ways to cope such as drug and alcohol misuse. As with people's mental health, these can have a negative impact on their physical health.

“

I haven't been too well the last week as I suffer with migraines and they have dragged me down, I'm sure the stress doesn't help to be honest, as you worry where every penny is coming from.

”

Female, 50s, Wales, has children

“

Being poor can sometimes feel like you are never going to recover from all your debt and bills, and it can lead to drinking and other abuse issues.

”

Female, 30s, Northern Ireland

The impacts of hunger and hardship on work also have knock on impacts on people's physical and mental health, triggering or worsening conditions and meaning people feel unable to take time off when unwell. This is discussed in more detail within the [‘Work and financial situation’ section](#).

“

I am full of cold at the moment and as I am agency staff, I do not get sick pay. So financially I cannot afford to take a few days unpaid, but I am also struggling to cope.

”

Female, 30s, England, 2 children

How hunger and hardship affect access to healthcare

- Despite healthcare via the NHS being mostly free at the point of use, people experiencing hunger and hardship face barriers to accessing care which prevent people from maintaining a healthy life and managing health conditions.
- These barriers mean that often conditions are untreated until they become serious, leading to an increased use of emergency care.
- Long waiting lists were also described by people facing hunger and hardship as a barrier to accessing healthcare, particularly in the context of not being able to afford alternative private care.

Some additional costs can prevent or delay people from getting the support they need

The additional direct or indirect costs of receiving healthcare leave people facing hunger and hardship with unmanaged or undiagnosed conditions. Previous research has found that these cost barriers are most commonly due to travel or prescriptions, the impact of lost wages if they needed to take time off work, and the cost of childcare.⁵⁰ Analysis by the King's Fund has shown how this delay in seeking initial care can lead to more significant costs for the NHS and other healthcare services.⁵¹

People facing hunger and hardship found it a challenge to stretch budgets already at breaking point to cover the medications they needed and reported not wanting to go to a GP because of concerns about not being able to afford a prescription.

Some areas across the UK offer free prescriptions, and there are schemes to reduce the cost of medication, but this was still a clear issue for people we spoke with. In one case someone with mental health problems was only taking a fifth of their prescribed dose to make the prescription last longer. Others described how they couldn't afford to pick up the cost of treatments not covered by the NHS such as regular physiotherapy for sciatica, which meant their conditions were worsening.

“

I've only just called the doctors to see if I can get something because at the end of the day I can't really justify buying antibiotics or medication. If I can't afford everything else, why would I go out and buy something that could potentially get better in a couple of weeks without it?

”

Female, 30s, England, has children

As previously mentioned, some people facing hunger and hardship struggled to afford specific pieces of equipment like glasses or a mobility aid for a child with a learning disability to help with their or their family's medical conditions.

The cost of transport (or a lack of income to cover these costs) was also mentioned as a barrier for some people in accessing the care or treatment that they needed. Trussell's survey of people receiving Universal Credit shows that the cost of transport prohibits access to healthcare for people on a low income. In the three months to August 2024, 15% of people receiving Universal Credit missed a doctors, dentist, or hospital appointment because they couldn't afford the transport costs to get there. This is around five times higher than the rate across the general population where just 3% had missed a healthcare appointment because they couldn't afford to get there.⁵² Whilst there is

⁵⁰ Bidmead, E, et al, (2024), *Poverty proofing healthcare: A qualitative study of barriers to accessing healthcare for low-income families with children in northern England*, PLoS One, <https://pmc.ncbi.nlm.nih.gov/articles/PMC11051590/>

⁵¹ Mallorie, S, (2024), *Illustrating the relationship between poverty and NHS services*, The King's Fund, [https://www.kingsfund.org.uk/insight-and-analysis/long-reads/relationship-poverty-nhs-services#poverty-and-late-or-delayed-treatment-\(and-higher-nhs-costs\)](https://www.kingsfund.org.uk/insight-and-analysis/long-reads/relationship-poverty-nhs-services#poverty-and-late-or-delayed-treatment-(and-higher-nhs-costs))

⁵² An online survey of 2,077 people receiving Universal Credit by YouGov on behalf of Trussell. People were surveyed between 29th July – 22nd August 2024. The figures have been weighted and are representative of all adults on Universal Credit (aged 16+) and an online survey of 3,086 adults aged 16+ across the UK by YouGov on behalf of Trussell. People

an NHS scheme to help some patients with travel costs, this has restricted eligibility criteria, low awareness and operates by providing refunds for costs already incurred – a system which does not help people who simply do not have the money to pay for such costs upfront and wait for a possible refund.

“

I've been... booked to go and have a head scan done in the hospital. This was before I had my bus pass. I couldn't get down there. I didn't have the money. I had to cancel the first one. Then I have to cancel the second one now. I am waiting for a third date. The third date I'll actually be able to go to.

”

Female, under 20s, Scotland

There was limited discussion around how lost wages prevent people from accessing healthcare support in the conversations we had with people facing hunger and hardship, although this remains a clear issue in the broader literature.⁵³ Where lost earnings were mentioned, it was in the context of people feeling like they needed to quickly return to work to prevent further lost earnings. As mentioned previously the long hours that people were working may then further exacerbate their health conditions.

“

I should have actually taken off more time because the doctor had suggested to take off more time, but I could only afford...I think it was two months.

It was a bit of a struggle actually, because it was more the, the lack of energy, constantly coughing, just feeling run down and not myself.

And my mental health did suffer a lot. I ended up on antidepressants over Covid and they weren't good for me either.

”

Female, 30s, Northern Ireland

Facing hunger and hardship can cause additional barriers to reaching out for or receiving support from health services including feeling stigmatised due to hygiene or other effects of hunger and hardship and being refused treatment because of lack of ID or proof of address.⁵⁴

were surveyed between 29th July – 22nd August 2024. The figures have been weighted and are representative of all UK adults (aged 16+).

⁵³ O'Donnell, O, (2024), *Health and health system effects on poverty: A narrative review of global evidence*, Health Policy, <https://doi.org/10.1016/j.healthpol.2024.105018>

⁵⁴ Jackson, T, et al, (2024), “*Always at the bottom of the pile*”: *The Homeless and Inclusion Health Barometer 2024*, Pathway and Crisis, <https://www.pathway.org.uk/app/uploads/2024/03/Always-at-the-Bottom-of-the-Pile-2.pdf>

Long waiting lists leave people facing untreated and worsening conditions and without other alternatives

The most commonly discussed issue with accessing healthcare was waiting lists. This was particularly prevalent when talking about accessing a dentist or mental health support. These long waits left people with unmanaged conditions that often got worse and worse as time went on. There is some evidence that people living in the most deprived areas are more likely to be waiting for planned NHS care.⁵⁵

“

Doctors are quite happy to put you on anti-depressants but that doesn't help the actual problem and if you are referred to therapy for depression, along with still not making your finances better, you're quite often on a waiting list for months and months.

”

Female, 30s, England

The difficulty of accessing a dentist because of a lack of NHS availability was compounded by the potential cost of seeking care and a concern that they would need to turn to private treatment. It was common for people facing hunger and hardship to put off treatment which may then lead to emergency or more complicated treatment in the future.

“

I probably won't get certain things done at the dentist because it costs so much and so I might put that off for a while and then save and then go back... I never used to do that.

”

Female, 30s, England

There was a feeling of a two-tier healthcare service for people facing hunger and hardship. People expressed a strong sense of injustice that people on higher incomes could afford to skip waiting lists through private healthcare, an option that wasn't available to them.

“

My teenage daughter is literally just starting to get CBT and exposure therapy via the NHS through CAMHS now after nearly 2 years of waiting. She is still on the waiting list for an ASD referral. My son was on the waiting list for an ASD diagnosis for 4 years. These are things that could have been achieved in weeks if we could afford to go private for them, but that costs thousands.

”

Male, 40s, England, has children

⁵⁵ Fisher, E, et al, (2024), *NHS hospital care: Who is waiting and what are they waiting for?*, Nuffield Trust, <https://www.nuffieldtrust.org.uk/news-item/nhs-emergency-and-planned-care-who-is-waiting-and-what-waiting-for>

Overall, our discussions with people facing hunger and hardship shine a light on some of the mechanisms through which living on a very low incomes can impact on someone's mental and physical health and drive up the costs for health services.

The impacts of this also ripple out into wider society, from people being out of work due to ill health, to wider strain on public services, it is clear that hunger and hardship harm both our individual and collective health.

Derek's story

Derek lives with multiple chronic illnesses and disabilities which are worsened by hunger and hardship, and he feels there is little hope for his situation improving.

Derek feels deeply restricted by the financial hardship he is living in alongside his physical and mental health challenges. His disability social security payments do not cover the cost of various medications, therapy and activities that would help reduce his pain and discomfort and improve his quality of life - including physiotherapy, therapeutic massage and swimming. He also struggles to afford his utility bills, so often goes without having the heating on, which worsens his health conditions.

Derek constantly has to make difficult trade-offs, including forgoing fresh food or skipping meals all together, and basic forms of self-care such as getting his hair cut or buying new shoes. This knocks his self-esteem and makes him feel isolated.

Long NHS waiting lists mean Derek is unable to access the mental health support he needs. He often feels overwhelmed and alone, as many of his friends are going through difficult times themselves and are unable to help him, and he feels too ashamed to tell his family the extent of his situation and ask them for help.

For several years, Derek had a dog which was a source of enormous comfort, so he was devastated when he had to rehome him as he simply couldn't afford to pay for the food and vets bills.

Overall, the unrelenting stress on his situation has at times driven Derek to feel suicidal.

Education, skills, and care. The impact of hunger and hardship on children and young people

“

I mean it starts right from going to school and having to have second-hand uniform. The whole thing. If you start off on a bad footing and the financial instability starts right from when you go into school... It's just one thing leads to another.

”

Female, 50s, England

The experience of facing hunger and hardship drives an **additional £1.5 billion** in annual public service expenditure on education and **£2.9 billion** on children's social care.

Hunger and hardship impact on early educational experiences and outcomes, setting the course for the rest of people's lives. In addition, the experience of facing hunger and hardship can in some cases put such additional pressure on families that support is needed through children's social care services.

Drawing from our [overall logic model](#), the logic model for this area principally covers the costs associated with additional spending in the education system to mitigate the impact of poverty, presented in [Figure 3](#). In this section, we first explore the education-related costs of hunger and hardship, including insight from our discussions with people with lived experience, before exploring costs and impacts on children's social care.

Costing the education and care impacts of hunger and hardship - considerations

We have not explored the link between the childhood experience of facing hunger and hardship and future earnings, lost tax revenue, and increased expenditure on social security payments. This was considered outside the scope of the analysis conducted in this work and is covered extensively elsewhere. We use our qualitative research and external evidence to touch on these links.

People described how facing hunger and hardship can limit post-school skill development and career opportunities. These experiences are discussed in this section but any knock on effects on employment are assumed to be costed within the [‘Work and financial situation’ section](#).

We do not estimate the lifetime impacts for children with experience of the care system. This was considered outside of the scope of this analysis.

Not all education related costs are calculated for each of Northern Ireland, Scotland, England, and Wales. This is variously due to differences in policy, data availability, and analytical challenges.

The costs above relate to spending taking place during childhood to address the immediate impacts of living in a family facing hunger and hardship – they do not reflect the longer-term costs arising from the impact of these experiences on children’s attainment and thus on their future employment and earnings. Previous analysis has shown there is a stark and consistent attainment gap between children from low-income families and other pupils. In England for instance, disadvantaged children reach, on average, a lower level of attainment below their peers in English and maths related subjects. Being less likely to meet these educational benchmarks up to and beyond GCSE level, has a significant impact on future earning potential.

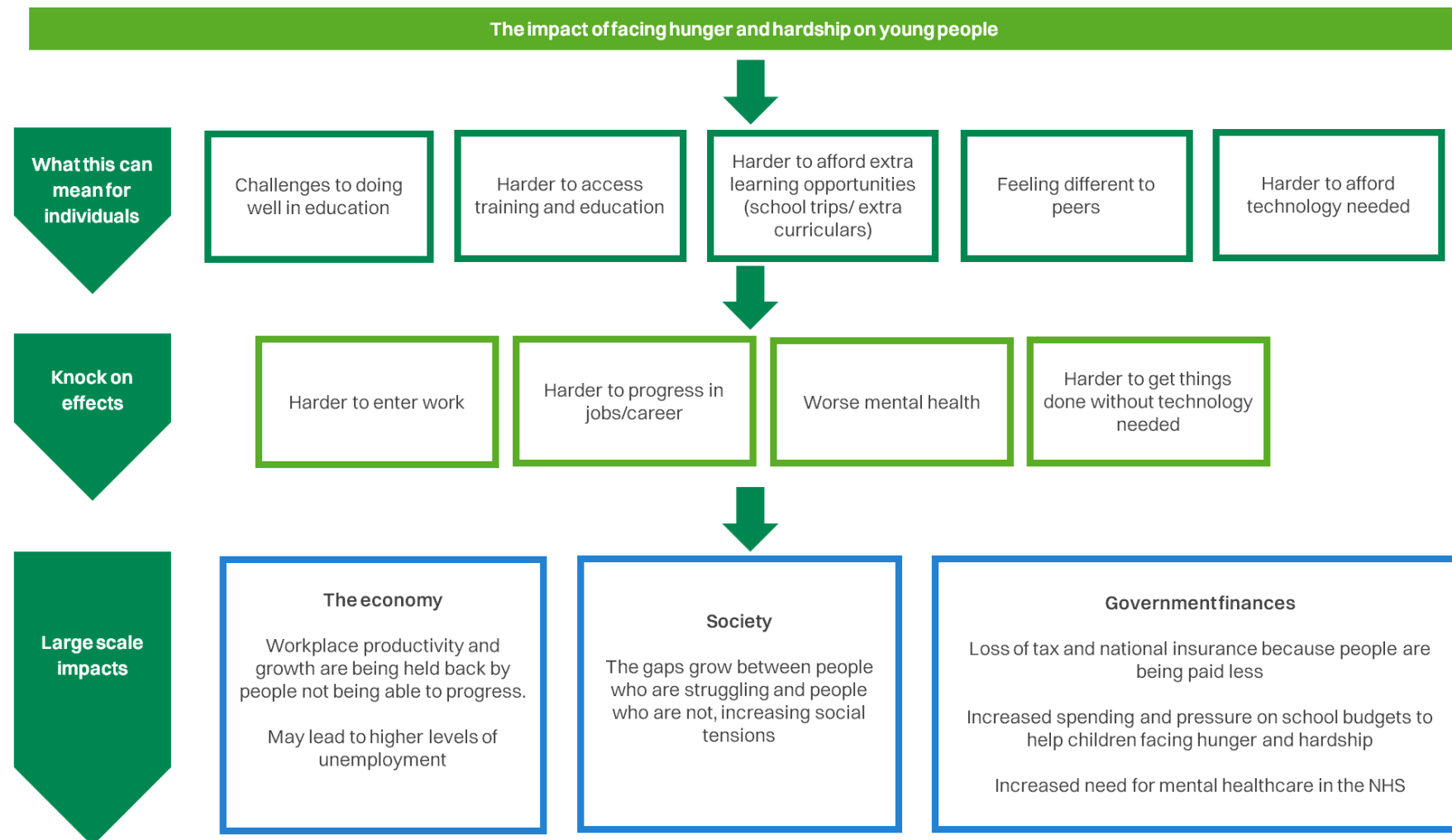
This impact was estimated to drive the following annual knock-on costs of child poverty in 2023:

- Lost future earnings (12.3 billion)
- Tax receipts lost to government (£5 billion)
- And additional social security expenditure (£1.6 billion).

Table 7 below details the calculations for these additional costs in England as an example of how these are calculated.

Finally, these cost estimates relate to direct public services cost to government, but as mentioned previously do not include all the costs related to children’s experience of education.

Figure 3: Logic model for identifying additional education related costs caused by hunger and hardship⁵⁶



⁵⁶ These pathways are by no means exhaustive, and there will be channels that we haven't explored. But we believe that these routes into costs will cover the most significant costs for education associated with facing hunger and hardship.

The impact of hunger and hardship on education and skills

People told us how facing hunger and hardship prevents children from having what they need to get the most from school, often leaving formal education without the skills and confidence they need to take the next step in life. It is clear that the record number of children facing hunger and hardship is putting severe pressure on schools as they are forced to take on more to support children. Hunger and hardship can also act as a barrier later in life when people look to build necessary skills and qualifications to allow them to progress and increase their income. These experiences present significant challenges for people's overall mental health, wellbeing and motivation in life.

Our analysis finds that facing hunger and hardship drives an additional **£1.5 billion** in annual spend on education related public services across the UK.

This figure is driven by:

- £490 million in additional expenditure on free school meal (FSM) provision due to the increased likelihood of families facing hunger and hardship to be eligible for and take up FSM.⁵⁷
- £400 million in additional expenditure to support people with special educational needs and disabilities (SEND) due to the increased likelihood of children facing hunger and hardship to have special educational needs. For a detailed discussion of the links between poverty and SEND please see Shaw, B et al 2016.⁵⁸
- £400 million in additional expenditure due additional spending through the pupil premium (PP).
- £170 million in costs due to the increased likelihood of children in families facing hunger and hardship to persistently not attend school.⁵⁹

[Table 7](#) on the following page breaks down how these costs are generated for England. As there are policy differences across the UK we haven't provided detailed breakdowns for Northern Ireland, Scotland, and Wales. To see these refer to the technical annex published alongside this report.

The costs above relate to spending taking place during childhood to address the immediate impacts of living in a family facing hunger and hardship – they do not reflect the longer-term costs arising from the impact of these experiences on children's attainment and thus on their future employment and earnings. Previous analysis has shown there is a stark and consistent attainment gap between children from low-income families and other pupils. In England for instance, disadvantaged children reach, on average, a lower level of attainment below their peers in English and maths related

⁵⁷ Free school meal eligibility varies across England, Wales, Scotland and Northern Ireland. Eligibility can also vary between local authority areas within England, with some councils choosing to fund additional provision. In England universal free school meals are available to children in state schools in reception, years 1 and 2. After this point free school meals in England are available to households where the net earned income is below £7,400 per year, children are not automatically enrolled for free school meals, their families must apply.

⁵⁸ Shaw, B, et al, (2016), *Special educational needs and their links to poverty*, Joseph Rowntree Foundation, <https://www.jrf.org.uk/child-poverty/special-educational-needs-and-their-links-to-poverty>

⁵⁹ Persistent non-attendance of school is defined as missing 10% or more of their possible school sessions.

subjects.⁶⁰ Being less likely to meet these educational benchmarks up to and beyond GSCE level, has a significant impact on future earning potential.⁶¹

This impact was estimated to drive the following annual knock-on costs of child poverty in 2023:

- Lost future earnings (£12.3 billion)
- Tax receipts lost to government (£5 billion)
- And additional social security expenditure (£1.6 billion).⁶²

Table 7: Breakdown of education related costs in England

Cost area	Unit cost estimate	Difference in likelihood between children in families facing hunger and hardship and children not in poverty (percentage point)	Yearly cost of hunger and hardship per cost area
Free school meals (primary school)	£1,310	8.0	£470m
Free school meals (secondary school)	£1,690	18.3	
Pupil premium (PP) (primary school)	£1,480	8.0	£370m
PP (secondary school)	£1,050	18.3	
PP (special school)	£1,265	6.3	
SEND	£7,710	2.0	£380m
Persistent school absence	£2,365	2.7	£160m
Total yearly cost of hunger and hardship in England on education			£1.4bn

Source: WPI Economics analysis of GMCA, FRS, IFS etc. Numbers have been rounded

⁶⁰ Davies, G, (2024), *Improving educational outcomes for disadvantaged children*, Department for Education, <https://www.nao.org.uk/wp-content/uploads/2024/07/improving-educational-outcomes-for-disadvantaged-children-1.pdf>

⁶¹ Lessof, C, et al, (2018), *Understanding KS4 attainment and progress: evidence from LSYPE2*, Department for Education and Kantar Public, https://assets.publishing.service.gov.uk/media/5bc4b616e5274a361d74a6da/Understanding_KS4_LSYPE2_research-report.pdf

⁶² Hirsch, D, (2023), *The Cost of Child Poverty in 2023*, Child Poverty Action Group, https://cpag.org.uk/sites/default/files/2023-10/Cost_of_child_poverty_2023.pdf

Positive educational experiences have also been shown to manifest in more ways than just better employment opportunities, affecting not only income, but the way people enjoy work.⁶³ They can also lead to fewer barriers in health, relationships and new opportunities for financial security.^{64,65} The qualitative arm of this research has also helped us to understand some of these longer-term impacts on people's lives, much of which is explored below.

A record number of children are currently facing hunger and hardship⁶⁶ and it is clear that this will have significant long-term effects on society, government spending, and the economy. In not including these costs, our headline figures likely significantly underestimate the costs of hunger and hardship.

The following discussion draws on our conversations with people facing hunger and hardship and other evidence to illustrate how these costs manifest in people's daily lives and within schools.

How hunger and hardship affect children's experience at school

- Hunger and hardship mean children are less prepared to learn effectively and are also prevented from participating fully in educational activities.
- The impacts of hunger and hardship on children were often deeply felt and distressing to people who took part in the research, making it a more challenging area to explore.
- Families in hunger and hardship often struggle to meet the costs associated with school such as transport, uniforms and school trips.
- Children experiencing hunger and hardship often feel stigmatised and isolated from their peers, causing significant impacts on their mental health and wellbeing.

Growing up facing hunger and hardship can make it more difficult for children to get the most from school

More children than ever are growing up facing hunger and hardship⁶⁷, the experience of which has profound implications for their early educational experiences. It is important to note that children living in poverty have poorer educational outcomes not because they have less ability or because

⁶³ Farquharson, C, et al, (2022), *Education Inequalities*, IFS Deaton Review of Inequalities, <https://ifs.org.uk/inequality/education-inequalities>

⁶⁴ Ibid

⁶⁵ Oreopoulos, P, et al, (2011), *Priceless: The nonpecuniary benefits of schooling*. Journal of Economic Perspectives, <https://www.jstor.org/stable/23049443>

⁶⁶ Weekes, T, et al, (2024), *The Cost of Hunger and Hardship*, Trussell, <https://www.trussell.org.uk/news-and-research/publications/report/the-cost-of-hunger-and-hardship>

⁶⁷ Ibid

they do not value education but because of the barriers which poverty places on children and parents' ability to get the most out of education.⁶⁸

Before children even enter a classroom, hunger and hardship can create barriers to learning. There were various foundational things that children who experience hunger and hardship may be lacking, in order to set them up to learn and thrive at school. The following discussion includes some of the barriers and impacts that hunger and hardship creates – it should be noted that these are not exhaustive but are some of the most common either mentioned within our study or through the wider evidence base. These impacts drive the knock-on costs for both public services and the long-term costs of lower levels of attainment discussed above.

People commonly described the trade-offs they were making to ensure their children had enough to eat, but also discussed the impacts of food insecurity and poor nutrition on children in an educational setting. Many children are going to school hungry or not having enough food during the school day. Previous research suggests that one in three (35%) pupils come to school hungry at some point in a school year – rising to 44% in deprived areas.⁶⁹ The costs of some of the schemes set up to mitigate were seen as being out of reach for some of the people we spoke to.

“

Breakfast club in the morning for me would be brilliant to throw the boys in for an hour and get to work early so then I can get out to pick them up. But it costs something like £4 a session per child per day... If you add that up, there's £40 a week for two children... So I had to reduce my hours and work to fit around the boys school routines.

”

Male, 30s, Northern Ireland, has children

Hunger and hardship can impact the home environment for children, and consequently, their readiness to learn. A lack of books, toys and indoor or outdoor space to play or learn affects many families. Others also find it hard to access activities outside the home, such as parent and toddler groups that can support children's development. In addition, the increased stress parents are under and the higher likelihood of parents experiencing poor mental health can mean they are less able to provide a rich home learning environment for young children, or support older children with school work. Learning while living in poor or overcrowded housing is often challenging and this is explored in more detail in the [‘Housing and homelessness’ section](#) below.

A lack of access to digital technology can also impact on the ways children facing hunger and hardship can engage with schooling. Our 2024 research with WPI Economics and The Good Things

⁶⁸ Treanor, M, (2024), *The impacts of poverty on children's social, emotional and behavioural outcomes*, University of Glasgow, https://www.gla.ac.uk/explore/glasgowsocialscienceshub/resources/all/headline_1115567_en.html

⁶⁹ Schmuecker, K and Bestwick, M, (2024), *The impact of hardship on primary schools and primary and community healthcare*, Joseph Rowntree Foundation, <https://www.jrf.org.uk/deep-poverty-and-destitution/the-impact-of-hardship-on-primary-schools-and-primary-healthcare#:~:text=Primary%20school%20staff%20across%20Britain,to%2044%25%20in%20deprived%20areas.>

Foundation found that adults with very low incomes (<£11,500) were more than twice as likely not to have home broadband, further risking worse educational outcomes for children.⁷⁰

Underlying costs for attending school like school uniforms can present a very real and practical cost barrier for families and can impact on both attendance and attainment. This is a view that is shared by the majority of teachers, with the National Education Union finding that 94% of teachers and 97% of support staff respondents believe that poverty or low income affects learning.⁷¹ Research from the Child Poverty Action Group has shown that the cost of going to school in the UK is at least £864.87 a year, or £18.69 a week, for primary aged-children. For secondary school children, this rises to at least £1,755.97 a year, or £39.01 a week.⁷²

“

Start of the school year has definitely thrown up some challenges from uniforms and PE outfits costing near £250 for secondary school and £150 for primary school along side bags and stationary, with schools looking fees for additional stuff like books, trips, and start of years activities - the small amount of savings have taken a real hit!

”

Male, 30s, Northern Ireland, has children

Another cost which presents barriers to school attendance is travel to and from school, particularly for people in rural areas. The cost of transport often represented an additional expense that made household finances even tighter. Indeed, the Child Poverty Action Group reports that children, young people and school staff highlighted transport costs as a barrier to getting to school in time for lessons. Staff described phone calls from parents saying that they don't have enough money to send their children to school and said that some children are late on days that social security payments are due, as they have to wait until bus fare money is available.⁷³

“

Probably have a lot of children that might not be able to. Might not go to school just because they can't afford the bus fare to go there... that would limit your ability to get work or to go to school.

”

Female, 40s, England, has children

Finally, for children who have additional needs, the experience of hunger and hardship can also impact a families' ability to get them any extra support they may need. We heard from several

⁷⁰ Good Things Foundation, Trussell and WPI Economics (2024), *Exploring the relationship between deep poverty and digital exclusion*, <https://www.goodthingsfoundation.org/policy-and-research/research-and-evidence/research-2024/deep-poverty-and-digital-exclusion>

⁷¹ National Education Union, (2023), *State of education 2023: child poverty*, <https://neu.org.uk/latest/press-releases/state-education-2023-child-poverty>

⁷² Child Poverty Action Group, (2023), *SCHOOL SUMS: What does going to school really cost families?*, https://cpag.org.uk/sites/default/files/2023-10/School_sums_what_does_going_to_school_really_cost_families.pdf

⁷³ Child Poverty Action Group, (2023), *How school costs make it harder to go to school*, Written evidence submitted to the House of Commons' Education Committee for their report on persistent absence and support for disadvantaged pupils, <https://cpag.org.uk/news/how-school-costs-make-it-harder-go-school#:~:text=Children%20have%20said%20that%20they,stand%20out%20among%20their%20peers,>

parents with neurodivergent children who found it difficult to get the appropriate support in place for their children.



Maybe for my oldest child, I think she could probably do with a bit of extra help, like a tutorial or something. She is quite behind and she hasn't been referred or diagnosed anything, but I think probably there's something neurodivergent there. And she was all through primary school and it's only been this last year, that she'd actually had an educational psychologist observer. I think if I'd had financially, well, better off, I could have done privately or had a tutor or someone or just, you know, have that bit of extra support at home maybe. But I was like, I can't do that. Or she could probably go to a private school or something.



Female, 30s, Wales, has children

Hunger and hardship prevent children from experiencing everything school has to offer, driving shame and stigma and impacting educational outcomes

Families with children frequently described either not being able to afford for their children to participate fully in educational opportunities or about the significant strain of covering these costs. Just over a quarter (26%) of people receiving Universal Credit⁷⁴ said their child or children had missed training and/or extracurricular activities because they couldn't afford them in the previous three months. This is more than twice the rate for the general population (12%).⁷⁵

These extra-curricular activities can be crucial for the development of skills and confidence, particularly in interacting socially and extending social networks. Young people also highlighted the role they have in driving future career and further education aspirations.⁷⁶ There is also an established positive link between extra-curricular activities and academic outcomes, with a lack of access to extra-curricular activities contributing to both current and future costs related to education.⁷⁷



If they're not able to go on the trip or they don't have what other children have, or maybe like, their uniform needs [to be] replaced? And you aren't really in a position to do that, so. It can cause tension between then your relationship with your child and stuff at home, and then that child's going into school and then probably feels like under the microscope.

⁷⁴ An online survey of 2,077 people receiving Universal Credit by YouGov on behalf of Trussell. People were surveyed between 29th July – 22nd August 2024. The figures have been weighted and are representative of all adults on Universal Credit (aged 16+).

⁷⁵ An online survey of 3,086 people conducted by YouGov on behalf of Trussell. People were surveyed between 29th July – 22nd August 2024. The figures have been weighted and are representative of all UK adults (aged 16+).

⁷⁶ Social Mobility Commission, (2019), *An unequal playing field: Extra-curricular activities, soft skills and social mobility*, https://assets.publishing.service.gov.uk/media/5d307b8de5274a14e9f6bc20/An_Unequal_Playing_Field_report.pdf

⁷⁷ Farb, A and Matjasko, J, (2012), *Recent advances in research on school-based extra-curricular activities and adolescent development*, Developmental Review, <https://www.sciencedirect.com/science/article/abs/pii/S0273229711000359>

And then if you have a child, maybe, possibly that's on the spectrum, that's going to be the worst, worst thing ever, because then doing it already increases during anxiety. It's just a horrible, horrible balance to try and keep.

”

Female, 30s, Northern Ireland, has children

The experience of facing hunger and hardship can leave children feeling stigmatised and different from their peers. More than a quarter (27%) of children from families on the lowest incomes said they had been bullied because their parents couldn't afford the cost of school.⁷⁸ Children are often painfully aware of their family's financial situation – one study for example found that children would hide information on costed activities or say that they didn't want to attend because of concerns over finances.⁷⁹

As discussed previously parents often feel high levels of guilt or embarrassment about not being able to provide for their children – impacting their mental health. The day-to-day impact of hunger and hardship can also lead to tensions within household relationships as we explore in the [‘Communities and relationships’ section](#) of this report.

“

So it does have an effect on the kids. They know that we struggle. There's been times where he's got no money on his ParentPay. So when the dinner lady, when he goes to a dinner queue and they go, you can't have food, you've got no money. And apparently they're not very quiet about it, I've been told...

So that doesn't help their mental health and it doesn't help them in school because you're gonna need food. Food is fuel.

”

Female, 50s, Wales, has children

Stigma and the associated mental health problems can have a big impact on a child's schooling. Removing barriers to education through reducing the stigma of poverty can improve educational attainment⁸⁰ and school attendance⁸¹ for children on low incomes.

Stigma may also prevent children from getting the additional support they are eligible for. Both our research and previous evidence⁸² highlights that there is significant stigma associated with taking

⁷⁸ Holloway, E, et al, (2014), *At what cost? Exposing the impact of poverty on school life*, The Children's Society, <https://basw.co.uk/policy-and-practice/resources/what-cost-exposing-impact-poverty-school-life>

⁷⁹ Treanor, M, (2018), *Falling through the cracks: the cost of the school day for families living in in-work and out-of-work poverty*, Scottish Affairs, <https://doi.org/10.3366/scot.2018.0259>

⁸⁰ Beeson, M, et al, (2024), *Does tackling poverty related barriers to education improve school outcomes? Evidence from the North East of England*, Economic Letters, <https://doi.org/10.1016/j.econlet.2024.111614>

⁸¹ The Standard, (2024), *Anxiety, poverty and undiagnosed special needs fuel spiralling levels of school truancy*, <https://www.standard.co.uk/news/education/school-truancy-uk-special-needs-anxiety-mental-health-poverty-b1133468.html>

⁸² Treanor, M, (2018), *Falling through the cracks: the cost of the school day for families living in in-work and out-of-work poverty*, Scottish Affairs, <https://doi.org/10.3366/scot.2018.0259>

up FSM. This experience partially explains why FSMs are not always taken up – one survey for the Department for Education suggested 25% of eligible children do not take them up.⁸³

Levels of hunger and hardship put severe pressure on schools

Schools across the country are creaking under the strain of having to provide additional support for children facing hunger and hardship – with impacts on their costs and on what else they can provide for other children. A survey of people working at schools found that:

- A third of workers say their school provides a food bank
- A quarter say they provide other essentials (such as toiletries, energy top-up vouchers, beds and bedding)
- Nearly 2 in 5 say staff are providing direct support out of their own pocket.⁸⁴

Teachers also described how supporting tired, hungry and upset children eats into resources and classroom time. It is not uncommon for parents and carers to break down in tears at the school gates, looking to the school for help, also taking up time and resources, with some schools creating job roles specifically to respond to this need.⁸⁵

Teachers are also being called on to provide additional support for children facing hardship. Research from Shelter finds that 47% of teachers had provided pastoral support for children dealing with poor housing and homelessness, with one in four (26%) offering some form of counselling. Around one in seven (14%) teachers had supported homeless households to write applications for council housing in the previous 12 months.⁸⁶

This diverts resources away from other activities essential for education, meaning hardship affects all the children in the class. It also places additional pressure on schools, exacerbating existing challenges like workloads, resources and funding, and affecting staff stress and morale.⁸⁷

⁸³ Cambell, T and Cooper, K, (2024), *What's cooking? A review of evidence and discussion on the Free School Meals (FSM) measure in the National Pupil Database*, Education Policy Institute, <https://epi.org.uk/wp-content/uploads/2024/01/FSM-Report-Strand-1-FINAL-1.pdf>

⁸⁴ Schmuecker, K, et al, (2024), *The impact of hardship on primary schools and primary and community healthcare*, Joseph Rowntree Foundation, <https://www.jrf.org.uk/deep-poverty-and-destitution/the-impact-of-hardship-on-primary-schools-and-primary-healthcare>

⁸⁵ Ibid

⁸⁶ McCallum, A and Rich, H, (2020), *The impact of homelessness and bad housing on children's education*, Shelter, [Research: The impact of homelessness on a child's education - Shelter England](https://www.shelter.org.uk/research/the-impact-of-homelessness-on-a-childs-education-shelter-england)

⁸⁷ Schmuecker, K, et al, (2024), *The impact of hardship on primary schools and primary and community healthcare*, Joseph Rowntree Foundation, <https://www.jrf.org.uk/deep-poverty-and-destitution/the-impact-of-hardship-on-primary-schools-and-primary-healthcare>

Post school skills and career development

- Hunger and hardship can cause people to leave school without the necessary skills and qualifications to move out of hunger and hardship.
- These skills and qualifications are often then very hard to go back and gain in adulthood with the cost of further education often being prohibitive, especially when combined with juggling work and caring responsibilities.
- Further educational options are often viewed as a risk, rather than an opportunity.
- This leads people to feel stuck, lacking freedom and choice to invest in themselves, impacting their self-esteem and motivation.

Facing hunger and hardship can make it difficult to learn and develop new skills past childhood

The transition period young people face once they leave school can be particularly challenging to navigate for people who are or have faced hunger and hardship. In forthcoming research from Trussell we explore the experiences of young people facing financial hardship in the UK, we find they are struggling to transition from education to work – with many facing barriers to finding secure and rewarding work that provides decent pay as they build up their work experience.⁸⁸ Low levels of pay and the insufficiency of Universal Credit are compounded for young people who are eligible for a lower rate of minimum wage and Universal Credit than their peers aged over 25.

Hunger and hardship can also severely restrict further learning and development opportunities for people once they have left school. People described this manifesting in their lives in multiple ways. The impact of hunger and hardship on earlier educational attainment and experiences is compounded by financial barriers to entering further education or gaining more qualifications. Some people described how if they left school without certain foundations (GCSEs, A Levels), they felt they had missed a critical window of opportunity, with it proving very hard to go back and gain those skills as an adult.



I would say make sure you get your qualifications early because it's something that I'm doing late and I'm feeling the effects of it now because obviously I'm going to have to go to college which is in that in itself going to be a massive pay cut. ...

So I'm going to struggle even more for the next two years than I am now. ... It's technically classed as a full time course but it's only four days a week. ... It just means I'd have to work the other three. So I'm gonna be constantly doing everything for the next God knows how long.



Male, 30s, Wales

⁸⁸ Trussell, (forthcoming Spring 2025), *Maybe, tomorrow: Experiences and hopes of young people facing financial hardship in the UK*

These barriers did not just exist for young adults, but could persist over the course of a lifetime, with many adults who took part in the research describing how financial barriers, combined with juggling further qualifications with work, childcare and considerations around impact on social security payments, could make it almost impossible to gain the skills that would open up further career options or increase their earning potential.

“

I can't progress in what I do and the job gets harder every year I've been there and more responsibility gets put on us without the pay going up. I'd love to go back to college and take a different route but not sure how finances would allow this. I'm unsure whether we'd struggle money wise if I were to go to college.

”

Female, 30s, Wales, has children

These findings build on previous research on the impact of low or restricted social security support which found that a lack of income can present barriers to seeking additional qualifications or accreditations in order to work in certain industries. This included needing to pay for accreditation in construction, registration and a criminal reference to be a child minder or insurance to be a taxi driver.⁸⁹

“

I want to do my level 3 NVQ in Health and Social Care but it costs over a grand... I've been looking into ways to do it for free but because I am with an agency it doesn't work out as I am not employed directly. The NVQ is better for you to apply for jobs.

”

Female, 30s, Northern Ireland

For many people there was a sense that pursuing further qualifications was a risk they simply couldn't afford to take. Some people had limited faith that an investment in an additional qualification would be worthwhile. For people who were not born in the UK, this problem could be further exacerbated by the additional costs charged to international students.

“

Yeah, you take a knock for the years that you're studying, a financial knock and you hope that once you graduate then you'd be able to get a better paid job. But if you're living just hand to mouth the whole time and you've got children, I don't think you would even take the risk.

”

Female, 50s, Scotland

⁸⁹ Cambridge Centre for Housing and Planning Research (CCHPR), (2014), *In-depth interviews with people affected by the Benefit Cap*, https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/385901/rr895-benefit-cap-indepth-interviews.pdf

We also see a link here between people's mental health and how able they feel to pursue further education or skills development. This was often characterised by feelings of hopelessness, lack of motivation and a sense of being stuck.

“

When you're financially struggling, your mental health is really bad. The motivation to get out of bed, enter college and have some further education, challenge yourself into learning new skills, would be low on your priorities... It'd be something that you would really struggle with.

People get stuck, it is a static situation, and then you can't get out of hardship. The years of studying is a financial knock and you would hope it would pay off after. You might not want to take the risk.

”

Female, 50s, Scotland

Earlier education experiences not only have longer-term impacts on academic achievement, but also a person's self-esteem. People also described how children who had negative or stigmatising experiences at school due to facing hunger and hardship might also lack the necessary confidence to put themselves forward for further opportunities.

“

But before you even get there, before you even apply for a course, you've got to be feeling confident.

”

Female, 50s, Scotland

These discussions bring to life the significant and long-lasting impacts of facing hunger and hardship on children's experience of education, ability to learn new skills, and their social and emotional development. This not only has direct impacts on education-related public spending but as explored in the [‘Work and financial situation’ section](#), can have knock on impacts on future earning potential.

The impact of hunger and hardship on the need for support from children's social care

This section next considers the additional costs associated with local authority provision of children's social care for families and children facing hunger and hardship.

For some, the experience of facing hunger and hardship and not having enough money to afford essential items can mean that support from children's social care services is needed. As we touch on throughout this report, from our conversations with people facing hunger and hardship it was clear the lengths parents would go to provide for their children – including skipping meals so their children could eat, borrowing money or applying for crisis support schemes to afford school uniforms, and the day-to-day stress of hiding financial pressures from them. Our analysis alongside

previous evidence summarised below has shown a consistent link between poverty and the need for children's social care.

We estimate this cost to be **£2.9 billion** across the UK. This includes an additional £2.4 billion of expenditure on residential care, £310 million on foster care, and £210 million on children requiring local authority support, such as through social services (defined as children in need).

Our analysis found that children facing hunger and hardship are 1.7 percentage points more likely to be classified as a 'child in need', at a particular point in time, compared to children not in poverty. Children facing hunger and hardship were 0.3 percentage points more likely to be in foster care or residential care considering a year-long period, compared to children not in poverty.

While these are relatively small percentage point differences they drive significantly higher costs. This is because the overall probability of someone needing support from children's social care services is extremely low, meaning even these slight differences drive large additional costs.

Table 8: Breakdown of children's social care direct costs to local authorities, UK

Cost area	Unit cost estimate	Difference in probability of being in residential care if in H&H versus if not in poverty (percentage points)	Yearly cost of hunger and hardship per cost area
Children in need	£4,073	1.7	£210m
Foster care	£38,857	0.3	£310m
Residential care	£297,394	0.3	£2.4bn
Total cost to children's social care services			£2.9bn

Source: WPI Economics analysis of GMCA Unit Cost database, FRS, DfE research report

These costs solely relate to the additional public service costs of the care system during childhood. The experience of care can have significant and long-lasting implications for children as they move into adulthood, including on their health, employment outcomes, likelihood of interactions with the criminal justice system, and likelihood of facing homelessness.^{90,91} Previous analysis has indicated that the annual costs of care are £8.7 billion of which around £2.3 billion is outcome related costs

⁹⁰ PwC and home for good, (2021), *The investment of a lifetime: Delivering better outcomes for children in care*, <https://www.pwc.co.uk/government-public-sector/assets/documents/investment-of-lifetime-delivering-better-children-care-outcomes.pdf>

⁹¹ Weekes, T, et al, (2023), *Hunger in the UK*, Trussell, <https://www.trussell.org.uk/publications/hunger-in-the-uk>

such as increased use of mental health services, homelessness, and social security support, and £145 million is the cost of foregone tax revenue.⁹²

Some of these costs are likely to be picked up across the areas that we have costed as adults facing hunger and hardship now are likely to have an increased likelihood of being care experienced as a child. However, it is likely that many of these costs are not covered – particularly the future impact on the record number of children currently facing hunger and hardship.

The following discussion draws on wider evidence to illustrate the role hunger and hardship has on putting pressure on families, and how this can lead to increased likelihood of needing support from children's social care.⁹³

How hunger and hardship affect the need for children's social care

- There is a consistent link between hardship and the need for children's social care.
- This is likely due to factors such as the impact that a lack of financial resources has on a parent's ability to support their child's health and development and the psychological consequences of hardship.

There is considerable evidence of there being a link between the experience of hardship and an increased likelihood of needing support from children's social care, with associated additional costs. Previous analysis using a longitudinal approach highlights that a 1% increase in local level child poverty was associated with 5 additional children entering care per 100,000 between 2015 and 2020.⁹⁴ With a record number of children growing up facing hunger and hardship, it is likely that this relationship will continue as more and more families are put under unsustainable pressure.

Spending on support for families and children is increasingly weighted towards late intervention services like youth justice, child protection and children in care, whilst funding for earlier intervention and preventative services falling sharply. Between 2011 and 2023 the costs of late intervention services increased by 57%, whilst spending on early intervention services like children's centres, family hubs, family support services and services for young people nearly halving in the same period.⁹⁵

⁹² PwC and home for good, (2021), *The investment of a lifetime: Delivering better outcomes for children in care*, <https://www.pwc.co.uk/government-public-sector/assets/documents/investment-of-lifetime-delivering-better-children-care-outcomes.pdf>

⁹³ We do not incorporate any evidence from our discussions with people facing hunger and hardship as no one had direct experience of the care system.

⁹⁴ Bennett, D, et al, (2021), *Child Poverty and Children Entering Care: A Natural Experiment Using Longitudinal Area-Level Data in England*, The Lancet Public Health, [https://doi.org/10.1016/S2468-2667\(22\)00065-2](https://doi.org/10.1016/S2468-2667(22)00065-2)

⁹⁵ Elliott, D, (2024), *Why we need to turn the tide of children's social care spending*, Action for Children, <https://www.actionforchildren.org.uk/blog/why-we-need-to-turn-the-tide-of-childrens-social-care->

In our discussions with people facing hunger and hardship, many described noticing huge reductions in youth services within their areas. This leaves families without what they need in their local community and can lead to difficulties escalating, discussed further below in the '[Communities and relationships](#)' section.

This focus on later intervention has significant costs and has in part been driven by cut backs to non-statutory services, which have driven additional need for statutory services to deliver crisis interventions to protect children.⁹⁶ There is evidence to suggest that local authorities which have seen the biggest reductions in broader children's services have tended to see more children entering care, as well as more children being formally identified as in need.^{97,98} Given the rising costs of children's social care some councils are concerned about having to further cut back on other services to meet these statutory services.⁹⁹

A review of the wider evidence base highlights the following ways in which facing hardship can increase the likelihood of needing support from children's social services, many of these channels are reflected in the research carried out for this project:

- Through reducing the resources available to parents to ensure their child's health and development.¹⁰⁰
- Through increased likelihood of living in poor quality or insecure housing.¹⁰¹
- Through driving mental health problems and feelings of shame and stigma.¹⁰²
- Through increasing the likelihood of turning to coping mechanisms which can impact on health – such as substance abuse.¹⁰³
- Through increasing feelings of social inequality.¹⁰⁴

[spending/#:~:text=Local%20authorities%20in%20England%20spent,decline%20and%20then%20steady%20growth.&text=Find%20out%20more%20about%20the%20report%20from%20The%20Children's%20Charities%20Coalition](#)

⁹⁶ William, M, and Franklin, J, (2022), *Stopping the spiral. Children and young people's services spending 2010-11 to 2020-21*, Pro Bono Economics, https://www.childrenssociety.org.uk/sites/default/files/2022-07/Stopping_the_spiral_Childrens_Services_Funding_Alliance.pdf

⁹⁷ Bennet, D, et al, (2021), *Funding for preventative Children's Services and rates of children becoming looked after: A natural experiment using longitudinal area-level data in England*, Children and Youth Services Review, <https://doi.org/10.1016/j.childyouth.2021.106289>

⁹⁸ Webb, C, (2021), *In Defence of Ordinary Help: Estimating the effect of Early Help/Family Support Spending on Children in Need Rates in England using ALT-SR*, Cambridge University Press, <https://doi.org/10.1017/S0047279421000696>

⁹⁹ County Councils Network, (2024), *Councils call for 'honest conversation' on what they should be expected to deliver*, <https://www.countycouncilsnetwork.org.uk/councils-call-for-honest-discussion-on-what-they-should-be-expected-to-deliver-as-new-data-reveals-local-authorities-spend-two-thirds-of-their-budgets-on-care-services/>

¹⁰⁰ Pelton, L, (2015), *The continuing role of material factors in child maltreatment and placement*, Child Abuse & Neglect, <https://doi.org/10.1016/j.chiabu.2014.08.001>

¹⁰¹ Guy, C, et al, (2022), *A review of the relationship between poverty and child abuse and neglect: Insights from scoping reviews, systematic reviews and meta-analyses*, Child Abuse Review, <https://doi.org/10.1002/car.2795>

¹⁰² Bywaters, P, et al, (2016), *The relationship between poverty, child abuse and neglect: an evidence review*, Joseph Rowntree Foundation, <https://www.jrf.org.uk/child-poverty/the-relationship-between-poverty-child-abuse-and-neglect-an-evidence-review>

¹⁰³ Guy, C, et al, (2021), *The 'toxic trio' (domestic violence, substance misuse and mental ill-health): How good is the evidence base?*, Children and Youth Services Review, <https://doi.org/10.1016/j.childyouth.2020.105678>

¹⁰⁴ Webb, C, et al, (2020), *Untangling Child Welfare Inequalities and the 'Inverse Intervention Law' in England*, Children and Youth Services Review, <https://doi.org/10.1016/j.childyouth.2020.104849>

- Through increasing likelihood of living in deprived areas with less social infrastructure.^{105,106}

These factors can increase family stress and conflict and reduce parents' ability to consistently provide the home environment, protection and support children need.

Overall, this evidence illustrates the mechanisms through which hunger and hardship drive costs on children's social care. As previously discussed, the longer lasting impacts of this are not captured in our analysis but these are likely to be immense and wide reaching, affecting children facing hunger and hardship throughout the course of their lives, and driving up spending across all the impact areas we have explored.

Ewan's story

Ewan lives in Northern Ireland with his 5 kids and is a single dad. Financial strain and his children's needs has made sustaining his education a constant stress.

After the death of his wife, Ewan had to quit his nursing job to look after his kids full time. One child has ADHD and another is disabled and needs a wheelchair.

After being on the housing waiting list for years, they finally were given a house that was accessible for his son's wheelchair. However, it was far from where they lived before, and the new school said they could not accommodate a wheelchair. The local education board were very slow to find him a place at school that was accessible, leaving him out of education for months and leading Ewan to eventually take the board to court. Moving was also very hard on his daughter with ADHD, who had just settled in at her old school and had to move.

A few of his children struggle with their mental health and he thinks this is because they feel different from others in their class, they compare themselves, their clothes, houses and experiences, and it really impacts them. They also can't always afford to go on school trips or attend out of school groups. His daughter was recently diagnosed with anxiety. She is on the waitlist for counselling, but this will take years, so he is borrowing from family to get her private care.

His eldest son recently left school to become a tattoo apprentice, but now he is no longer in education, Ewan doesn't get any social security support for him, even though his son doesn't yet earn minimum wage. He worries about the volatility of his children's education affecting their futures and the stress leads him to drink more alcohol than he knows is healthy, to cope.

¹⁰⁵ Bywaters, P, et al, (2016), *The relationship between poverty, child abuse and neglect: an evidence review*, Joseph Rowntree Foundation, <https://www.jrf.org.uk/child-poverty/the-relationship-between-poverty-child-abuse-and-neglect-an-evidence-review>

¹⁰⁶ Coutts, A, et al, (2025), *Social capital 2025: A protective shield for children, families and communities*, Local Trust & 3ni, https://demos.co.uk/wp-content/uploads/2025/01/Social-Capital-2025_Child-Outcomes.pdf

The impact of hunger and hardship on work and finances

“

It's always the same, apply for a dead end, low paid job, spend two years breaking your body for minimal pay just to line someone else's pockets whilst I'm struggling to eat.

”

Male, 30s, Wales

Far too many people currently face hunger and hardship - impacting on the UK's employment and productivity. We find that the current scale of hunger and hardship costs our economy **£38.2 billion** a year through lost employment and productivity, which in turn costs our public finances **£23.7 billion**, including £18.4 billion in lost tax revenue and £5.3 billion in increased social security payments.

The work people do, and their financial situation are key drivers of hunger and hardship. Low income, unemployment, a lack of financial resources and debt can push people into being at risk of going without essentials and needing to turn to food banks. The experience of hunger and hardship has a significant impact on how well people are able to move into and sustain good quality work and effectively manage finances. We heard how people facing hunger and hardship face many barriers to work and often struggle to find secure employment, instead being pushed into low-paid, unstable jobs with unpredictable hours and wages, or are unable to access work.

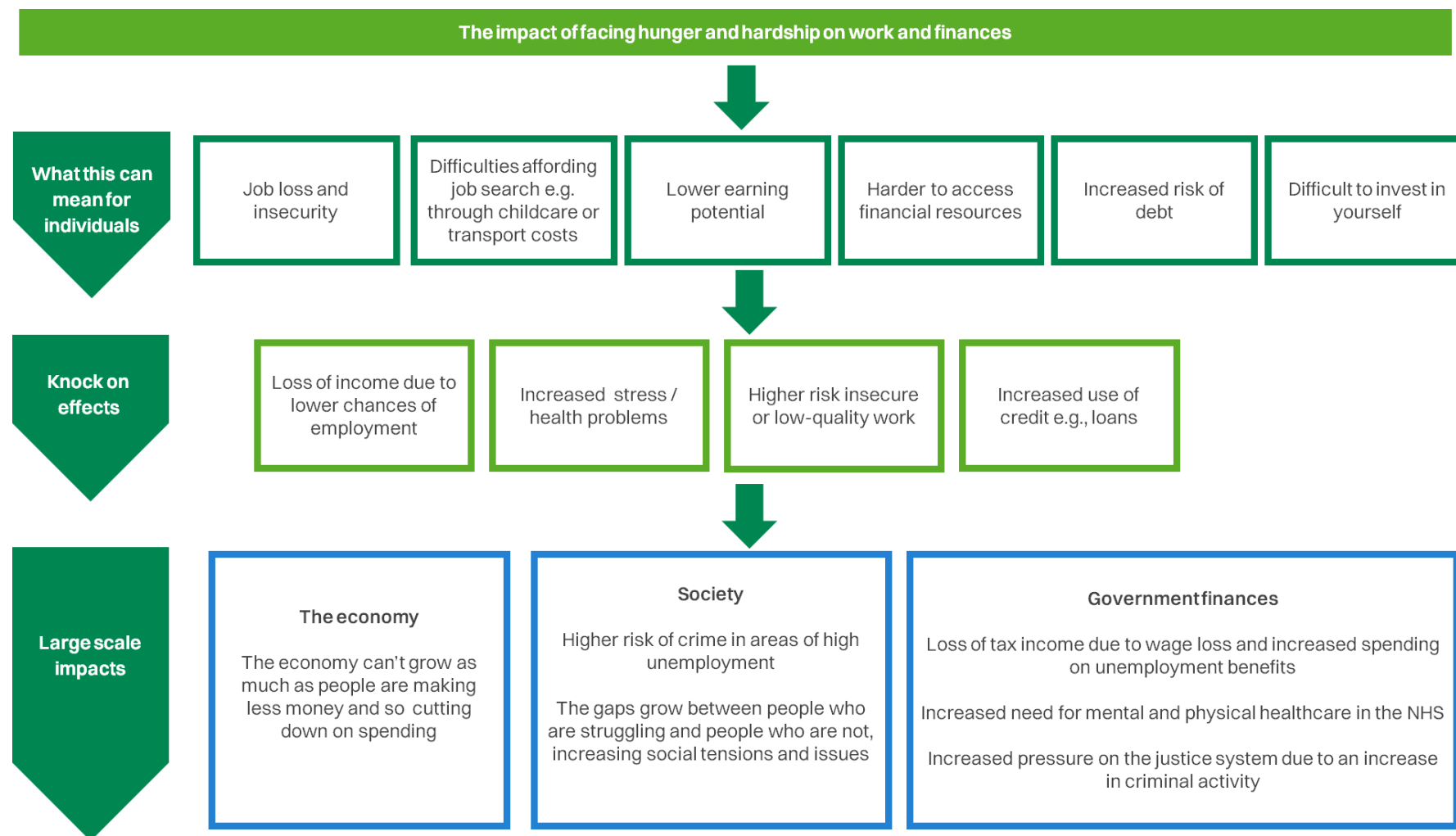
Without a financial safety net, they are forced to make difficult choices just to get by, relying on extreme budgeting to try and make ends meet. A lack of sufficient income and savings leaves people facing hunger and hardship more likely to be in debt, making it even harder to escape the cycle of hardship.

Drawing on our [overall logic model](#), we built a more detailed picture of the ways in which hunger and hardship drive additional costs relating to work and finance. [Figure 4](#) below highlights these pathways. This section outlines how these additional costs manifest in people's daily lives and keep people stuck in hunger and hardship.

Costing the economic and public finances impact of hunger and hardship - considerations

This section solely considers the costs to the economy and public finances of working-age people moving from not experiencing hunger and hardship into this experience as a way of estimating the employment scarring impact of facing hunger and hardship. This means that (as mentioned above in the ['Education' section](#)) the impact on future earnings from childhood poverty is not included.

When looking at the costs to public finances due to the impact on unemployment of hunger and hardship we are principally looking at first stage effects – i.e. the direct impact on social security payments related to that unemployment. We do not consider for instance how the experience of hunger and hardship may drive up the need for social security payments related to health or disability. However, as discussed above, there is very significant evidence of the impacts of hunger and hardship on both mental and physical health.

Figure 4: Logic model for identifying additional work and finance costs caused by hunger and hardship¹⁰⁷

¹⁰⁷ These pathways are by no means exhaustive, and there will be channels that we haven't explored. But we believe that these routes into costs will cover the most significant employment and public finance costs associated with facing hunger and hardship.

The experience of facing hunger and hardship costs the economy £38.2 billion per year, due to the ways in which hunger and hardship harm people's chances of securing or sustaining employment, and its impact on productivity (measured through wages). There are a range of routes through which facing hunger and hardship may 'scar' employment and productivity. For example, we know that people facing hunger and hardship have poorer physical and mental health outcomes, which can damage job prospects or impact productivity in employment.

Our costs are built through identifying the impact of falling into hunger and hardship on employment and productivity through longitudinal analysis of Understanding Society data. It looks at people who move from not facing hunger and hardship in one year – to facing hunger and hardship in the next and the labour market outcomes of that transition – while controlling for differences in other characteristics.

[Table 9](#) below shows that, when controlling for other factors, people who fall into hunger and hardship in a given year have a significantly lower chance of being employed over a ten-year period – compared to people who do not fall into hunger and hardship. After a year people who enter hunger and hardship have a likelihood of employment 9.5 percentage points lower than people who did not fall into hunger and hardship. This gap narrows to 5.7 percentage points after 10 years.

Table 9: Breakdown of costs to the economy through reduced employment after falling into facing hunger and hardship

Working age people entering H&H over a ten-year period	15.7m
Reduction in likelihood of being in employment after 1 year	9.5ppt
Reduction in likelihood of being in employment after 5 years	6.5ppt
Reduction in likelihood of being in employment after 10 years	5.7ppt
Total estimated reduction on yearly labour supply	2.6%
Total annual cost	£26.9bn

Note that, while we expect impacts to persist after year 10, we do not have data to prove this, so we have taken the cautious approach and assumed that impacts are 0 after year 10.

[Table 10](#) highlights a similar impact on wages over time. For people who enter hunger and hardship and are in work, their wages are 8% lower than otherwise similar people who did not enter hunger and hardship. After 10 years their wages are 4% lower.

Table 10: Breakdown of costs to the economy through wage scarring after falling into facing hunger and hardship

Working age people entering H&H over a ten-year period	15.7m
Employment rate of people who have entered hunger and hardship at some point over a ten-year period (i.e. proportion of overall group who may be affected by wage scar	57%
Wage scar after one year	8%
Wage scar after five years	5%
Wage scar after ten years	4%
Total annual cost	£11.3bn

Note that, while we expect impacts to persist after year 10, we do not have data to prove this, so we have taken the cautious approach and assumed that impacts are 0 after year 10.

Unemployment and lower wages have further impacts on public finances due to lower revenues from taxation and higher spending on social security. In total we estimate an additional financial cost to the public purse of £23.7 billion per year. This includes an estimated £18.4 billion of lost tax revenue each year due to the impact of hunger and hardship on employment and productivity. Social security spending is estimated to be £5.3 billion higher each year, as a result of the higher unemployment and lower wages arising from the scarring effect of facing hunger and hardship.

There is a clear impact between facing hunger and hardship and an individual's likelihood of finding and sustaining employment – with associated costs related to lost economic output, tax revenue, and increased social security spending. The impact on people's financial situation can force people into impossible decisions on what to cut back on and into risky debt. This can leave people with extremely precarious budgets and without a way of escaping hardship. In the following discussion we present insights from our conversations with people facing hunger and hardship, alongside other evidence, to unpick the nuances around how hunger and hardship affects people's work and finances, driving the costs presented above.

How hunger and hardship affect people's capacity to find and sustain work

- People facing hunger and hardship face a range of barriers to finding good work.
- The direct costs of seeking employment such as transport and childcare and the mental and physical toll of hunger and hardship make it difficult for people to move out of unemployment or progress to better work.
- Hunger and hardship mean people are often limited to low-quality and insecure jobs.
- Unpredictable hours, fluctuating wages and a lack of job security put people facing hunger and hardship in a precarious position.
- The employer-employee power imbalance means people feel unable to challenge or question poor conditions, for fear of negative repercussions.
- People end up stuck in jobs that negatively impact their physical and mental health, due to the barriers faced in finding good work.

People facing hunger and hardship navigate a range of barriers to finding and sustaining good work

Hunger and hardship can add practical barriers to the search for work or better work, contributing to the scarring effect on employment and productivity discussed above. Trussell's survey found that over a quarter (26%) of people receiving Universal Credit found that their financial situation impacted their ability to find or go to work¹⁰⁸, compared to one in fourteen (7%) of the general population.¹⁰⁹ Affording suitable interview clothes, having a laptop or Wi-Fi to complete applications and interviews, finding and affording childcare, and transport costs all posed significant challenges when applying and interviewing for jobs amongst the people we spoke to. This is also reflected in considerable wider evidence on the barriers low-income people face to accessing work.^{110,111}

¹⁰⁸ An online survey of 2,077 people receiving Universal Credit by YouGov on behalf of Trussell. People were surveyed between 29th July – 22nd August 2024. The figures have been weighted and are representative of all adults on Universal Credit (aged 16+).

¹⁰⁹ An online survey of 3,086 people (16+) by YouGov on behalf of Trussell. People were surveyed between 29th July – 22nd August 2024. The figures have been weighted and are representative of all UK adults (aged 16+).

¹¹⁰ Pollard, T, (2023), *Pushed to the Edge: Poverty, Food Banks and Mental Health*, Independent Food Aid Network and Joseph Rowntree Foundation, <https://www.foodaidnetwork.org.uk/post/pushed-to-the-edge-poverty-food-banks-and-mental-health>

¹¹¹ Child Poverty Action Group, (2023), *Overcoming barriers to work*, https://cpag.org.uk/sites/default/files/2023-12/YWYW_briefing_short_Nov23.pdf

“

I have done everything I can think of, and nothing has worked... I feel so frustrated and stuck. I have applied for 200 jobs and had 4 interviews. The barriers I have experienced include, no laptop for Microsoft Teams interviews, no money for hair or beauty services, no money for interview clothes, arranging childcare, no Wi-Fi in local hub, no laptop to do a presentation and prepare.

”

Female, 40s, Wales, has children

The experience of hunger and hardship can also impact on people's ability to work when they are faced with unexpected costs. People we spoke to had to take days off as sick or holiday as they were expected to cover costs associated with work but couldn't afford these, for example work-related travel or having internet at home when working in a remote job.

“

If I've not paid my broadband bill and then worry and going, how the hell am I going to work? So there's been times I've actually pretended to be sick because I'm not turning into my work and saying, 'I can't afford my Internet bill this month'.

”

Female, 30s, Scotland, has children

The cost of transport not only acts as a barrier when searching for jobs, but also significantly limits job options. Research demonstrates that people who experience poverty can be functionally disconnected from areas of employment, where there are mismatches between housing locations and major employment regions. This is associated with long commute time and higher costs.^{112,113} For people we spoke to, this meant not being able to pursue job opportunities due to unaffordable travel costs. Others stretched themselves to make it work by using credit cards, not paying for public transport or walking to work. For some, this meant undertaking long journeys on public transport, sometimes for very short shifts.

“

Some of the job offers I have had have been in non-bus route locations and the pay has been amazing and I just, I couldn't get there.

”

Female, 30s, England, has children

Childcare and other caring responsibilities were huge barriers to work for people living in hunger and hardship. The price of childcare left parents feeling unable to work or having to work part-time hours. This limited job opportunities for parents and could lead to long term impacts on wages and earning potential.

¹¹² Crisp, R, et al, (2018), *Tackling transport-related barriers to employment in low-income neighbourhoods*, Sheffield Hallam University, <https://ppp-online.org/wp-content/uploads/2020/11/tackling-transport-related-barriers-employment.pdf>

¹¹³ Crisp, R, et al, (2017), *Addressing Transport Barriers to Work in Low Income Neighbourhoods: A Review of Evidence and Practice*, Sheffield Hallam University, <https://shura.shu.ac.uk/16162/>

“

I've always worked on my life, but I'm on the lowest scale of the income because I'm a single parent. So I just don't get the best jobs because of the hours I need.

”

Female, 40s, Wales, has children

“

Our child has additional needs and his needs were not being met well whilst I was working part-time. And that also had an impact on my mental health as well. So therefore I had to obviously step down and stop working entirely.

”

Female, 30s, England, has children

As we have previously discussed in the [‘Health’ section](#) there are cyclical relationships between health and facing hunger and hardship – with the experience of facing hunger and hardship worsening existing conditions or leading to the development of health problems. People we spoke to were unable to work or felt less productive at work because of their physical or mental health conditions. In some cases, health issues were not a barrier to working entirely, but people were not able to find employment that offered them flexibility around their health needs. Or they needed additional support after periods of unemployment.

It's likely that for many people the health impacts of facing hunger and hardship are having an impact on their capacity to find and sustain work and particularly work that is suitable for these conditions. This is likely contributing to the scarring effects that our analysis uncovers of the impact of falling into hunger and hardship.

“

Even trying to find an employer who would be flexible and understanding. Whenever you have a child with such high [care] needs, like even having to drop everything and go and get him because he fell over and hurt his hand.

”

Female, 40s, Northern Ireland, has children

The many impacts of facing hunger and hardship can leave people without the energy or motivation for work. Living in survival mode, struggling to eat and sleep, and being under mental health strain meant being in the right headspace for work was a challenge for many. This particularly impacted people who are looking for work or who are in insecure work, requiring a lot of energy to keep up the search and look ahead.

“

I am not eating as much but I am working more so it is tiring me out quicker. I don't have the energy to be working... I wake up, skip breakfast, then I work a massive shift.

”

Male, 30s, Wales

Some of the people we spoke to had often found that their interactions with job centres did not provide the support they needed to find suitable or good quality work. People facing hunger and hardship often experienced a lack of practical support and empathy from job centres in finding fulfilling work that both interests them and matches their skill set, with some people being sent highly unsuitable job openings.

For people with health conditions the job opportunities that were discussed with their Work Coach were often not felt to be suitable for their health condition. Over one in three (36%) people receiving Universal Credit with a long-term physical condition or illness said that the opportunities discussed with their Work Coach were not suitable for their physical health. Over two in five (42%) of people with mental health conditions said the same when asked about jobs and their mental health.¹¹⁴

It is generally accepted that Jobcentre Plus is primarily set up to move people into any work, as quickly as possible. However, research suggests that this approach contributes to the pushing of people into low-quality short-term jobs, with scarring effects on employment, damaging financial security and wellbeing, and increasing the load on jobcentres.^{115,116} In addition, analysis from the New Economics Foundation suggests this approach is not conducive to the alleviation of the economic cost of hunger and hardship.¹¹⁷

“

They started sending me jobs... Random jobs like bricklayers... Things I've never, ever done.

”

Female, 30s, Wales, has children

Hunger and hardship can leave people stuck in poor-quality and insecure work

As previously discussed, the impact of hunger and hardship on educational attainment and the ability to invest in skills development limit people's career opportunities and earning potential (see [Post school skills and career development](#) for more). Many people we spoke to were in insecure work, such as zero-hour contracts or agency work, or low-paid work, feeling these types of jobs

¹¹⁴ An online survey of 1,209 people receiving Universal Credit by YouGov on behalf of Trussell. People were surveyed between 21st January – 3rd February 2025. The figures have been weighted and are representative of all adults on Universal Credit (aged 16+).

¹¹⁵ Tims, (2024), *Helping people into good jobs rather than just any job could save the government billions*, New Economics Foundation, <https://neweconomics.org/2024/04/helping-people-into-good-jobs-rather-than-just-any-job-could-save-the-government-billions>

¹¹⁶ Welfare Conditionality, (2018), *Welfare Conditionality Project Final Findings Report 2013 – 2018*, http://www.welfareconditionality.ac.uk/wp-content/uploads/2018/06/40475_Welfare-Conditionality_Report_complete-v3.pdf

¹¹⁷ Tims, (2024), *Helping people into good jobs rather than just any job could save the government billions*, New Economics Foundation, <https://neweconomics.org/2024/04/helping-people-into-good-jobs-rather-than-just-any-job-could-save-the-government-billions>

were all that was available to them. Insecure work can be seen as a consequence of facing hunger and hardship through the following mechanisms:

- Lower levels of educational attainment or further education from childhood experience of facing hunger and hardship – insecure work is correlated with educational experiences.¹¹⁸
- A lack of adequate financial resources makes it more difficult for low-income households to invest in and develop new skills or qualifications.¹¹⁹
- Increased health problems due to the experience of facing hunger and hardship – people in insecure work are far more likely to have a work-limiting long-term health problem than people in secure employment.¹²⁰ These conditions likely limit progression into full time or secure work.¹²¹
- As explored in our discussions with people facing hunger and hardship, the lower levels of financial resources, confidence, and self-worth alongside conditionality aspects of social security payments, reduce the bargaining power of people facing hunger and hardship – making them more at risk of being and remaining in insecure work.

Although it is certainly true that being out of work makes poverty more likely, accessing employment does not necessarily enable people to move out of poverty. Part time work, insecure jobs and low paid work provide weak protection from hunger and hardship. Since 2007/09 there has been a significant change in the job market, with a decrease of full-time employment opportunities and rise in insecure employment contracts (short term or zero-hour contracts).¹²² This has increased the likelihood that people who have faced hunger and hardship are only able to access short term, sporadic and unreliable jobs, usually low paid and offering few opportunities for training or progression.

By far the highest rates of hunger and hardship are for people living in families not in paid work – over half (53%) face hunger and hardship. However, the rates are still extremely high for people living in families where there are only part-time workers. Over one in three (37%) face hunger and hardship.¹²³

¹¹⁸ Florisson, R, (2022), *The UK insecure work index*, Work Foundation, <https://www.lancaster.ac.uk/media/lancaster-university/content-assets/documents/lums/work-foundation/UKInsecureWorkIndex.pdf>

¹¹⁹ Porter, I and Johnson-Hunter, M, (2023), *Inadequate Universal Credit and barriers to work*, Joseph Rowntree Foundation, <https://www.jrf.org.uk/social-security/inadequate-universal-credit-and-barriers-to-work>

¹²⁰ The Health Foundation, (2024), *Insecure work by health status and age group*, <https://www.health.org.uk/evidence-hub/work/job-security/insecure-work-by-health-status-and-age-group#:~:text=The%20difference%20between%20the%20proportion,than%20people%20in%20secure%20employment.>

¹²¹ Navani, A and Florisson, R, (2024), *No progress? Tackling long-term insecure work*, Work Foundation, [https://www.lancaster.ac.uk/media/lancaster-university/content-assets/documents/lums/work-foundation/reports/WFNoprogress-Tacklinglong-terminsecurework\(Sept2024\).pdf](https://www.lancaster.ac.uk/media/lancaster-university/content-assets/documents/lums/work-foundation/reports/WFNoprogress-Tacklinglong-terminsecurework(Sept2024).pdf)

¹²² McBride, J and Smith, A, (2021), *'I feel like I'm in poverty. I don't do much outside of work other than survive', In-work poverty and multiple employment in the UK*, Economic and Industrial Democracy, <https://doi.org/10.1177/0143831X211016054>

¹²³ Weekes, T, et al, (2024), *The Cost of Hunger and Hardship*, Trussell, <https://www.trussell.org.uk/news-and-research/publications/report/the-cost-of-hunger-and-hardship>

“

There's a lot of things I don't like about working with agencies but agencies seem to be easy enough to get work for me for some reason I've always, always struggled to get a permanent full time job somewhere.

”

Male, 30s, Scotland

Many people described the impacts of unpredictable hours and fluctuating wages e.g. having their hours cut unexpectedly, reducing their income, driving financial uncertainty, and making them feel undervalued. A lack of sick pay or maternity pay also created challenges for people and led to people losing income or working when sick but not being productive. Naturally, people in insecure work felt very precarious in their employment, with a sense that they could lose their jobs at any moment. This was reinforced by the experience many had encountered of losing work with no warning or communication.

“

Everyone gets a zero hour contract. How's anyone meant to survive when they're not guaranteed any work?

”

Male, 30s, Wales

“

There have been so many times where no one's said anything to me whatsoever but like some really crappy manager will just contact my agency and just say oh it's not working out.

”

Male, 30s, Scotland

The employer-employee power imbalance means people facing hunger and hardship often feel unable to challenge or question their rights, roles and responsibilities, as they believe employers will simply replace them. A lack of protection and security mean people accept being overworked, facing inappropriate behaviour, and taking pay cuts in order to retain their job.

“

My husband works for (supermarket) and he's had regular work and pay thank goodness... But someone else had knocked the van and because he didn't report it, he got a disciplinary meeting... They just said, 'we will replace you with someone else'. No loyalty there, which is frightening.

”

Female, 40s, Wales, has children

Being stuck in poor-quality work takes a toll on physical and mental health

Tolerating poor-quality work and poor working conditions had impacts on people's health, energy, wellbeing and social life. Working insecure jobs with few protections or having to work very long hours to make ends meet were seen as factors that can make existing health conditions worse and cause both mental and physical ill health. People facing hunger and hardship often described being under constant stress and extremely tired due to their working conditions.

Whilst working low hours often drove hardship, low pay and uncertainty over the future, work opportunities could also lead people to work very long hours, to the detriment of their health. Research from the World Health Organization highlights that working 55 or more hours per week is associated with an estimated 35% higher risk of a stroke and a 17% higher risk of dying from ischemic heart disease, compared to working 35-40 hours a week.¹²⁴ There is also evidence of an overall relationship between work quality and health outcomes.¹²⁵

“

You don't actually consider the impact that is having on your social life. Because I did not get to see my friends because I was just working flat out... And then you just become kind of isolated and that's what led to the mental health getting so bad is just not taking time to focus on me, just always focusing on work.

”

Male, 30s, Northern Ireland

People also described how they weren't able to take time off work to manage sickness and health conditions because they couldn't afford to, forcing people to attend work when sick and not allowing people time to rest and recover.

“

I had the cancer removed and returned to work just 2 weeks after my surgery, as a temp to the same contract as they hadn't managed to fill the role.

I had to take 2 buses to get to and from work, it was tough physically and mentally, I also worked throughout my radiotherapy having my appointments at 6pm then going home to bed to sleep off the worst of the side effects, all due to finances.

”

Male, 60s, Scotland

¹²⁴ World Health Organization and the International Labour Organization (2021), *Long working hours increasing deaths from heart disease and stroke*, <https://www.who.int/news/item/17-05-2021-long-working-hours-increasing-deaths-from-heart-disease-and-stroke-who-ilo>

¹²⁵ Tinson, A, (2020), *What the quality of work means for our health*, The Health Foundation, <https://www.health.org.uk/reports-and-analysis/briefings/what-the-quality-of-work-means-for-our-health>

Difficulty making ends meet and barriers to finding good quality, secure employment meant some people turned to work that may be illegal, dangerous or that they found damaging to their wellbeing, such as drug dealing and sex work.

“

I took to sex work because I couldn't afford to pay... I used the money to train up so that I could get off benefits and into work. But it was the only way that I could see that I could do that. So I did that for three years, and it was so damaging.

”

Female, 50s, England

The challenges and barriers to finding work discussed at the start of this section leave people facing hunger and hardship stuck in insecure, low-quality jobs, unable to progress and move on to better work. All these barriers contribute towards a feeling of not being set up to succeed or move forwards in life, further impacting mental health and motivation.

“

I was just going to say it's like a vicious circle, you know, you can't afford things, which means that you can't then go to work, so you're not earning the money and then you're then not getting the money to pay for the bills that you needed. And it's just ongoing.

”

Male, 30s, England, has children

How hunger and hardship can contribute to financial insecurity and problem debt

- Hunger and hardship can leave people needing to make difficult financial choices and trade-offs between essential items.
- People in hunger and hardship use extreme forms of budgeting to make ends meet, requiring time and energy and contributing to the mental load of hardship.
- A lack of savings and financial security can mean planning for the future is impossible, and leaves people with no buffer against unexpected costs and at high risk of debt. People we spoke to had become trapped in debt, with negative impacts on credit scores, future financial support and deep impacts on mental health.

Hunger and hardship can leave people needing to make difficult financial choices and unable to move out of hardship

A lack of resources means people facing hunger and hardship are forced to make impossible trade-offs between essential items such as bills, food or fuel. As we discuss throughout these trade-offs have damaging consequences for people's health, ability to find and sustain work, and their security of housing with associated costs to public finances and the economy.

“

I have to keep making choices between essentials week to week and staying on top of the ever rising gas and electric bill.

”

Male, 30s, Wales

People spent a great deal of time and energy on budgeting to make ends meet. This included managing spreadsheets, searching for reduced food in the supermarkets or via food waste apps and lengthy meal planning. This comes with an added mental and time burden leaving them with little headspace to think about other things. The constant strain of having to plan around limited finances puts a great deal of pressure on people's wellbeing.

“

Click a slot, go to a supermarket, pick up what they've got left. So it's what's going to go out of date on that day... So I keep stuff for myself and then post for other people to come and collect from your house... We went and collected some things just like some tomatoes and chicken or something from someone the other day. I don't drive so my sister takes me.

”

Female, 30s, England

Despite their financial planning, the challenges of making ends meet means many people do not have any savings. Several people we spoke to had slowly depleted any savings they did have. This impacted people's ability to move forward in life and plan for the future, and made people feel like they were just living day by day.

“

But then comes a point where you have literally used the last of your savings. And when I say that, I do mean literally when there is zero in the bank and you are then faced with that situation of surviving on the basic benefit allowance.

”

Male, 60s, Scotland

People described feeling worried about retirement and the uncertainty of how much money they would have for later life. With pensioner poverty on the rise, it's clear that more needs to be done to support people during their working years to ensure that they are set up for a healthy and financially secure retirement.¹²⁶ One estimate suggests the public service costs of living on a low income as a pensioner (defined as being on a low income and not receiving Pension Credit) are £3-5 billion a year.

¹²⁶ Barnard, H, (2023), *How do we defuse the pensioner poverty time bomb?*, Joseph Rowntree Foundation, <https://www.jrf.org.uk/savings-debt-and-assets/how-do-we-defuse-the-pensioner-poverty-time-bomb>

“

I don't even want to think like, what my life's going to be like in 20 years. I don't have a private pension. I think I'll have a state pension. I don't even think about it. I kind of live day to day.

”

Female, 50s, England, has children

People facing hunger and hardship can fall into a cycle of debt that is impossible to escape from

A lack of savings and low income meant that people facing hunger and hardship have no buffer against adverse life events or unexpected costs. Unexpected housing repairs (discussed further in the [‘Housing and homelessness’ section](#)), car repairs, health issues, bereavements and smaller costs such as replacing clothing and shoes can pose significant challenges to people facing hunger and hardship. Trussell’s survey found that nearly half (48%) of people receiving Universal Credit would not be able to afford an unexpected but necessary £300 expense over the next seven days, and over one in five (22%) could not afford an £100 expense.¹²⁷

A lack of a financial buffer can push people even deeper into hardship with associated effects on health and the ability to find and sustain work. Our Hunger in the UK research found that nearly two-thirds (61%) of people experiencing food insecurity and over half (53%) of people referred to food banks in the Trussell community had faced a large and unexpected cost that they had difficulty paying in the previous three months.

“

I also in recent years had a period of time off due to grief and I've got myself into some debt for over that time.

”

Female, 30s, Wales, has children

“

Everything's shrunk right down to absolute bare minimum, but I know what the support services are around and things, and I know there's always the food banks that I can tap into if I need to. It's just about really for the next four months making sure that I don't have any big expenses and that [I] just really really budget budget budget.

”

Female, 40s, Wales

Insufficient income combined with a lack of savings leaves people facing hunger and hardship at significant risk of falling into debt. Analysis of the Family Resources Survey found that people facing hunger and hardship are nearly six times more likely to have debts or liabilities than people not in

¹²⁷ An online survey of 1,209 people receiving Universal Credit by YouGov conducted on behalf of Trussell. People were surveyed between 21st January – 3rd February 2025. The figures have been weighted and are representative of all adults on Universal Credit (aged 16+).

poverty (17% vs 3%).¹²⁸ Debt is a driver as well as an impact of hunger and hardship, as repayments eat into income and leave people struggling to afford the essentials.

A lack of resources meant many people we spoke to relied heavily on credit cards, overdrafts, loans, 'buy now, pay later' schemes or borrowing money from loved ones. This was both to make ends meet on a regular basis and to cover larger unexpected costs, such as childcare costs or household repairs. Many people also fell into arrears on their household bills, including council tax, due to lack of income. People facing hunger and hardship are over four times more likely to be living in a family that is behind on paying bills, compared to people not in poverty (28% vs 6%).¹²⁹

“

Sometimes we're behind with electric, sometime we're behind with the gas, sometime we're behind with paying the rent. So it's not all the time. We can't afford to pay everything.

”

Female, 30s, England, has children

This left many people stuck in a cycle of debt, where they struggled to make repayments whilst affording essential costs with limited income. This was particularly pronounced in cases where there were high fees or legal action was taken.

Unable to break free from debt, people were often having to juggle multiple debts at once across different providers to try and manage, finding themselves pulled deeper into the cycle.

“

I'm in a vicious circle with council tax because every year, like, they take me to court for the one year's tax. Which means I can't pay the current years because they've taken me to court for the previous years and they valued all of the fees on. And then they expect me to try and pay two years tax in one, plus all the fees, which I can't afford to do. And then while I'm paying off that year's tax, they're taking me to court for the current year's tax. So it's like a vicious circle.

”

Female, 50s, Wales, has children

“

Taking out a new card? Yeah, because that card we have is maxed out so you need to use another card just to pay for your food and groceries and everything. And then again a knock on effect of that is trying to pay for it all, pay for both cards, which is quite hard.

”

Female, 40s, England, has children

For some, this led to long lasting impacts, with people repaying debts for years. Debt had negative impacts on many people's credit scores, which can have knock on effects on housing and using

¹²⁸ WPI Economics analysis of the Family Resources Survey

¹²⁹ WPI Economics analysis of Social Metrics Commission Lived Experience Indicators

finance for other purchases such as cars. In addition, this can mean credit cards are not available to people in the future, further restricting options for getting by.

“

I was struggling to make some payments on some. Not because I wanted to, but it was because I didn't have like enough coming in. So even when you want to borrow now, it's like, oh, no, your credit is not really good.

”

Female, 30s, England, has children

As well as practical impacts, the pressure and worry of debt can quickly build up and feel completely overwhelming. Debt has been shown to be deeply linked to mental health¹³⁰ and is a key driver of the costs we discuss in the [‘Health’ section](#). Nearly half (46%) of people in problem debt also have a mental health problem, and people in problem debt are three times as likely to have thought about suicide in the past year.¹³¹ We heard that people felt trapped within their debt, struggling to take their mind off the situation. Whilst some people received support for their debt, others felt harassed, with contact with debt collectors feeling intimidating and stressful.

“

It's terrible. Being in debt is just so demoralising, so stressful... I've had quite a lot of periods of debt in my time. It's horrific. It really is.

”

Female, 50s, England

High levels of household debt have implications for the health of our economy as well as individual's health. In the short-term higher levels of household debt boost consumption and GDP growth, mostly within a single year. But in the long run a one percentage increase in the household debt-to-GDP ratio tends to lower growth by 0.1 percentage points - with worsening outcomes the higher debt is.¹³²

Debt can also affect people's decision-making about investments which could lead to improvements in their situation.¹³³ A survey of people across the UK found that people with higher levels of debt were less likely than the average to:

- Start a business
- Move house or location
- Study or retrain
- Change jobs.

¹³⁰ Sweet, E, (2013), *The High Price of Debt: Household financial debt and its impact on mental and physical health*, Social Science and Medicine, <https://pmc.ncbi.nlm.nih.gov/articles/PMC3718010/>

¹³¹ Money and Mental Health Policy Institute, (2024), *Money and Mental Health: The Facts* <https://www.moneyandmentalhealth.org/money-and-mental-health-facts/>

¹³² Lombardi, M, et al, (2017), *The real effects of household debt in the short and long run*, Bank for International Settlements, <https://www.bis.org/publ/work607.pdf>

¹³³ Lane, J, (2016), *A debt effect? How is unmanageable debt related to other problems in people's lives*, Citizens Advice, <https://www.citizensadvice.org.uk/policy/publications/a-debt-effect/>

Facing hunger and hardship can impact on the likelihood of someone finding and sustaining work – and particularly good quality work. People are often left with little to no savings and extremely high levels of debt – often problem debt. This leaves people facing hunger and hardship at risk of poor health, unable to invest in themselves, and more likely to fall into even deeper levels of hardship such as homelessness.

Tia's story

After struggling to find a secure a job for many months, Tia, a mother of two, has developed anxiety and stress.

Tia finds herself doubting every decision she makes. For almost six months she has struggled to find and secure a job that would help her to better support her family.

She can't afford childcare for her youngest so often has to take him with her to the jobcentre, which is a far from ideal place for young children. She once had to leave early as they wouldn't allow her son to use the bathroom. She has to visit the center often as she does not have a laptop at home, so relies on the center to help her get applications out. Out of 150 applications so far, she has only ever had 6 interviews, so it is hard to stay motivated.

The interview process is especially stressful for Tia. To prepare for a 30-minute online interview she will have to: arrange childcare, source suitable clothing from a charity shop, book a room at the local library to use the Wi-Fi, and borrow a friend's laptop. This all feels stressful and exhausting. There was one occasion where the laptop failed to connect to the library's Wi-Fi, so she had to join the interview from her mobile. She didn't get the job and felt completely deflated. They don't know how many barriers she had to overcome just to get to that stage. For other jobs, she has struggled to afford transportation to get there. She has previously asked her mother-in-law for money for the bus fare but feels guilty and ashamed doing so.

As a mother, she feels like a failure. She can't plan for the future and is constantly worrying about bills and her children missing out on opportunities. A secure job would make a massive difference to her mental health.

The impacts of hunger and hardship on housing and homelessness

“

The stress is absolutely all encompassing. If you don't have a stable roof over your head for whatever reason, it's absolute hell.

”

Female, 50s, England

The multitude of ways hunger and hardship push people into housing insecurity and homelessness drive additional annual public spending of **£3.0 billion** on statutory homelessness services and **£67 million** on rough sleeping.

People facing hunger and hardship often live in unaffordable, unsuitable, and insecure housing. Without enough money to move to more suitable housing, or to improve the standard of the home they are living in, people can become stuck in these challenging conditions.

Living in homes which are difficult or unaffordable to warm, have issues with damp or mould, or are overcrowded can harm physical and mental health and put strains on relationships. Unaffordable housing costs and the threat of eviction from landlords leave people facing hunger and hardship feeling persistent uncertainty and precarity around their home. For some poor housing can also prevent them from finding or sustaining work. This precarity can lead to a significant risk of facing homelessness, which then has a pervasive impact on people's lives.¹³⁴

The impacts of insecure and poor-quality housing and homelessness drive a range of additional costs for governments across the UK. [Figure 5](#) highlights how facing hunger and hardship exposes people to poor housing conditions, which in turn leads to additional housing related costs for government.

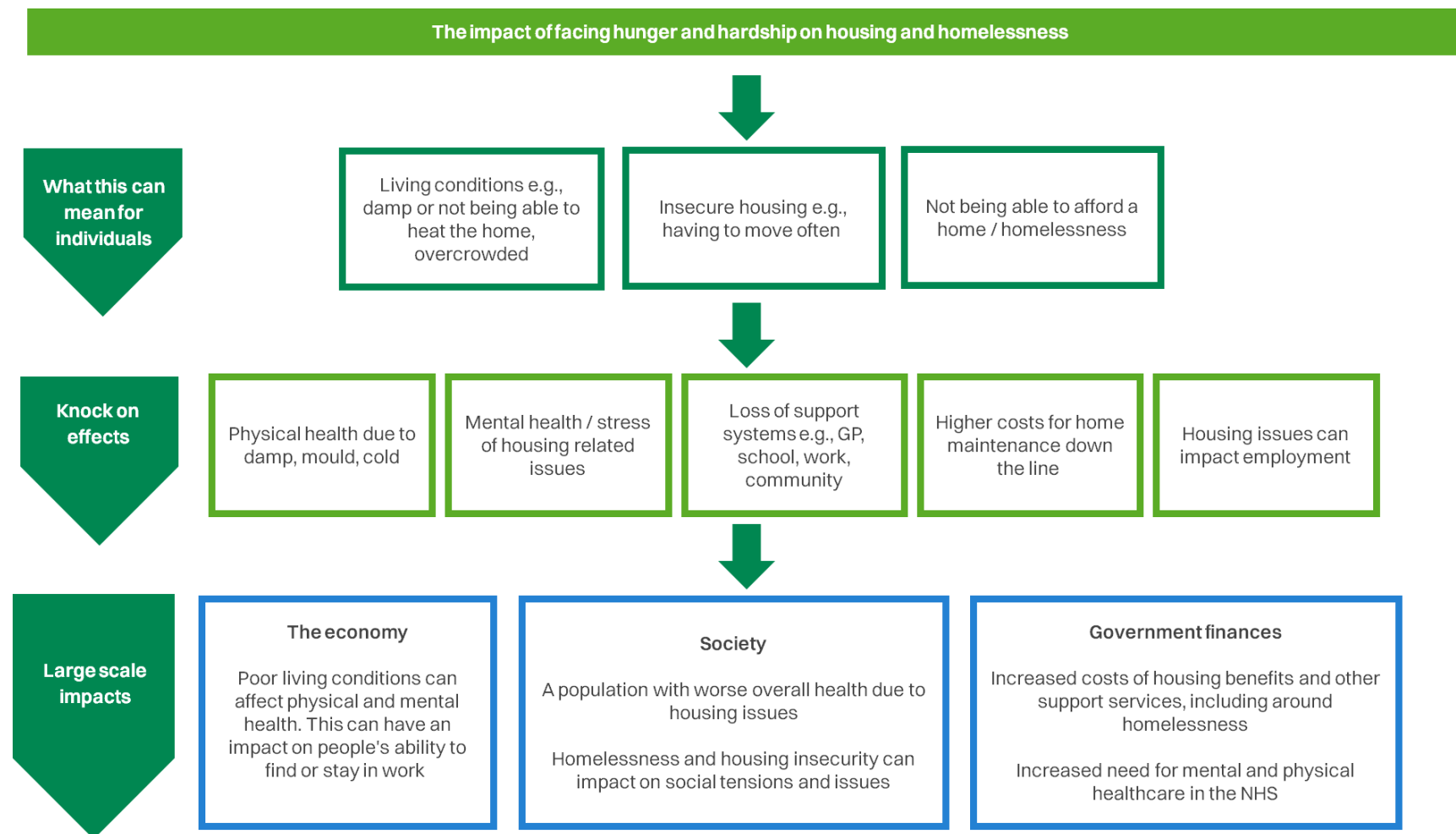
¹³⁴ Leng, G, (2017), *The Impact of Homelessness on Health: A Guide for Local Authorities*, Local Government Association, https://www.local.gov.uk/sites/default/files/documents/22.7%20HEALTH%20AND%20HOMELESSNESS_v08_WEB_0.PDF

Costing the impacts of hunger and hardship on housing and homelessness - considerations

Our analysis assumes that everyone experiencing homelessness (people who are rough sleeping, in temporary accommodation, or present to a council as homeless) is within our hunger and hardship definition and therefore the costs related to homelessness are included within the cost of hunger and hardship.

These cost estimates do not include the impact of homelessness or poor-quality housing on individual's mental and physical health and associated additional healthcare costs. However, as the logic model illustrates, there is a clear interaction between housing and health.

To avoid double counting, we have brought those findings into our analysis and costing into the ['Health' section](#). We know from our participatory research and wider evidence that there are a multitude of ways that issues related to housing detrimentally impact on health and this lived experience is discussed in this section. Any employment effect of poor housing and the associated costs to the economy and public finances is assumed to be covered within the ['Work and financial situation'](#) costs.

Figure 5: Logic model for identifying additional housing and homelessness costs caused by hunger and hardship¹³⁵

¹³⁵ These pathways are by no means exhaustive, and there will be channels that we haven't explored. But we believe that these routes into costs will cover the most significant housing costs associated with facing hunger and hardship.

The experience of hunger and hardship drives £3.0 billion in annual public spending on statutory homelessness services provided by local authorities, with rough sleeping estimated to incur an additional cost of £67 million across local authorities, the criminal justice system and healthcare services.¹³⁶

Table 11: Breakdown of homelessness and rough-sleeping related direct costs to government

Local authority statutory homelessness provision	
Number of homeless households	383,685
Homelessness service unit cost (per household)	£7,764
Total annual cost	£2.98bn
Rough sleeping services	
Number of people rough sleeping	4,836
Rough sleeping unit cost (per individual)	£13,851
Total annual cost	£67.0m

Source: WPI Economics analysis of MHCLG Statutory Homelessness statistics (2023/24, DLUHC Rough Sleeping snapshot (2023), Scotland Scottish Government Homelessness Statistics (2023/24), Public Health Information for Scotland (2022), Welsh Government Homelessness Statistics (2023/24), Stats Wales Rough sleepers by local authority (2024), NI Housing Statistics (2023/24) and Housing Executive Rough Sleeping Counts / Estimates (2023). Unit cost estimates are drawn from WPI Economics analysis for Centrepont and DLUHC's (2020) rough sleeping unit cost estimate.

While we have not specifically costed the way that poor housing drives additional costs for healthcare services other evidence points to a significant impact which will likely be included within our health costings presented in the '[Health](#)' section. A report by the Building Research Establishment (BRE) estimates that poor housing is costing the NHS £1.4 billion a year in England alone.¹³⁷

¹³⁶ In government records, statutory homelessness statistics relate to 'those who local authorities have a duty to accommodate as they are homeless through no fault of their own, eligible for assistance, and have a 'priority need'', whilst rough sleeping statistics relate to 'people sleeping rough on a single night in autumn each year'. We cannot guarantee these groups are mutually exclusive, and therefore we have presented separate costings and do not aggregate them to avoid double counting. For more information see <https://www.gov.uk/government/collections/homelessnessstatistics>.

¹³⁷ Garrett, H, et al, (2021), *The cost of poor housing in England*, Building Research Establishment Limited, https://files.bregroup.com/research/BRE_Report_the_cost_of_poor_housing_2021.pdf

In this section, we will draw on our conversations with people facing hunger and hardship, alongside existing evidence, to illustrate how these costs manifest in people's daily lives across different domains of housing, including poor living conditions, housing insecurity and homelessness.

How facing hunger and hardship leaves people in unsuitable housing

- People in hunger and hardship are living in cold, damp and overcrowded homes, with living conditions worsening over time as people are unable to invest in and maintain their home.
- Living in poor conditions such as dealing with cold and damp has detrimental impacts on physical health and safety.
- The daily experience of living in poor quality housing, coupled with stress and uncertainty of unexpected repairs further strains mental health.
- The difficulties that people face in keeping up with housing payments can impact on health.
- People feel unable to challenge their conditions due to power imbalances with landlords.

People facing hunger and hardship are enduring inhumane living conditions that put physical and mental health at risk

Poor housing quality, including damp or cold homes, harm physical and mental health directly and persistently within the UK.^{138,139} Physical health impacts include respiratory conditions and cardiovascular disease, and mental health impacts include increased stress, depression and anxiety.¹⁴⁰ At the sharp end of poor housing, people experiencing homelessness have far worse physical and mental health than the general population. Nearly three times as many people experiencing homelessness report a long-term illness, disability or infirmity compared to the general population (63% vs 22%).¹⁴¹

Low-income households such as our hunger and hardship population are far more likely to be living in housing with poor conditions. The presence of damp affects over three times as many people living on the lowest incomes, compared to people on the highest incomes (7% vs 2%).¹⁴²

We heard many accounts of people facing hunger and hardship enduring unsafe and unhealthy living conditions. For example, many were trapped in homes that were full of damp and black mould.

¹³⁸ Marmot, M, et al, (2020), *Health Equity in England: The Marmot Review 10 Years On*, The Health Foundation, <https://www.health.org.uk/publications/reports/the-marmot-review-10-years-on>.

¹³⁹ Ministry of Housing, Communities and Local Government, (2024), *Understanding and addressing the health risks of damp and mould in the home*, <https://www.gov.uk/government/publications/damp-and-mould-understanding-and-addressing-the-health-risks-for-rented-housing-providers/understanding-and-addressing-the-health-risks-of-damp-and-mould-in-the-home--2#health-effects-of-damp-and-mould>

¹⁴⁰ Marmot, M, et al, (2020), *Health Equity in England: The Marmot Review 10 Years On*, The Health Foundation, <https://www.health.org.uk/publications/reports/the-marmot-review-10-years-on>.

¹⁴¹ Hertzberg, D, et al, (2022), *The Unhealthy State of Homelessness 2022*, Homeless Link, https://homeless.org.uk/documents/754/Homeless_Health_Needs_Audit_Report.pdf

¹⁴² WPI Economics analysis of the English Housing survey

People often linked these issues to living in older or poor-quality housing that is not well insulated. Combined with expensive heating costs, this led many to be living in homes that are very cold, as well as damp and mouldy.

“

Horried to see the black mould that almost every wall, carpet and even sofa was covered in. It was awful and so damp that you could almost taste the rot.

”

Female, 50s, Scotland, has children

“

Got all my clothes on, three jumpers on, I've got my gloves on, I've got my hat on... I'm just freezing.

”

Female, 30s, England, has children

As previously mentioned, these living conditions had a significant impact on people's physical health – particularly for people with pre-existing conditions such as asthma. Poor housing that does not meet people's needs, for example having to live in a top floor flat when you have very limited mobility, coupled with the fact that keeping homes warm was also often unaffordable, were seen to contribute to the worsening of existing health conditions. Poor housing quality has been consistently linked with adverse health outcomes across the existing literature.^{143,144}

Problems with mould in particular were also described as being poor for a person's overall health and exacerbating pre-existing respiratory issues, leading to increased healthcare need. Damp and mould can be extremely harmful to physical health and has been linked to early mortality in some cases.¹⁴⁵

“

The physical health issues as well... not being able to heat your home, because I've got severe asthma. So if I don't heat my home, my home gets very damp and then my asthma gets severe and I end up in A&E all the time. So it's not cost effective because the NHS is picking up on all the problems. And I think this winter is going to be the worst yet for people having health related issues due to not being able to heat their home or having damp and stuff like that.

”

Female, 50s, England

¹⁴³ Krieger, J, et al, (2002), *Housing and Health: Time Again for Public Health Action*, American Journal of Public Health, <https://doi.org/10.2105/ajph.92.5.758>

¹⁴⁴ Finch, D, et al, (2023), *Moving to healthy homes*, The Health Foundation, <https://www.health.org.uk/reports-and-analysis/briefings/moving-to-healthy-homes#lf-section-205251-anchor>

¹⁴⁵ Ministry of Housing, Communities and Local Government, (2024), *Understanding and addressing the health risks of damp and mould in the home*, <https://www.gov.uk/government/publications/damp-and-mould-understanding-and-addressing-the-health-risks-for-rented-housing-providers/understanding-and-addressing-the-health-risks-of-damp-and-mould-in-the-home--2#health-effects-of-damp-and-mould>

The daily experience of living in low-quality housing also led to worsening mental health. People living in poor quality housing have lower life satisfaction, happiness, and are less likely to feel life is worthwhile than people who live in decent housing. People who were affected by damp also reported greater anxiety.¹⁴⁶

The poor condition of their housing meant some people felt ashamed and embarrassed, with knock on effects on relationships and feelings of loneliness (see the '[Communities and relationships](#)' section for more). This was compounded by not being able to afford to repair or replace broken appliances or furniture in their home or improve their living conditions. This exacerbates feelings of shame and left people anxious about their home.

“

If you're living in bad accommodation, so for example, got mould, it's going to affect your mental health and your state of well being.

”

Male, 40s, England

People facing hunger and hardship often discussed difficulties in keeping up with their housing costs. As discussed below this can have an impact on how secure people are in their property but it also drove huge stress and worry for people facing hunger and hardship.

This link is evident in analysis of the UK Household Longitudinal Study, which found that housing payment problems are associated with worse mental health and sleep. The effects of housing payment problems on mental health are amplified for renters, households with children, and people living in areas most affected by austerity-related cuts to housing support services.¹⁴⁷

“

Finances are really affecting my housing situation right now. Since I'm looking for full time job, it's been tough to keep up with rent and other bills. I have limited options for places I can afford, and I worry about being able to stay like this. If anything breaks or needs repair, I don't have the money to fix it. The constant stress of trying to make ends meet is overwhelming, but I'm trying to stay positive and look for ways to improve things bit by bit.

”

Female, 30s, England, has children

Some people we spoke to were living in overcrowded homes, with too many people being squeezed into too little space. Analysis of the Family Resources Survey highlights that nearly one in five (19%)

¹⁴⁶ Ministry of Housing, Communities and Local Government, (2024), *English Housing Survey 2022 to 2023: housing quality and condition*, <https://www.gov.uk/government/statistics/english-housing-survey-2022-to-2023-housing-quality-and-condition/english-housing-survey-2022-to-2023-housing-quality-and-condition#health-and-well-being>

¹⁴⁷ Mason, K, et al, (2024), *The impact of housing insecurity on mental health, sleep and hypertension: Analysis of the UK Household Longitudinal Study and linked data*, <https://doi.org/10.1016/j.socscimed.2024.116939>

people facing hunger and hardship live in overcrowded housing, over four times the rate for people not facing hardship (4%).¹⁴⁸

Living in crowded housing caused stress and had negative impacts on people's relationships – for example people not wanting to invite friends over because their house was so overcrowded, teenage children having to share bedrooms with their parents and having no privacy, and conflict between parents and children or between couples (see the '[Communities and relationships](#)' section for more).

Overcrowding increases physical and mental health risks in both adults and children, with children more likely to be stressed, anxious and depressed, attain less well at school and be at greater risk of behavioural problems than people in uncrowded homes.¹⁴⁹

“

I know a few people that live in housing that is either not fit to live in with kids and is overcrowded which is extremely unhealthy for them to live in and it is very sad to see the housing association/council not helping more. This may cause stress and impacts the parents and children causing upset and distress being in this situation for years.

”

Female, 40s, England, has children

People facing hunger and hardship described a lack of space presenting barriers for children's education as they struggle to complete schoolwork at home. Poor housing conditions or insecure housing can also impact on children's schooling.^{150,151} Living in temporary accommodation and similarly poor-quality housing can, for instance, impact on a child's sleep and therefore preparedness for learning, make it more difficult for parents to wash clothes, with some people lacking even basic washing facilities, and make it more difficult to prepare meals because of the lack of proper cooking equipment.¹⁵² As we have explored above, living in poor quality housing can have a significant impact on health, which in turn worsens educational attainment.¹⁵³

¹⁴⁸ WPI Economics analysis of the Family Resources Survey

¹⁴⁹ Marmot, M, et al, (2020), *Health Equity in England: The Marmot Review 10 Years On*, The Health Foundation, <https://www.health.org.uk/publications/reports/the-marmot-review-10-years-on>.

¹⁵⁰ McCallum, A and Rich, H, (2020), *The impact of homelessness and bad housing on children's education*, Shelter, [Research: The impact of homelessness on a child's education - Shelter England](#)

¹⁵¹ Kornbluh, M, et al, (2024), *Exploring housing insecurity in relation to student success*, Journal of American College Health, <https://pubmed.ncbi.nlm.nih.gov/35471954/>

¹⁵² Healy, K, (2004), *Linking Children's Health and Education: progress and challenges in London*, The King's Fund, <https://www.kingsfund.org.uk/insight-and-analysis/reports/linking-childrens-health-and-education>

¹⁵³ McCallum, A and Rich, H, (2020), *The impact of homelessness and bad housing on children's education*, Shelter, [Research: The impact of homelessness on a child's education - Shelter England](#)

“

If it's cold in the house, then you can't motivate to do stuff, to go in. And obviously if you're overcrowded, then obviously it's not the greatest environment to continue education and do your homework or whatever, or even, like space as well... Having somewhere that you could do your work and stuff. So 100% it can affect their education.

”

Female, 40s, England, has children

For some people with physical health conditions or disabilities, they had no option but to live in housing that was not suitable for the specific health needs of themselves or a family member. This included overcrowded housing as well as houses that were not wheelchair-accessible, and houses with stairs which were painful for people with certain conditions to use.

“

My daughter's in a wheelchair... But her wheelchair wouldn't fit in my house where I was living before it was a private landlord. So I've had to wait eight years to get accommodation where it's wheelchair accessible.

”

Male, 40s, Northern Ireland, has children

Lack of money leaves people facing hunger and hardship unable to improve their living situation

People described the 'catch 22' of being unable to invest in their home leading to poorer conditions, for example, not having the heating on causes more damp. For many, the quality of housing further decreased over time as they were unable to afford home maintenance and repairs. This led people to live in dire conditions and, for some, created concerning hazards within the home, putting further risks on physical health.

“

The first council home that I took was just like really old flats that no one wanted, but because I was homeless at the time, I was just happy to have something, but they had damp everywhere and mould everywhere, but then I suppose that was a catch 22, because to be able to sort of prevent that, you would have the heating on to try and not make it... damp. But it was one of them situations where it's like you're just happy to have something, but I look back and I think that's quite sad.

”

Female, 20s, Scotland

In some cases, being unable to afford to repair cookers and kitchen appliances impacted food storage and preparation, for example having to throw away food due to the fridge being broken. This can contribute to going without food which, as previously discussed, drives additional health problems.

“

Basically we've not been able to purchase new household items that we need to. So like we need a new cooker and we need a new fridge. So not being able to purchase those... sometimes food goes off quicker so we have to throw that away.

”

Male, 40s, England

Concerns around the costs of unexpected household repairs caused huge amounts of stress and anxiety, further straining the mental health of people living in hunger and hardship. People felt burdened and trapped as the need to repair and replace costly items such as roofs, washing machines and bathtubs mounted up.

With no savings or means to absorb these unexpected and often very large costs, people had to take measures such as going without food, borrowing money or taking out additional credit cards to replace essential appliances such as microwaves and washing machines.

“

I can't fix my roof, I can't stay here, but I can't move because I can't get a bungalow ... it's pushed me to the brink of my mental health in the last year.

”

Female, 50s, England

“

The microwave stopped working and you know, that the, I think was only £30 for the cheapest new one... But that was a major spend. You know, it pretty much wiped out my food [shopping] for the month. So, you know, there was a choice there on that month of do I buy a new microwave, which is essential in order to heat my food, or do I buy the [food], which becomes pointless because I don't have a microwave to cook.

”

Male, 60s, England

When repairs couldn't be afforded, people were forced to continue to use broken furniture or appliances such as beds, doors and washing machines. In some cases, this caused wider damage to people's property. This is reflected in Trussell's survey of people receiving Universal Credit, which found that nearly one in five (18%) people receiving Universal Credit have been unable to afford to repair or replace a bed when broken.¹⁵⁴

In addition, compared to the general population, over three times as many people receiving Universal Credit had not been able to replace or repair a broken major electrical good such as a

¹⁵⁴ An online survey of 1,209 people receiving Universal Credit by YouGov conducted on behalf of Trussell. People were surveyed between 21st January – 3rd February 2025. The figures have been weighted and are representative of all adults on Universal Credit (aged 16+).

refrigerator, TV or washing machine in the last three months because they couldn't afford to (27% vs 8%).^{155, 156}

“

When I had bailiffs knocking my door the other day and I rang them up and I burst into tears and I said, you know what, come to the house. I said, I'm sleeping on a broken bed. I said, my settee's broken, my bed's broken... I said, come and have a look. I've got nothing.

”

Female, 50s, Wales, has children

People facing hunger and hardship often felt unable to challenge their landlord to improve their housing

Power imbalances with landlords and fears of eviction meant people felt afraid to challenge their conditions or push for support with home maintenance and repairs.

“

But the pressure for me was with a private landlord, I had mould in the bathroom, the kitchen was mould coming and you were scared to tell the landlord anything. You didn't want them to go. Right, well you've got a problem, you go then. Because we can fill your house, no problem.

”

Male, 40s, Northern Ireland, has children

Renters do have some rights to have landlords make changes to improve the condition of their property or in some cases to replace electrical goods – but it is common for people to feel unable to challenge their landlords to take this action. Research from Shelter in 2021 found that 39% of private renters had been forced to live in dangerous or unhealthy conditions because they feared complaining to their landlord would trigger a retaliatory eviction. In addition, almost half (46%) of private renters whose homes have needed repairs or improvements had not tried to resolve these owing to these fears.¹⁵⁷

These issues can also occur in the social housing sector with an inquiry from the (then) Levelling Up, Housing and Communities Committee finding that social tenants were forced to face poor housing conditions because of “providers who discriminate and stigmatise people because they are social

¹⁵⁵ An online survey of 3,086 people (16+) by YouGov on behalf of Trussell. People were surveyed between 29th July – 22nd August 2024. The figures have been weighted and are representative of all UK adults (aged 16+).

¹⁵⁶ An online survey of 2,077 people receiving Universal Credit by YouGov on behalf of Trussell. People were surveyed between 29th July – 22nd August 2024. The figures have been weighted and are representative of all adults on Universal Credit (aged 16+).

¹⁵⁷ Shelter, (2021), *Over a third of private renters forced to live in dangerous conditions for fear of eviction*, https://england.shelter.org.uk/media/press_release/over_a_third_of_private_renters_forced_to_live_in_dangerous_conditions_for_fear_of_eviction

housing tenants". The inquiry further reported on the power imbalance between social housing tenants and housing providers.¹⁵⁸

We heard that on occasions when tenants did ask for things to be repaired, landlords refused to cover the costs and expected tenants to arrange and absorb these or blamed them for faults with the house. This leaves people facing hunger and hardship with little choice but to endure poor and often inhumane living conditions, such as living with mould or sewage problems. This increases feelings of precarity and 'stuckness' amongst people living in hunger and hardship, where they can easily be forced to move from their home, but are unable to improve the conditions or move into a better home.

“

I had a place where I couldn't even flush my own toilet for two years because I had to bin my own I roll up because they wouldn't fix the sewage issue.

”

Female, 50s, England

How hunger and hardship contributed to housing insecurity and homelessness

- Insufficient income and rising rents meant keeping up with household bills and rent can be difficult, leaving people at risk of eviction.
- People in hunger and hardship who are renting feel powerless against landlords' decisions to increase rent or sell.
- Housing insecurity puts strain on mental health, and being forced to move can lead to a loss of access to community and support.
- Housing insecurity can drive homelessness, and this was a frequent concern of many people facing hunger and hardship that we spoke to.

Unaffordable and insecure housing leaves many lacking stability in their home

“

One of the big things for me is my home, it's important. And this isn't home. It's not mine, obviously. At any point they could come in and say, we need you out in seven days. We found you somewhere else. So it's a bit scary.

”

Female, 30s, England

¹⁵⁸ Levelling Up, Housing and Communities Committee, (2022), *The Regulation of Social Housing: First Report of Session 2022-23*, <https://committees.parliament.uk/committee/17/levelling-up-housing-and-communities-committee/news/172247/social-housing-tenants-complaints-of-uninhabitable-homes-must-be-addressed/>

Many of the people we spoke to felt insecure in their home. This was largely due to insufficient income meaning some people facing hunger and hardship were unable to afford household bills and rent, and were at risk of eviction. Staying on top of rent and household bills was a priority for many of the people we spoke to, and in some cases, people went without food and other essentials in order to pay these.

“

We've been having issues with paying the bills and been worried... possibility of us being evicted if we aren't paying the bills on time.

”

Male, 40s, England

Housing insecurity was also driven by rising rents, leaving people priced out of their homes. People facing hunger and hardship described feeling powerless against their landlord increasing the price of rent or deciding to sell the property at any time. We also heard examples of landlords evicting tenants due to personal conflicts, further highlighting the precarity of renting, which for many drives feelings of uncertainty and anxiety for the future.

“

I think they need to cap the rent prices, though, because they're getting higher and higher... My previous landlady put the rent up so high so she forced me to leave... if my current landlords decided to move, I don't know what I would do because the rent is so high. I'm a single parent. I just, I couldn't, I can't afford it.

”

Female, 50s, Wales, has children

Lack of security leaves people in survival mode and at risk of losing support networks

The fear and uncertainty associated with living in insecure housing led some people to feel like they were unsafe and living in survival mode. This further impacted people's mental health and wellbeing, limiting their ability to relax into their home and enjoy life, particularly for parents with dependent children. We also heard that this impacted people's ability to function in other areas of life.

“

When you've got insecure housing you're literally living on survival. You're not thriving, you're not able to enjoy life. You are literally surviving. And people function better when they're not on survival level all the time because of something so basic and such a human right as housing.

”

Female, 50s, England

People experiencing housing insecurity or living in unsuitable housing can also struggle to effectively

sustain or find work. Research from Crisis has shown that the impacts of housing insecurity on mental health can leave people unable to focus on other priorities such as finding work.¹⁵⁹ Crisis found that people were more likely to keep their job if they had a secure place to live, with 68% of people who had secured more stable housing sustaining their job for six months compared to 48% of people who did not have stable housing. The impacts of housing on employment are further driven by people having to live in places disconnected from areas of employment because they could not find or afford homes which provided better access to jobs.^{160,161}

“

If my housing situation was stable and secure I'd feel much safer and as if I could finally relax and set down roots.

”

Female, 50s, Scotland

Housing insecurity can force people facing hunger and hardship to be displaced from their home, leading to a loss of networks, community and support. People described being unable to live near family, children moving schools and disrupting friendships, and a lack of belonging due to uncertainty around how long they would be living in the community. Social networks and associated social capital can in part ameliorate some of the impacts of hardship – but a stable home can be a prerequisite to achieving this.¹⁶²

“

You don't feel like you belong in the community because you don't know how long you're going to be a part of it for. And then say you do integrate and you do make sure you build up them bonds and then suddenly you're told, oh, no. And then the councils and the housing executives all don't have any. Any properties to purchase.

So then you're left in limbo and then you run the risk of having to be living in a hostel or a like a B&B... And that could be years. Like, we're not talking about a couple of weeks. Like you could be misplaced and homeless.

And then at your kids school, it's affected. So then they'll be taken away from their friends. I mean, so it's that constant fear of having no stability, no rights to lay down anywhere.

”

Female, 30s, Northern Ireland, has children

¹⁵⁹ Friel, S, et al, (2020), *Tackling Multiple Disadvantage*, Crisis, <https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/services-and-interventions/tackling-multiple-disadvantage-final-evaluation-report-2020/>

¹⁶⁰ Crisp, R. et al, (2018), *Tackling transport-related barriers to employment in low-income neighbourhoods*, Sheffield Hallam University, <https://ppp-online.org/wp-content/uploads/2020/11/tackling-transport-related-barriers-employment.pdf>

¹⁶¹ Crisp, R, et al, (2017) *Addressing Transport Barriers to Work in Low Income Neighbourhoods: A Review of Evidence and Practice*, Sheffield Hallam University, <https://shura.shu.ac.uk/16162/>

¹⁶² Ayed, N, and Clarke, A, (2024), *The importance of stable housing in social capital development and utilisation: how homelessness undermines reciprocity, recognition, and autonomy*, Housing Studies, <https://www.tandfonline.com/doi/full/10.1080/02673037.2024.2392696>

Housing insecurity and moving home can also negatively impact on the continuity of healthcare such as GPs and dentistry for people facing hunger and hardship, including children. Previous research has shown that people facing homelessness or living in temporary accommodation say their housing situation makes it harder to access healthcare appointments and mental health services. Moving area means reregistering with different services and can lead to reassessments, long waits, missed support and additional stress.^{163, 164} Children may also face interruptions to schooling with almost half of children who become homeless forced to move schools.¹⁶⁵ The latest data shows that over 30% of households in temporary accommodation in England were placed in accommodation in a different local authority district, affecting nearly 40,000 families.¹⁶⁶

“

There is no continuity... Because obviously the GP I was originally with knew all about my history and. And my kids and everything else. And then you go, you swap in GP's and then they know nothing about you... that's wasting the GP's time as well as mine. But that's because I've moved so much.

”

Female, 50s, Wales, has children

The costs associated with moving, such as removal services, security deposits and upfront rent, pose significant challenges for people facing hunger and hardship that are facing the realities of housing insecurity. Research from Shelter found that renters lose an average of £1,245 in unrecoverable expenses and upfront costs for every forced move.¹⁶⁷ This is further complicated in instances where landlords require evidence of income from prospective tenants, all of which can leave people facing hunger and hardship exposed to the risk of homelessness.

“

If that happened [if landlord said they were selling the house]... we would end up in a hostel because there's no way that I could save up and get a deposit for the first month's rent.

”

Female, 40s, Northern Ireland, has children

¹⁶³ Shelter, (2023), *Still Living in Limbo: Why the Use of Temporary Accommodation Must End*, https://england.shelter.org.uk/what_we_do/updates_insights_and_impact/why_use_of_temporary_accommodation_must_end

¹⁶⁴ Groundswell, (2022), 'Knowing where to turn': access to mental health support whilst experiencing homelessness, <https://www.nationalvoices.org.uk/blogpost/knowning-where-to-turn-peer-research-reveals-the-reality-of-accessing-mental-health-support-for-people-experiencing-homelessness-2/>

¹⁶⁵ Shelter, (2023), *Almost half of children who become homeless forced to move schools*, https://england.shelter.org.uk/media/press_release/almost_half_of_children_who_become_homeless_forced_to_move_schools

¹⁶⁶ Ministry of Housing, Communities and Local Government, (2025), *Statutory homelessness in England: July to September 2024*, <https://www.gov.uk/government/statistics/statutory-homelessness-in-england-july-to-september-2024/statutory-homelessness-in-england-july-to-september-2024>

¹⁶⁷ Shelter, (2024), *Unwanted moves cost renters more than half a billion pounds a year*, https://england.shelter.org.uk/media/press_release/unwanted_moves_cost_renters_more_than_half_a_billion_pounds_a_year

Almost everyone facing homelessness will be living in hunger and hardship with many having especially acute experiences of poor living conditions and instability. Research from Shelter found that three quarters of people living in temporary accommodation reported poor conditions including safety hazards, structural problems, damp and mould, animal infestations and problems accessing running water. Two thirds (66%) reported that their physical and mental health was damaged by living in temporary accommodation.¹⁶⁸

Trussell's survey of people receiving Universal Credit found that one in six (18%) people receiving Universal Credit have considered themselves at risk of homelessness in the past 12 months¹⁶⁹, compared to one in twenty (5%) of the general population.¹⁷⁰

“

I rent privately, and it's astronomical. And you can, you know, two steps away from being homeless. I'm not, but you can see how it can happen so quickly, and that's quite terrifying.

”

Female, 50s, England

There are increasing numbers of people presenting for an initial assessment of homelessness circumstances who go on to be owed a relief duty, meaning they are assessed to be already homeless. Nearly 180,000 people were owed a relief duty in 2023/24, up from just over 120,000 people in 2018/29.¹⁷¹

Many people presenting to local authorities as homeless will go on to be housed in temporary accommodation. The number of families living in temporary accommodation across the UK has also increased significantly over the past five years, from 100,400 at the start of 2019 to over 144,600 in

¹⁶⁸ Shelter, (2023), *Still Living in Limbo: Why the Use of Temporary Accommodation Must End*, https://england.shelter.org.uk/what_we_do/updates_insights_and_impact/why_use_of_temporary_accommodation_must_end

¹⁶⁹ An online survey of 2,077 people receiving Universal Credit by YouGov on behalf of Trussell. People were surveyed between 29th July – 22nd August 2024. The figures have been weighted and are representative of all adults on Universal Credit (aged 16+).

¹⁷⁰ An online survey of 3,086 people (16+) by YouGov on behalf of Trussell. People were surveyed between 29th July – 22nd August 2024. The figures have been weighted and are representative of all UK adults (aged 16+).

¹⁷¹ Ministry of Housing, Communities and Local Government, (2025), *Statutory homelessness in England: July to September 2024*, <https://www.gov.uk/government/statistics/statutory-homelessness-in-england-july-to-september-2024/statutory-homelessness-in-england-july-to-september-2024>

the same period in 2024.¹⁷² This means over 144,000 families facing the poor conditions, disconnection from support and uncertainty associated with living in temporary accommodation.¹⁷³

People facing hunger and hardship are often living in shocking conditions which damage health, and insecure housing that leaves people at risk of homelessness.

The impacts of this are felt deeply for people living in hunger and hardship, for whom something as fundamental as their home creates further challenges and barriers to their lives instead of providing a secure foundation to build a life from.

¹⁷² Ministry of Housing, Communities and Local Government, (2025), *Statutory homelessness in England: July to September 2024*, <https://www.gov.uk/government/statistics/statutory-homelessness-in-england-july-to-september-2024>; Department for Communities, (2024), *Northern Ireland Homelessness Bulletin April – September 2024*, <https://www.communities-ni.gov.uk/publications/northern-ireland-homelessness-bulletin-april-september-2024>; Tackling Child Poverty and Social Justice Directorate, (2025), *Homelessness in Scotland: update to 30 September 2024*, <https://www.gov.scot/publications/homelessness-in-scotland-update-to-30-september-2024/>; Welsh Government, (2025), *Households accommodated temporarily by accommodation type and household*, <https://statswales.gov.wales/Catalogue/Housing/Homelessness/Temporary-Accommodation/householdsaccommodatedtemporarily-by-accommodationtype-householdtype>

¹⁷³ Shelter, (2023), *Still Living in Limbo: Why the Use of Temporary Accommodation Must End*, https://england.shelter.org.uk/what_we_do/updates_insights_and_impact/why_use_of_temporary_accommodation_must_end

Glyn's story

Glyn is a dad of 3 living in Wales who has had a bumpy road to get to temporary accommodation, and continues to struggle with his mental health.

After the breakdown of his marriage, Glyn ended up in temporary accommodation. He was first sofa surfing for over a year with friends but felt like a burden on them. He turned to the council for help and was told that if he officially removed himself from the tenancy with his ex-wife, the council will be able to help house him. This turned out to be a mistake and the council were then reluctant to help him as they said he made himself homeless. Glyn felt like he was getting different information from different people he spoke to and was being ping-ponged around with little progress.

Eventually he got placed in a temporary hotel, but he had to rehome his dog as it was not allowed which broke his heart and his kids also cannot visit him at the hotel. This is really tough for him and he wishes he could spend more time with them, but he only gets to see them outside when the weather's decent and when their mum lets them. He has been struggling with quite bad shoulder pain too, so just feels trapped in bed in a space that doesn't feel like his, or like home. This has really impacted his mental health.

In the time before he got placed in temporary accommodation, he was moving around a lot but decided to keep his GP the same as he was becoming exhausted with having to explain himself and his needs over and over again from scratch.

He worries about when he gets housed somewhere as he has no money for the essentials or any furnishings – he knows he will have to rely on loans or help from friends to get himself set up properly.

The impacts of hunger and hardship on communities and relationships

“

I've been up here now eleven years, and I've slowly seen it depreciate in like local parks for the children, things like that. They just really run down where councils are cutting back...

As I was growing up as a kid, we had a community centre that we would go to, as to a club like every other evening or something like that, we would go there and meet up with friends and they demolished it.

And I think taking something like that from the kids, we used to love that. Going to there and you get to see your friends that you don't see because they're in different areas... You'll see them a lot and everyone just mingle up and it used to be great.

But I think they just taking everything from the kids and then they wonder why the children go and commit crimes and things like that.

”

Male, 30s, Wales, has children

People described how the experience of facing hunger and hardship can limit their ability to build and maintain relationships, increasing the likelihood of social isolation and relationship breakdown. People also shared the challenges faced by the communities they live in, from a dearth of public services, local amenities, and activities, to an increased likelihood of being a victim of crime. All of this has a cost, to the quality of people's lives, to health outcomes and to public services.

The feelings of hopelessness that have been a thread that runs through the discussions we have had about the experience of hunger and hardship were also evident in people's views of their communities. There was a sense that communities were in decline, with some people observing that a widening gap between the rich and poor is creating divisions and tensions between people at a community level.

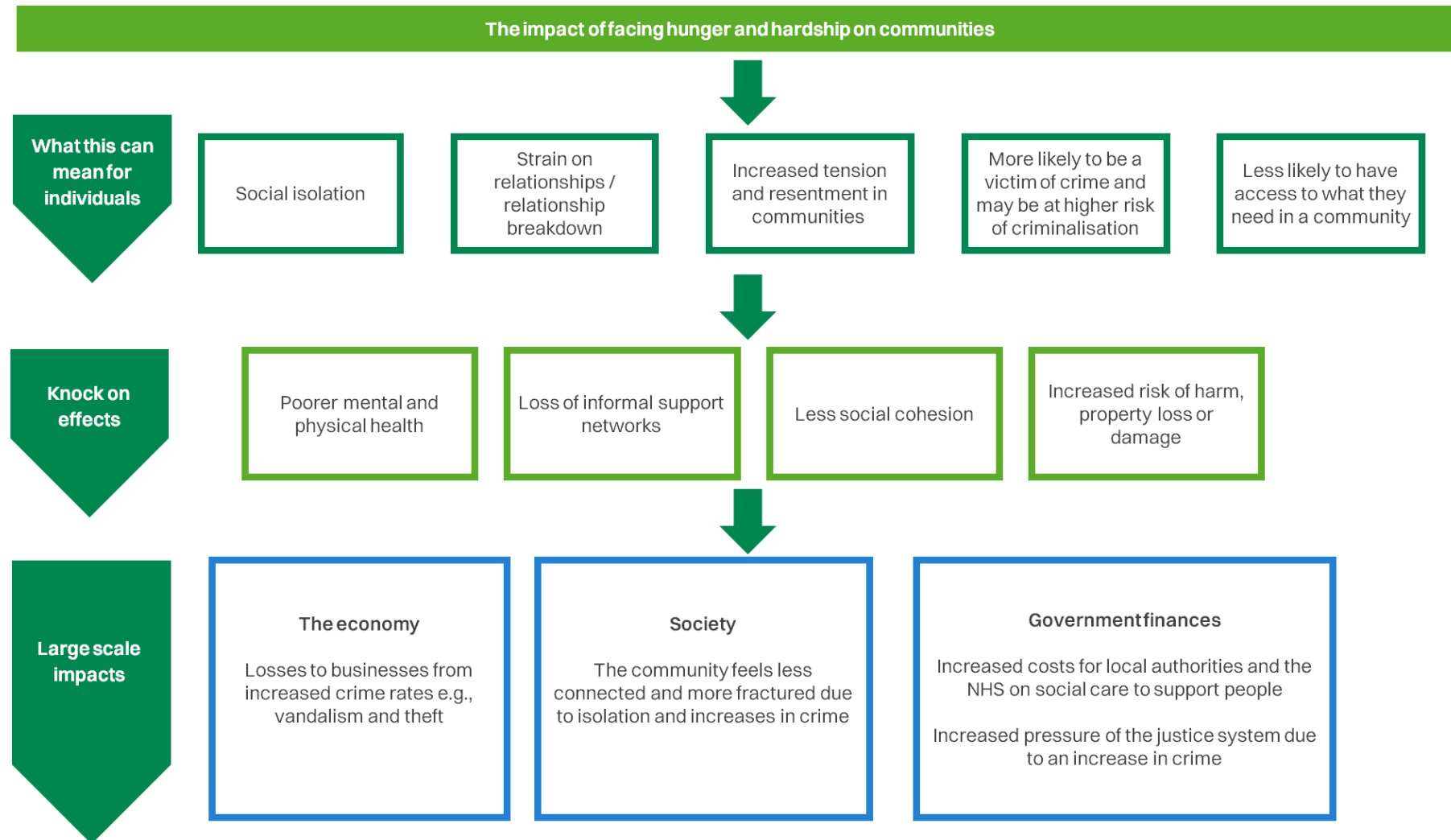
However, despite clear challenges being faced, people also offered many positive examples of community resources, activities, assets and support. Community groups and projects, markets and locally organised events were all referenced as examples of how community can be a positive force in people's lives, particularly when facing hunger and hardship. Many people were firm in their view that when a community does work well, it can be a source of support, connection and solidarity.

Unlike the previous areas, we have not produced financial costings for the impact of hunger and hardship on communities. Many costs relating to communities and relationships will be reflected in other areas explored in the analysis. For instance, the impact of loneliness or a lack of community mental health services is likely to be in part reflected in our [‘Health’ sections](#). A lack of employment opportunities in a local area may also be reflected in our analysis of the employment and wage impacts of falling into hunger and hardship.

One dimension of community impacts which we considered costing was the possible connections between experiencing or committing crime and hunger and hardship. This could drive additional policing and justice system costs, and costs to society through higher crime levels. However, we did not find that the evidence base was strong enough for this to be done with the same level of confidence as the analysis in other areas, as discussed in the [methodology section](#).

Although we have not assigned a numerical value to the cost of hunger and hardship to communities and the relationships that people have, we have been able to gain an understanding of its impact through the qualitative strand of the project and a review of wider research.

Figure 6: Logic model for identifying additional community costs caused by hunger and hardship¹⁷⁴



¹⁷⁴ These pathways are by no means exhaustive, and there will be channels that we haven't explored.

How hunger and hardship affect social and relational life and people's communities

- People facing hunger and hardship experience high rates of social isolation due to the economic constraints it places on people and the emotional and cognitive toll it takes.
- Being socially isolated can also form a negative feedback loop, with a person more likely to experience hunger and hardship once they have become socially isolated.
- Living in hunger and hardship puts great strain on relationships. The constant stress of financial worries, tension caused by having to lend or borrow money from family and friends and having to work very long hours all contribute to this.
- People experiencing hunger and hardship are more likely to live in communities where there is limited access to public services, local activities and amenities.
- A widening gap between people experiencing hunger and hardship and others was seen by some to be reducing social cohesion.
- Community level projects and connections can help to protect people from some of the impacts of hunger and hardship.

Hunger and hardship isolate people from others

Social isolation is an adverse life experience for individuals in its own right, but loneliness and social isolation also have broader implications. High levels of trust within communities have been linked to better long-term decision making that can lift people out of poverty, with people more able to forgo immediate rewards and believe future payoffs will occur because they see their community as a buffer, or source of support to help them navigate financial hardship.¹⁷⁵ Social isolation and loneliness are also associated with poorer health outcomes. Loneliness has been found to be a bigger risk factor for mortality than obesity and physical inactivity, and is on par with smoking.¹⁷⁶ In addition, loneliness is strongly associated with suicidal ideation and suicidal attempts.¹⁷⁷ Consequently, there are substantial costs of loneliness to healthcare systems and loneliness and social isolation are becoming increasingly recognised as a major public health, demographic and economic issue that need to be addressed.¹⁷⁸

People who took part in our research described how the experience of facing hunger and hardship had contributed to social isolation. They often described how this was due to the emotional strain and stigma of hunger and hardship which can damage people's self-esteem and also leave them with very little bandwidth for anything else.

¹⁷⁵ Jachimowicz, J, et al, (2017), *Community trust reduces myopic decisions of low-income individuals*, Proceedings of the National Academy of Sciences, <https://doi.org/10.1073/pnas.1617395114>

¹⁷⁶ Flegal, K et al, (2013), *Association of all-cause mortality with overweight and obesity using standard body mass index categories: a systematic review and meta-analysis*, JAMA, [doi:10.1001/jama.2012.113905](https://doi.org/10.1001/jama.2012.113905)

¹⁷⁷ Stickley, A, et al, (2016), *Loneliness, common mental disorders and suicidal behavior: findings from a general population survey*, Journal of affective disorders, <https://jamanetwork.com/journals/jama/fullarticle/1555137>

¹⁷⁸ Kung, C, et al, (2022), *Economic gradients in loneliness, social isolation and social support: Evidence from the UK Biobank*, Elsevier, <https://doi.org/10.1016/j.socscimed.2022.115122>

“

I don't really see many friends because I just keep myself to myself because I sometimes think of why would someone kind of like want to be around if I'm having a low day? Then obviously you need money to do that. So if someone invites me somewhere, I kind of just politely say that I can't and make up an excuse.

”

Female, 30s, England

Hunger and hardship can also prevent people from having more social connections due to not being able to afford to accept social invitations or cover the costs of attending social activities. In our August 2024 survey of people who receive Universal Credit, over half (54%) said they had to cancel plans with family or friends in the previous three months because they couldn't afford to see them.

“

Additional clubs, either few and far between, are really expensive to attend and if you're not in work quite often, you can go days, weeks without seeing someone. My friend uses an example. He said there was a point where I was trying to get the postman to have a conversation with me just so I could speak to somebody in the daytime, so I could feel that I wasn't just existing within this space on my own.

”

Female, 40s, Wales

Others felt that they couldn't invite people to their homes, either because they were embarrassed or because they couldn't afford to host people. This problem extends to children, as well as adults. One in seven (14%) children in hunger and hardship say they can't afford to have friends over, compared to 3% of children not in poverty.¹⁷⁹

“

I haven't thrown my child a birthday party before because of the expense and what I have witnessed, taking my children to parties that they've been invited to. I can't do this, it's a financial burden.

”

Female, 30s, England, has children

“

I have been limited to what social activities I can do, and often can't have people over as I can't even afford milk! It gets to the point then when people stop inviting you out and stop visiting because they always assume you'll say no.

”

Female, 30s, England

Social isolation can often leave people stuck in a negative feedback loop. Hunger and hardship can not only contribute to a person becoming socially isolated, but once socially isolated, a person is also

¹⁷⁹ WPI Economics analysis of Understanding Society

at a greater risk of experiencing the worst effects of hunger and hardship. Analysis has highlighted that having a strong social network is an effective buffer against some of the worst effects of poverty including, falling behind on essential bills and being unable to heat the home adequately.¹⁸⁰ Many of the people we spoke to discussed the protective power their social networks could have, often offering financial, emotional, or other practical support.

Our Hunger in the UK research found that 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 community. Just over one in four (26%) people referred to food banks 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.¹⁸¹



I've had many people save me and step up over the years and just be good to me and let me stay in their flat and getting the rent paid through my benefits. I'm really lucky and I've been able to access and my skills, my social skills are good enough so that I can make friends and create communities around me. But I do know that there's a lot of people that [can't].



Female, 50s, Scotland

Hunger and hardship take a toll on relationships

Strong relationships can contribute to healthy, happy and productive lives. Positive relationships and strong social support have been shown to be a protective factor against poor mental health amongst both children and adults.^{182,183} As discussed above, social isolation and loneliness can have extremely detrimental impacts on people's mental and physical health and wellbeing and can damage relationships.

Research from the Tavistock Institute identifies poverty as a major cause of relationship breakdown, as well as a consequence of it.¹⁸⁴ Other longitudinal evidence highlights that parents in poverty or under economic pressure are more likely to experience relationship conflict, which can affect outcomes for children.¹⁸⁵ We have previously identified how the economic pressure of hunger and hardship can impact on people's mental health which can make it more difficult to maintain

¹⁸⁰ Taylor, I, (2023), *The importance of social and financial safety nets for people in very deep poverty*, Joseph Rowntree Foundation, <https://www.jrf.org.uk/deep-poverty-and-destitution/what-protects-people-from-very-deep-poverty-and-what-makes-it-more>

¹⁸¹ Weekes, T, et al, (2023), *Hunger in the UK*, Trussell, <https://www.trussell.org.uk/publications/hunger-in-the-uk>

¹⁸² Butler, N, et al, (2022), *The Contributing Role of Family, School, and Peer Supportive Relationships in Protecting the Mental Wellbeing of Children and Adolescents*, School Mental Health, <https://doi.org/10.1007/s12310-022-09502-9>

¹⁸³ Li, G, et al, (2023), *Understanding the protective effect of social support on depression symptomatology from a longitudinal network perspective*, BMJ Mental Health, <https://doi.org/10.1136/bmjment-2023-300802>

¹⁸⁴ The Tavistock Institute and Joseph Rowntree Foundation, (2015), *Family separation and Poverty*, <https://www.tavistock.org.uk/wp-content/uploads/2014/05/Separated-Families-Poverty-4th-Policy-Briefing.pdf>

¹⁸⁵ Stock, L et al, (2017), *Inter-parental relationships, conflict and the impacts of poverty*, Early Intervention Foundation, <https://www.eif.org.uk/files/pdf/interparental-relationships-conflict-poverty-overview.pdf>

relationships. The impact of facing hunger and hardship can make it hard for parents to provide all the support their children need with associated impacts on children's physical health, development and social and interpersonal relationships.¹⁸⁶

Our conversations with people highlight how hunger and hardship can place immense strain on relationships. People described how the stress of constant financial worries and the subsequent knock-on effects for people's mental health, often damaged relationships and in some cases led to relationship breakdown.

“

Whether that be clashing with my son's mother or with my parents. The only time we've ever really clashed is about money. The only time there's ever been any fallout is about money.

”

Male, 20s, Wales, has children

Having to either lend or borrow money from friends and family was also described as being a source of tension within relationships. Some people who had to call on financial support, or other practical support from family and friends, had felt like a burden to their loved ones, causing their mental health to suffer. For the people who provided the support, this was often an additional stress on top of the other things they had to manage in their lives. Around half (52%) of people referred to a food bank in the Trussell community have relied on a loan from family or friends, compared to only 13% of the wider population.¹⁸⁷ This form of lending often complicates relationships, with other research finding that two in five (41%) people who have lent money to or borrowed money from family or friends have experienced issues afterward.¹⁸⁸

“

If a person's finances are in order then there is less strain on those people around you, for example your family. They could feel pressure to try and help you and you also feel a sense of guilt even, just asking for help. It makes you feel like a failure to your family.

”

Female, 30s, England

Pressure created by financial worries could be particularly challenging to navigate with children, with parents often struggling to navigate the tension between not wanting to expose their children to worries about money, at the same time as trying to explain why they could not afford certain things. In addition, having to work long hours meant some people struggled to spend time with friends and family, which could lead to hurt feelings and arguments in some cases.

¹⁸⁶ Stock, L et al, (2017), *Inter-parental relationships, conflict and the impacts of poverty*, Early Intervention Foundation, <https://www.eif.org.uk/files/pdf/interparental-relationships-conflict-poverty-overview.pdf>

¹⁸⁷ Weekes, T, et al, (2023), *Hunger in the UK*, Trussell, <https://www.trussell.org.uk/publications/hunger-in-the-uk>

¹⁸⁸ Philips, R, (2024), *The invisible debt of borrowing from friend and family*, Nerdwallet, <https://www.nerdwallet.com/uk/loans/personal-loans/invisible-debt-of-friends-family-cope-with-rising-costs/>

“

My daughter doesn't really understand... She just thinks I'm just being over dramatic but obviously she doesn't see it. I don't let her see it the way it is. So then sometimes I get cross with her because I don't want to tell her the whole situation. Do you know what I mean?

”

Female, 40s, England, has children

“

'You're never here, you don't have time for me.' And I found that very difficult because I was doing lots of hours because I needed to, because I had to, just to stay afloat.

”

Female, 40s, Wales

Struggling to meet the cost of key milestone events, such as weddings, birthdays and, in some cases, even funerals contributed to this feeling of distance from loved ones. Being locked out of these events restricted opportunities to forge social bonds, increase their quality of life and improve their overall wellbeing. Birthday parties were bought up by many parents as a source of stress due to being unable to meet the cost of hosting a party for their child, or the costs of gifts to enable their child to attend the birthday parties of others.

“

My son has been invited to a party but I just can't afford to get the child a present therefore he won't be attending. I wouldn't tell him that, I will just keep him busy and hide the invitation.

”

Female, 30s, Scotland, has children

“

I lost a friend and had to scrimp and save to be able to stand my round at the pub after the funeral.

”

Male, 60s, England, has children

A few people described how hunger and hardship had caused them to have to move area, most often due to housing issues, and this had left them far from any established social networks they may have. This was compounded by an inability to afford travel to visit friends and family who do not live locally.

“

I think because I've since I moved up here, I have my friends from [LOCATION]... I haven't really made any friends up here that I hang out with.

”

Female, under 20s, Scotland

Hunger and hardship can also add an extra layer of complexity for people when they are considering romantic relationships. The people we spoke to described struggling to afford the cost of dating, but also not wanting decisions around romantic relationships to be influenced by the fact that it is often more affordable to live as a couple. Hunger and hardship were also seen to be a barrier to taking the next steps in relationships, such as having children.

“

I don't even consider getting into a romantic relationship with someone because I couldn't afford it. I literally couldn't afford.

”

Male, 30s, Northern Ireland

“

I do want kids, but do you know what I mean? With the prices of things and shit and I, I don't know, it just doesn't seem plausible.

”

Female, 30s, Northern Ireland

People described a sense of having been left behind in life due to their financial hardship, watching others progress in life in ways that they were unable to.

“

I feel quite left behind with some people. So a lot of my friends are fairly, you know, doing great and they're doing well, but I don't really feel like I fit in with that group.

”

Female, 50s, Scotland, has children

The challenges people face with their relationships and experiences of social isolation and loneliness were in many cases deeply linked. Facing hunger and hardship has a significant impact on the breakdown of social networks for both adults and children, as well as tension and difficulties with relationships within the immediate household or wider family. People saw this as being a big contributor to the poor mental health and low levels of life satisfaction that many people reported.

“

When you're lonely in life, it's crap anyway. But when you're lonely and in your head about your finances and stuff... It gets scary.

”

Female, 30s, England

People facing hunger and hardship are less likely to have what they need in their communities

People facing hunger and hardship feel the lack of services, activities and amenities in their local communities acutely. The way in which funding is allocated across England to local services including the police, social care, public health, local government and schools has become

increasingly unrelated to any measure of need, meaning that current funding allocations are likely both unfair and inefficient, with negative consequences for geographical inequalities.¹⁸⁹ In general, spending in more deprived areas has fallen further and faster than spending in more affluent areas.¹⁹⁰ Research from the Joseph Roundtree Foundation in 2015 showed that local authorities with more deprived populations had been most impacted by cuts during austerity.¹⁹¹

People who took part in this research project felt the reality of these cuts play out in their day to day lives. This was characterised by a feeling that their communities and the services within them were in decline. A lack of services (including health and housing) and the closure of community centres, youth hubs, libraries and leisure centres were all cited as examples of things that reduced both people's quality of life, and their ability to navigate the challenges that come with facing hunger and hardship. People also described being particularly impacted by a lack of local services, as in many cases it was difficult to travel further afield due to public transport being poor, prohibitively expensive or the upkeep of a car not being financially possible.

Local government is one of the few areas of public services where spending remains lower in real terms in 2024/25 than it was in 2010/11. At the same time, demand for acute statutory services – in particular adult and children's social care, homelessness services and special educational needs and disabilities (SEND) provision – continues to grow.¹⁹² This has had widespread and profound consequences for the quality and accessibility of local authority services, with many people either struggling to access or receive quality services from adult and children's social care and homelessness services, among others.¹⁹³

“

Unfortunately, due to budget cuts, the libraries have closed along with the local swimming pool and a few community centres. The last of these I feel will affect a lot of people around here, especially the elderly, people with young children and those who struggle to make ends meet.

”

Female, 50s, Scotland, has children

This lack of resources within communities has profound mental and physical health impacts for people facing hunger and hardship. People discussed how, in the absence of preventative services, problems are often left to escalate to the point at which they were at risk of significant hardship. A lack of investment in preventative services is also likely to incur further costs for government. Since

¹⁸⁹ Phillips, D, (2024), *Reforming local government funding in England: The issues and options*, Institute for Fiscal Studies, <https://ifs.org.uk/sites/default/files/2024-12/Reforming-local-government-funding-england.pdf>

¹⁹⁰ Johnson, P, (2022), *The poor are failed most by our inability to reform local services*, The Times, <https://ifs.org.uk/articles/poor-are-failed-most-our-inability-reform-local-services>

¹⁹¹ Hastings, A, et al, (2015), *The cost of the cuts: the impact on local government and poorer communities*, Joseph Rowntree Foundation, <https://www.jrf.org.uk/savings-debt-and-assets/the-cost-of-the-cuts-the-impact-on-local-government-and-poorer-communities>

¹⁹² Hoddinott, S, et al, (2024), *Fixing Public Services: Local Government*, Institute for Government, <https://www.instituteforgovernment.org.uk/publication/fixing-public-services-labour-government/local-government>

¹⁹³ Ibid

2010 funding has been pulled away from preventative services and towards acute services.¹⁹⁴ This is seen very clearly in local authority spending on services for young people and children's services being cut by more than three quarters (78%) between 2009/10 and 2022/23, while spending on looked after children and safeguarding services rose by more than half (58%) over the same period.¹⁹⁵

“

There has definitely been an escalation of people's challenges with mental health with the closure of a lot of the centre where people used to go during the day to have sort of a sense of community and kind of purpose and self-worth... It's absolutely critical because as people's mental health goes downhill within the area there was you know a link to more problems and crime and violence so it's about being able to kind of support people so they don't kind of fall in any sort of despair... That's when things get more complicated.

”

Male, 30s, England, has children

People were particularly concerned about the impact that the lack of services and activities in their communities would have on younger people, with some people being worried that they may be at risk of criminalisation (discussed further below) or have their life opportunities limited by the lack of local support.

“

A lot of youth clubs have been shut so youths are just misbehaving on the streets.

”

Female, 30s, England, has children

Some people were also concerned that the growing rates of hunger and hardship in their communities, and a growing gap between the rich and the poor, was having a negative effect on social cohesion. This problem was described as manifesting itself both as resentment towards people who were perceived to be more affluent, but also as general tension within communities, often making people facing hunger and hardship feel stigmatised. Wider research highlights the impact of this, finding that countries and regions where people are more connected, trust each other and get along well tend to have better public services, financial accountability and stronger democracy.^{196,197,198}

¹⁹⁴ Hoddinott, S, et al, (2024), *A preventative approach to public services: how the government can shift its focus and improve lives*, UK Youth, Institute for Government, https://www.instituteforgovernment.org.uk/sites/default/files/2024-05/preventative-approach-public-services_0.pdf

¹⁹⁵ Ibid

¹⁹⁶ Putnam, R, et al, (1993), *Making Democracy Work: Civic Traditions in Modern Italy*, Princeton University Press, <https://doi.org/10.2307/j.ctt7s8r7>

¹⁹⁷ Knack, S, (2002), *Social Capital and the Quality of Government: Evidence Review from the States*, American Journal of Political Science, <https://doi.org/10.2307/3088433>

¹⁹⁸ Coffe, H and Geys, B, (2005), *Institutional performance and social capital: an application to the local government level*, Journal of Urban Affairs, <https://doi.org/10.1111/j.0735-2166.2005.00249.x>

“

I think it can harbour a lot of negative feelings across society as a whole. When you see people who have those opportunities, who don't have those restrictions thriving and then you find yourself struggling to pay rent or struggling to support your family. That can just give you an overall negative outlook on life which can then lead to things like crime, abuse, addiction, all the things that you might feel like you've got a bad go of it, a bad hand, I guess...

There's always a level of social negativity just bubbling under the surface that can just go off because these things are in place and because these communities are the way they are, unfortunately.

”

Male, 20s, Wales, has children

Despite obvious challenges, people did have positive things to say about their communities. Many people were grateful to live in their community and could cite numerous examples of positive things happening at a local level. Community hubs, organised activities and informal mutual support were all given as examples of where people felt the positive influence of community in their lives.

“

I have just started getting involved in singing and on Mondays I go to a mental health part of a church which has recording equipment and lots of musical instruments for people just to drop in and play music... It's really important for me to get out at least once a day... And I've made friends with the people that run a cafe down the road. They've been very kind and I've got to know them really well over the last year and a half.

”

Female, 50s, Scotland

Community based projects often helped people to navigate financial hardship, have an improved quality of life and an increased sense of pride and solidarity. Wider evidence also points to engagement in community activities having a significant association with better health outcomes and education attainment.¹⁹⁹ Community projects can reduce material forms of poverty by reducing costs such as housing or fuel, providing access to low cost credit, or creating employment opportunities.²⁰⁰ They can also improve the non-material aspects of the experience of poverty by enhancing health and well-being, improving quality of housing and condition of the physical environment, and increasing levels of social participation.²⁰¹

¹⁹⁹ Foa, R et al, (2011), *The Economic Rationale for Social Cohesion- The Cross-Country Evidence*, <https://doi.org/10.17863/CAM.90182>

²⁰⁰ Crisp, R, (2016), *Community-led approaches to reducing poverty in neighbourhoods: A review of evidence and practice*, Joseph Rowntree Foundation, Sheffield Hallam University, Centre for Regional Economic and Social Research, <https://www.shu.ac.uk/centre-regional-economic-social-research/publications/community-led-approaches-to-reducing-poverty-in-neighbourhoods-a-review-of-evidence-and-practice>

²⁰¹ Crisp, R, (2016), *Community-led approaches to reducing poverty in neighbourhoods: A review of evidence and practice*, Joseph Rowntree Foundation, Sheffield Hallam University, Centre for Regional Economic and Social Research, <https://www.shu.ac.uk/centre-regional-economic-social-research/publications/community-led-approaches-to-reducing-poverty-in-neighbourhoods-a-review-of-evidence-and-practice>

“

I would say where I live is very community orientated. It is a friendly neighbourhood where everyone helps each other. There are many local places such as a hub where you can get advice and support from.

”

Male, 30s, Wales, has children

How hunger and hardship interacts with crime

- The relationship between hunger and hardship and crime is nuanced.
- Crime was a particularly sensitive area for people who took part in the research, who did not want to be associated with illegality or stigmatised.
- People facing hunger and hardship report being concerned about the levels of crime in their communities.
- There are some indications that people facing hunger and hardship are at increased risk of being criminalised.

People facing hunger and hardship are concerned both about crime and being criminalised

As discussed in the [methodology section](#), the relationship between hunger and hardship and crime is far from simple - with evidence of causal links between poverty and crime elusive in criminological literature. While living in poverty is unlikely on its own to lead to criminal behaviour, there is evidence that people living in poverty are more likely to be the victim of crime.²⁰²

Most of the literature in the field does acknowledge that poverty is important in understanding the drivers and impacts of crime, but it is too often very difficult to disentangle from other factors known to increase a person's propensity to commit crime, such as family stress, school failure, persistent truancy or persistent street-based behaviour.²⁰³ In other words, it is difficult to identify and isolate distinctive influences and impacts and confidently say that they have caused certain behaviours (especially when talking about relatively extreme behaviours, such as criminal behaviour), there is likely to be a combination of factors operating at once, and over varying timeframes.^{204,205}

²⁰² Webster, C et al, (2014), *Anti-Poverty Strategies for the UK: Poverty and Crime Review*, Joseph Rowntree Foundation and Centre for Applied Social Research (CeASR) Leeds Metropolitan University, <https://eprints.leedsbeckett.ac.uk/id/eprint/849/7/#:~:text=This%20review%20of%20the%20literature,for%20practical%20policies%20and%20strategies>.

²⁰³ Ibid

²⁰⁴ Rutter, M, (1988), *Longitudinal Data in the Study of Causal Processes: Some Uses and Some Pitfalls*, In M. Rutter (Ed.), *Studies of psychosocial risk: The power of longitudinal data*, Cambridge University Press, <https://psycnet.apa.org/record/1989-97315-001>

²⁰⁵ Rutter, M, et al, (1983), *Juvenile Delinquency: Trends and Perspectives*, New York: Guilford Press, <https://www.ojp.gov/ncjrs/virtual-library/abstracts/juvenile-delinquency-trends-and-perspectives>

Considering the nuance and complexity in the literature, we do not consider there to be consistent enough evidence or available data to allow us to assess any impact of facing hunger and hardship on the likelihood of someone committing a crime. Without this we cannot generate meaningful and robust estimates of the additional impact of facing hunger and hardship on rates of crime across the country. Out of caution we have therefore excluded any costings on this relationship.

Crime was also a more difficult area to explore in the qualitative research, with people hesitant to discuss such a sensitive topic. Where people did mention issues with crime it was most commonly through reflections on how overall levels of hardship may be contributing to crime levels in their local area. There is some evidence to suggest that people living in poverty are more likely to be a victim of crime. In London, for example, 41% more crimes were recorded in the most income-deprived 10% of areas in 2024, compared to the least income-deprived 10%.²⁰⁶ People facing hunger and hardship are, perhaps unsurprisingly, also more likely to report being concerned about crime (70% vs 58% of people not in poverty).²⁰⁷ Crime was certainly a concern for many of the people we spoke to, who reported feeling unsafe as well as noticing that some people in their area had turned to drugs and alcohol to help them cope with the stress of living in hunger and hardship.

“

I didn't feel safe walking around on my own. I didn't. There was people being mugged and robbed on the local walkway. I don't know if it was because of COVID, if it was due to finances, if it was, whatever, but it just didn't make me feel safe.

”

Female, 60s, Scotland

There are also indications that facing hunger and hardship means that people are at increased risk of being criminalised which is consistent with some of the previously published literature. People we spoke to cited examples such as non-payment of TV licenses, facing court action around non-payment of a council tax bill, 'fare dodging' on public transport and shoplifting due to being unable to afford essential items. A much smaller sample of people described having to resort to other forms of crime to make ends meet, such as drug dealing, demonstrating the extent to which hunger and hardship has the potential to profoundly impact the trajectory of a person's life.

“

There's so many days I've had to just go without eating because of stupid, like having like my electric on or something... The thing is it, it, it pushes you to a point where, like, you consider things you wouldn't... For instance, I've generally been so hungry that I've considered going to steal food because I can't afford to buy it.

”

Male, 30s, Wales

Facing hunger and hardship isolates people and prevents them from building and maintaining strong relationships. This evidence also shows how people facing hunger and hardship have less access to

²⁰⁶ Trust for London, (2024), *Crimes recorded by neighbourhood income deprivation decile in London (2024)*, <https://trustforlondon.org.uk/data/crime-and-income-deprivation/>

²⁰⁷ WPI Economics analysis of Understanding Society

the services, amenities, connections or support that they need in their communities. Finally, hunger and hardship can cause people to feel less safe in their communities and increase their likelihood of being both a victim of crime or being criminalised as a result of the knock-on implications of living in hunger and hardship - being unable to afford essentials and keep up with household bills.

Lily's story

Lily is 18 and lives with her boyfriend. She has really felt the lack of options for young people in the areas she has lived, and it has impacted her life.

Where she grew up, there was nothing for young people to do after school, no youth clubs or libraries to attend. Because her parents could not afford clubs or sports teams, she ended up getting into trouble. Her friends would hang around the area, drink smoke and eventually she started using drugs. She got in trouble with the police a few times. She really thinks that having more options for places to go and be with her friends with supervision and structure would have changed this.

She struggled a lot with her mental health and ended up dropping out of college, which has impacted her career prospects. She would like to go to university part time, but courses aren't flexible enough for her and her mental health needs. She's also unsure how it would interact with her social security payments, so isn't sure if it would be affordable.

More recently, she moved to a new area. She likes the change and the fresh start it gave her, but still sees the impacts of living in an area where a lot of people are struggling. She recently had to extricate herself from a situation where a woman offered her drugs, as she knew it could have bad consequences. She also finds it hard to see other people around her struggling. A neighbour recently took his own life after his social security payments were denied because he did not attend an appointment. Seeing these kinds of things makes it hard to motivate herself and impacts her mental health further.

The impacts of hunger and hardship on wellbeing

“

You have less money and therefore less options in life... Having less money means less life... Quality of life to a great extent is reliant on your income... The more money you have, the better quality of life you're going to have.

”

Male, 60s, Scotland

The experience of hunger and hardship has an immediate and sustained impact on people's wellbeing, with a yearly cost of £73.3 billion associated with lower adult wellbeing.

Healthy life expectancy is also reduced as a result of facing hunger and hardship

It is clear from people we spoke to that impacts of hunger and hardship across all areas of life work to reduce life satisfaction, happiness, and the ability to feel secure.

Wellbeing is described in the Treasury's Green Book as “an important consideration throughout the entire policy-making process”.²⁰⁸ The current UK Prime Minister has previously stated that it was key to “treat wellbeing equally to economic growth” and “with every pound spent on your behalf, we would expect the Treasury to weigh not just its effect on national income, but also its effects on wellbeing”.²⁰⁹

Analysis of subjective wellbeing data using the Green Book appraisal method suggests that the total yearly adult subjective wellbeing costs associated with facing hunger and hardship amount to **£73.3 billion**. This is the amount it would cost to improve the subjective wellbeing of adults in hunger and hardship to an average level. This figure is stark, but as we have seen, is reflected in the lived experiences of people facing hunger and hardship.

The UK Government's manifesto argues that “nothing says more about the state of a nation than the wellbeing of its children”,²¹⁰ yet a record 3 million children are currently living in families facing hunger and hardship. This will undoubtedly have an impact on their wellbeing as growing up in a family without enough to get by on, as measured by either having a very low income, or living in a

²⁰⁸ HM Treasury, (2021), *Wellbeing Guidance for Appraisal: Supplementary Green Book Guidance*, https://assets.publishing.service.gov.uk/media/60fa9169d3bf7f0448719daf/Wellbeing_guidance_for_appraisal_-_supplementary_green_book_guidance.pdf

²⁰⁹ Booth, R, (2023), *Labour should make UK leader in wellbeing-informed policy, says peer*, The Guardian, <https://www.theguardian.com/lifeandstyle/2023/dec/31/labour-should-make-uk-world-leader-in-wellbeing-informed-policy-says-peer-richard-layard>

²¹⁰ The Labour Party, (2024), *Change: Labour Party Manifesto 2024*, <https://labour.org.uk/wp-content/uploads/2024/06/Labour-Party-manifesto-2024.pdf>

materially deprived household, is significantly associated with lower levels of child wellbeing.²¹¹ Additional evidence points to child poverty explaining around half of the variation in child wellbeing.²¹²

We were not able to include cost estimates of the impact of hunger and hardship on children's wellbeing as there is not currently an established methodology for monetising differential scores for child wellbeing. Our wellbeing figures therefore represent a significant underestimate of the total subjective wellbeing costs of hunger and hardship. This is a gap in understanding and future analysis would benefit from developing a methodology for capturing additional subjective wellbeing costs associated with children.

In our headline costings above we have not included the annual wellbeing costs of facing hunger and hardship. For these costings we wanted to focus on the immediate and direct costs to both the economy and the public purse. We do however consider that the wellbeing costs are reflective of the breadth of acute and debilitating ways in which facing hunger and hardship impacts people's daily lives, and provide estimates here.

Falling into hunger and hardship has an immediate and sustained impact on subjective wellbeing, as measured by life satisfaction scores. As indicated in [Table 12](#), our analysis shows that on average life satisfaction for people who have fallen into hunger and hardship is 0.3 points lower on a 1-10 scale, over the next five years compared to people who do not fall into hunger and hardship. These effects persist over a ten-year period, demonstrating that when people enter hunger and hardship, their subjective wellbeing is damaged in the future as well.

Table 12: Breakdown of costs of hunger and hardship on wellbeing

Cost area	Unit cost estimate	Average impact of entry into hunger and hardship on life satisfaction score (based on 1-10 scale)		Yearly cost of hunger and hardship
		Year 1-5	Year 6-10	
Subjective wellbeing costs	£15,237	-0.3	-0.2	£73.3 bn

Source: WPI Economics analysis of Understanding Society and HMT Green Book

As well as subjective wellbeing, stark differences in life expectancy are seen when comparing people facing hunger and hardship to people not living in poverty. As [Table 13](#) illustrates, men facing hunger and hardship are expected to have a healthy life expectancy 8.6 years less than men not facing hunger and hardship, whilst women face 9.4 years less.

²¹¹ Main, G, (2014), *Child poverty and children's subjective well-being*, University of York, <https://eprints.whiterose.ac.uk/78451/1/GMcirfeb14.pdf>

²¹² Bradshaw, J, (2013), *Child poverty and child well-being in comparative perspective*, A Handbook of Comparative Social Policy, <https://www.elgaronline.com/downloadpdf/edcoll/9781849803663/9781849803663.00026.pdf>

Table 13: Differences in life expectancy

Life expectancy	Average difference in life expectancy in years between people facing hunger and hardship and people not in poverty	
	Men	Women
Healthy life expectancy	8.6	9.4

Source: WPI Economics analysis of ONS figures and HMT Green Book

These figures reflect the large physical and mental health inequalities experienced by people facing hunger and hardship. We have not translated these differences into financial numbers as a cost, due to concern that in doing so we would introduce double counting with the wellbeing costs. This is to reflect the possibility of lower levels of subjective wellbeing being driven by poor health – which in turn reduces life expectancy.

However, previous research from Oxera examined the direct costs of deprivation and avoidable deaths to the economy. People in the most deprived areas are over four times more likely to die from an avoidable cause than people in the least deprived areas. Oxera estimated that the economic cost of avoidable deaths cost the economy £7.7 billion in 2021, a 20% increase from 2019. They warn if these impacts persist over the next ten years, this will cause a further £60bn to £80bn in costs due to lost output.²¹³

How do hunger and hardship erode wellbeing?

“

I cannot lead even close to a normal life. Every area is restricted due to poverty.

”

Female, 50s, England

As explored above in the [‘Health’ section](#), people we spoke to described hunger and hardship impacting their wellbeing as they consistently found themselves unable to afford the things that help bring joy and meaning to life. Being deprived of any treats or things to look forward to such as social outings, cinema trips and celebrating life events such as birthdays left people feeling incredibly dissatisfied with life.

However, the impacts of hunger and hardship on wellbeing extend far beyond this. Throughout the research, we heard how virtually every single impact of hunger and hardship on health, education, work and finance, housing, and community wears down people’s happiness, sense of purpose and life satisfaction, leading to lower levels of wellbeing.

²¹³ Oxera 2023, *The economic cost of health inequalities in England*, <https://www.oxera.com/wp-content/uploads/2023/10/The-Economic-Cost-of-Health-Inequalities-FINAL-REPORT-2.pdf>

[Table 14](#) summaries the numerous channels through which facing hunger and hardship erodes people's wellbeing across the different areas of their life.

Table 14: Impact of hunger and hardship on wellbeing

Area	Channels by which wellbeing is reduced
Health	<ul style="list-style-type: none"> • People are living with very poor mental health, depression, hopelessness and suicidal thoughts which impacts ability to participate fully in life, including work and relationships. • Stigma and shame around not having enough leads to people hiding their problems, becoming isolated and can be a barrier to getting support. • Being unable to afford nutritious food or in many cases, any food at all, destroys any sense of wellbeing as people are not able to fulfil this fundamental human need. • People are living in poor physical health, unable to exercise and access foundations of a healthy life, with worsening physical health conditions. People struggle to manage their health conditions and put in place the adjustments they need to support their quality of life. • Limited access to timely physical and mental healthcare means that people have to live with poor health. There is a strong sense of injustice around how others are able to bypass these issues through accessing private healthcare.
Young people, education and skills	<ul style="list-style-type: none"> • Barriers to learning effectively and fully participating in educational activities, including extra curricular activities, means children don't get the most from school. • Stigma and bullying means children can feel isolated from their peers, and experience poor mental health. • Parents experience guilt due to not being able to provide the quality of life they want for their children. • Further education and skills development is often viewed as a risk rather than an opportunity, and impossible for many, leaving people feeling stuck, lacking freedom and choice to invest in themselves and impacts self-esteem and motivation.
Work and finance	<ul style="list-style-type: none"> • Difficulty finding work and barriers to working such as childcare and health makes people feel frustrated and stuck, and unable to participate in the job market. • The poor-quality jobs and insecure work and conditions people feel they must accept cause stress, uncertainty, and impact energy, mental health and work-life balance. People don't find meaning or enjoyment in their work, and aren't able to progress to better work, impacting motivation and sense of purpose.

	<ul style="list-style-type: none"> • Making trade-offs between essential items leaves people without necessities such as food and heating and causes deep stress, and extreme budgeting and planning around limited finances carries a significant mental load as well as a time burden. • No savings means people can't plan for the future or move forward in life, and have no resilience against unexpected costs. • Becoming stuck in a cycle of debt further drains limited resources for life and puts immense pressure on people's mental health.
Housing and homelessness	<ul style="list-style-type: none"> • Living in housing with poor conditions, such as damp, cold, overcrowding and safety hazards impact people's physical and mental health, including feelings of happiness and that life is worthwhile. • Poor quality housing also impacts relationships, with people feeling shame and embarrassment or experiencing tension with people they live with. • People are unable to improve their living conditions as they are afraid to challenge landlords and can't afford repairs and maintenance, meaning the quality of housing can decrease over time. Trying to keep up with the costs of housing caused huge stress and anxiety. • Housing insecurity leaves people feeling powerless, precarious and unsafe, like they were in survival mode, unable to relax into their home and enjoy life. • Insecure housing can impact people's ability to work, their support networks, sense of belonging and healthcare. • The threat of homelessness is frightening and living in temporary accommodation is damaging to physical and mental health.
Community and relationships	<ul style="list-style-type: none"> • Strains on relationships, relationship breakdown, financial barriers to socialising and emotional and cognitive tolls can cause people to become socially isolated. This in turn can deprive people of the mitigating effects that social support can offer. • Living in communities with reduced access to public services, local activities and amenities impacts mental health and social cohesion, as well as collective hopelessness. • The risk of crime creates feelings of fear, anxiety and a lack of safety, and a risk of being criminalised due to financial hardship makes people feel hopeless and ashamed.

These findings make it impossible to ignore the wide-reaching impacts that hunger and hardship has on people in the UK every day. People are left with an extremely limited ability to live a fulfilling life, with many living each day in survival mode, fighting to ensure they can eat, stay warm and healthy - and often failing.

In the following section, we explore what the government can do to alleviate some of these costs and help lift people out of hunger and hardship into a more secure and hopeful life.

How can we address the scale of hunger and hardship?

“

It's really simple, we need enough coming in from our benefits in order to be able to live... Everyone should be given the right to flourish in life and not just be desperately trying to survive, because it's not a life worth living, it really isn't. It's just so gruelling and it could change in an instant if we had a compassionate government.

”

Female, 50s, England

- People facing hunger and hardship were clear that change was needed to ensure people could thrive and not just survive.
- The policies discussed below would bring immense value to the lives of individuals, families and communities, in addition to reducing some of the costs of hunger and hardship detailed above.
- Implementing the Essentials Guarantee would cost £21.8 billion and would drive around £17.6 billion in annual economic and fiscal benefits.
- Ensuring everyone receives the income they are entitled to would cost £12.8 billion and drive £5 billion in annual economic and fiscal benefits.
- Scrapping the two-child limit would cost £3.3 billion and bring benefits of around £3.1 billion.
- Uprating and maintaining Local Housing Allowance rates would cost £3.1 billion and bring £1.5 billion in benefits.
- Increased wellbeing is not included in these headline benefits. If we did include it, the cost of each policy would be more than outweighed by the savings it delivered.
- These policies would have many wider benefits and would help to deliver the government's commitments to end the need for emergency food and reduce child poverty.

More support for hunger and hardship is needed, but hope for change is low

A common belief united people facing hunger and hardship – that change was needed across the UK to improve the day-to-day experiences of people without enough to get by on. We consistently heard that more support was needed to allow people to participate in society and to have the best possible chances in life.

“

Everything in my life would definitely benefit from financial support. I just don't think things need to be as expensive as they are. I work a full-time job and live with my mum, and I struggle a lot just to get by. Our country is suffering a lot, and I honestly don't think it should be this difficult. If the government helped with financial support or even put the prices down on how expensive everything is, we would definitely thrive a lot more as a whole.

”

Female, 30s, Northern Ireland

However, there was an often-overwhelming lack of hope that any real change was possible. This was partially driven by how people viewed the actions of previous governments. But for some, the early action (or inaction) of the current government, elected in the summer of 2024, reinforced their views that nothing would change.

Polling conducted in March 2025 found that across Great Britain, 60% of Brits felt the UK Government is 'doing badly' on reducing the number of people experiencing poverty across the UK.²¹⁴ Among people currently receiving Universal Credit, one in three (35%) said in early 2025 that they had expected the Labour government to do well – but that they have been disappointed in what they have done so far. Well over half (58%) say that the Labour government is doing badly in improving living standards for people like them.²¹⁵ This feeling of being ignored was a theme picked up in our conversations with people facing hunger and hardship.

“

The government don't care. Let's just be honest. They don't care. They don't live in our situations. They don't. They've never had a bill that they have to struggle to pay.

”

Female, 30s, England, has children

However, others remained optimistic that a new government would deliver change for people like them.

“

Yeah, it's difficult. It's difficult for everyone right now. I just hope, and it's just my personal hope, that with a new government, something will happen. I'm very hopeful, I'm very optimistic. I know there's no coffers left in the pot, but I really hope... Everyone just needs a break now.

”

Male, 60s, Northern Ireland

People facing hunger and hardship highlighted a range of policy solutions to reduce the rate of hunger and hardship. They broadly preferred changes which would enable people to afford the cost of essentials, childcare, and the additional costs related to disabilities. The cost of living weighed

²¹⁴ An online survey of 4,236 people conducted by YouGov on behalf of Trussell. People were surveyed between 13th - 17th March 2025. The figures have been weighted and are representative of all GB adults (aged 18+).

²¹⁵ An online survey of 1,209 people receiving Universal Credit by YouGov conducted on behalf of Trussell. People were surveyed between 21st January – 3rd February 2025. The figures have been weighted and are representative of all adults on Universal Credit (aged 16+).

heavily on people's minds with discussion of price caps and further intervention into electricity and heating costs being mentioned.

Others highlighted changes to ensure people could get quicker support from the NHS, improved support to find work and better-quality work, and access support from hardship funds through local authorities.

There are policies that will reduce hunger and hardship and deliver economic and fiscal benefits

Our interim report modelled a range of policy options, highlighting that social security policy levers have the most significant impact on reducing the scale of hunger and hardship. Introducing the Essentials Guarantee would see the largest reduction in the number of people facing hunger and hardship. Other policies like ensuring everyone received the social security payments they are eligible for and scrapping the two-child limit also make a significant difference.²¹⁶

Summary results from our interim modelling are presented here alongside new policy analysis for this report, setting out the economic and fiscal case for action to tackle hunger and hardship. For the first time, we get a more complete picture of the true financial impact of policies which would have a meaningful impact on severe hardship across the UK.

Our analysis details the significant economic and fiscal benefits of implementing policies to reduce the scale of hunger and hardship. We do this by taking the policy impact – how many people would be lifted out of hunger and hardship and who they are – and estimating how that reduction would affect the costs detailed throughout this report. We assume that by increasing people's resources to a point that they are lifted out of facing hunger and hardship, their lives would in many ways resemble the people who were not facing hunger and hardship. And thus, their propensity to work, use public services, and take up social security payments would look more similar to that group.

The benefits of the policies detailed below are likely to be an underestimate as they do not consider any multiplier effects of government spending.²¹⁷ People on lower incomes tend to spend the money they have largely on essentials and in their local economy. This means that increasing the incomes of this group has a greater impact than if they are distributed to people across the general population.²¹⁸ Policies which target people on constrained incomes can have a large multiplier effect. Previous evidence has found that policies which transfer cash to households with limited savings have a strong fiscal multiplier of 1.5.²¹⁹ Assessing the multiplier effects of the detailed policies was

²¹⁶ Weekes, T, et al, (2024), *The Cost of Hunger and Hardship*, Trussell, <https://www.trussell.org.uk/news-and-research/publications/report/the-cost-of-hunger-and-hardship>

²¹⁷ Fiscal multipliers reflect the change in national income on the basis of a change in government spending. For example, if a £1 increase in government spending leads to a £1.50 increase in GDP, the fiscal multiplier would be 1.5.

²¹⁸ Mosley, M and Conforth, R, (2023), *The Macroeconomic Effect of the UK's 2022 Cost-of-Living Payments*, NIESR, <https://www.lse.ac.uk/CFM/assets/pdf/CFM-Discussion-Papers-2023/CFMDP2023-16-Paper.pdf>

²¹⁹ Mosley, M, (2021), *The importance of being earners: Modelling the implications of changes to welfare contributions on macroeconomic recovery*, CEPR, https://mpira.ub.uni-muenchen.de/108620/1/MPRA_paper_108620.pdf

out of scope for this research but it is important to consider these when looking at the overall scale of impact of these policies.

Increasing people's incomes

“

I do appreciate living in a country where I do get things subsidised, and do get some benefits, but it's clearly not enough... I am really struggling at the minute.

”

Female, 30, Northern Ireland, has children

Throughout this research it was highlighted to us that a lack of income was the principal driver of the hardship that people were facing. Our previous research has shown that the biggest and most immediate driver of low incomes is the design and delivery of the social security system, which leaves too many people without enough to afford everyday costs.²²⁰

The significant gains that could be realised by addressing some of these failings in our social security system are outlined in [Table 14](#). They illustrate how the cost of introducing policies is put into perspective when considered against the financial gains through reducing the costs of hunger and hardship.

Introducing an Essentials Guarantee to ensure that everyone receiving Universal Credit has a protected minimum amount of support which enables them to afford the essentials would cost £21.8 billion annually in 2023/24 prices. However, by the fifth year of its implementation, we also estimate that it would lead to single year fiscal and economic benefits of £17.6 billion. This includes an increase in employment and productivity (£10.5 billion) as the 'scarring' effects of hunger and hardship are avoided, increased tax revenue and lower social security payments (£4.4 billion), and a reduction in the costs associated with the increased use of public services (£2.8 billion). In line with our findings on people's ability to enjoy an ordinary life, this policy alone would lead to significant gains in wellbeing across the UK (valued as nearly £12 billion).

²²⁰ Weekes, T, et al, (2023), *Hunger in the UK*, Trussell, <https://www.trussell.org.uk/publications/hunger-in-the-uk>

Table 15: Policies to increase people's income - cost and benefits (£ billions) in fifth year of implementation (2026/27)

Policy	Cost	Fiscal and economic benefits				Value of increased subjective wellbeing
		Total	Reduced public service costs	Increased employment and productivity	Increased tax revenue and lower social security payments	
The Essentials Guarantee	21.8	17.6	2.8	10.5	4.4	11.9
Ensuring take up of social security payments	12.8	5.0	0.78	2.9	1.4	4.7
Investment in crisis support schemes	0.6	0.5	0.04	0.35	0.14	0.40
Removing the benefit cap	0.8	0.6	0.15	0.31	0.12	0.34
Creating a grant for Universal Credit advance payments	0.8	0.9	0.16	0.54	0.20	0.61

Costs are not estimated as the full implementation costs of the policy - but are the additional costs realised through increasing the value of awards. For full detail of each policy please see previously published report. In line with our approach throughout the report we have not included wellbeing in our headline cost benefits. All figures are in 2023/24 prices - no uprating with inflation has been applied.

Table 16: Reduction in the number of people at risk of hunger and hardship and the proportion of people at risk of hunger and hardship over five years, by policy

Policy	Measure	2022/23	2023/24	2024/25	2025/26	2026/27
The Essentials Guarantee	Reduction in number of people facing hunger and hardship	1,630,000	1,880,000	1,960,000	2,040,000	2,180,000
	Percentage point reduction in the rate of hunger and hardship	2.4	2.8	2.9	3.1	3.3
Ensuring take up of social security payments	Reduction in number of people	765,000	810,000	635,000	635,000	565,000
	Percentage point reduction	1.1	1.2	0.9	1.0	0.8
Investment in crisis	Reduction in number of people	45,000	60,000	55,000	50,000	80,000

support schemes	Percentage point reduction	0.1	0.1	0.1	0.1	0.1
Removing the benefit cap	Reduction in number of people	80,000	85,000	140,000	120,000	120,000
	Percentage point reduction	0.1	0.1	0.2	0.2	0.2
Creating a grant for Universal Credit advance payments	Reduction in number of people	60,000	60,000	120,000	130,000	140,000
	Percentage point reduction	0.1	0.1	0.2	0.2	0.2

Reducing housing costs

“

My landlady's bill is going up, which means that my rent is going up and all the food prices are all going up. So there's a level of anxiety about how much are things going to go up. I try not to think about it. I try to be very, very live in the moment, very sort of mindful and just try to enjoy what I have while I have it. Because if I start to worry about the future... I'm frightened of becoming homeless or being on the street.

”

Female, 50s, Scotland

Increasingly unaffordable housing is a key issue for people facing hunger and hardship – particularly as 70% of people facing hunger and hardship are renters.²²¹ Policies to better support people with these housing costs could have significant benefits.

Uprating and maintaining Local Housing Allowance rates at the 30th percentile of local rents would cost £3.1 billion in additional payments, while driving fiscal and economic benefits of £1.5 billion in the fifth year of implementation. This would largely be driven by increased employment and productivity rates (£0.84 billion), followed by reduced public service costs (£0.42 billion) and, increased tax revenue and lower social security payments (£0.25 billion).

We also modelled the impact of increasing the supply of social housing. This policy envisions an increase of 90,000 social homes per year in England, 38,500 in Scotland and 20,000 in Wales by 2026. Our estimates suggest that increasing the supply of social housing would have £0.59 billion worth of annual benefits when looking at the direct impact on reducing hunger and hardship through

²²¹ Weekes, T, et al, (2024), *The Cost of Hunger and Hardship*, Trussell, <https://www.trussell.org.uk/news-and-research/publications/report/the-cost-of-hunger-and-hardship>

reducing housing costs. This is significantly lower than previous estimates which have also included the economic impact from construction and management of the housing.²²²

Table 17: Policies to reduce people's housing costs - cost and benefits (£ billions) in fifth year of implementation (2026/27)

Policy	Cost	Fiscal and economic benefits				Value of increased subjective wellbeing
		Total	Reduced public service costs	Increased employment and productivity	Increased tax revenue and lower social security payments	
Uprating Local Housing Allowance to the 30 th percentile	3.1	1.5	0.42	0.84	0.25	0.87
Increasing the supply of social housing	n/a	0.59	0.10	0.37	0.13	0.38

Costs are not estimated as the full implementation costs of the policy – but are the additional costs realised through increasing the value of awards. For full detail of each policy please see previously published report. In line with our approach throughout the report we have not included wellbeing in our headline cost benefits. All figures are in 2023/24 prices – no uprating with inflation has been applied. Where we haven't produced estimates of the costs of policies these are noted as n/a.

Table 18: Reduction in the number of people at risk of hunger and hardship and the proportion of people at risk of hunger and hardship over five years, by policy

Policy	Measure	2022/23	2023/24	2024/25	2025/26	2026/27
Uprating Local Housing Allowance to the 30 th percentile	Reduction in number of people facing hunger and hardship	-	90,000	170,000	250,000	265,000
	Percentage point reduction in the rate of hunger and hardship	-	0.1	0.3	0.4	0.4
Increasing the supply of social housing	Reduction in number of people	25,000	55,000	65,000	85,000	95,000
	Percentage point reduction	0.0	0.1	0.1	0.1	0.1

²²² Cebr, (2024), *The economic impact of building social housing*, Cebr on behalf of Shelter and the National Housing Federation, <https://www.housing.org.uk/globalassets/files/cebr-report-final.pdf>

Providing more support for children, families, and people with caring responsibilities



Unpaid carers being supported is overdue. They are saving the country so much money and they lose all those opportunities.

My eldest is autistic and he had an awful time at school. I had to reduce my hours. I had the opportunity to do a paid degree through my work, it was challenging because I would have needed somewhere to send him, as he can't go just anywhere. I could have had so many more opportunities.

Childcare is such a big thing, but also things like respite. That would allow you to study. If you are caring, when are you going to study?



Female, 40s, England, has children

Families with children are far more likely to be facing hunger and hardship than other households, particularly single parent families, and families with three or more children.²²³ We modelled a range of policies to support these households.

The most impactful was the extension of the Scottish Child Payment to the remainder of the UK at an increased rate of £40 per week. The introduction of this policy would lead to improvements in fiscal and economic benefits of £9.7 billion against an increase in social security payments of £13.1 billion.

Removing the two-child limit would be particularly cost effective with a £3.3 billion increase in social security payments being almost met by a £3.1 billion benefit in improved fiscal and economic positions. This policy would more effectively support families with three or more children and drive £1.5 billion in improved wellbeing. Removing the two-child limit would ensure that 470,000 children are prevented from facing hunger and hardship in 2026/27.

We model a range of options for changing the delivery of free school meals with some having bigger benefits than others. Broadly speaking, changes which are targeted at people receiving Universal Credit are more cost effective i.e. they recoup more of their costs through improved fiscal and economic positions. This is because universality will provide benefits to children and families who are already well above the hunger and hardship resources threshold and, in shifting the total average resources of the population up, some people would be left worse off relative to the average.

As with all policies, there are a broader range of impacts to consider beyond fiscal and economic benefits that are not discussed within this report.

²²³ Weekes, T, et al, (2024), *The Cost of Hunger and Hardship*, Trussell, <https://www.trussell.org.uk/news-and-research/publications/report/the-cost-of-hunger-and-hardship>

Table 19: Policies to provide more support for children families, and people with caring responsibilities - cost and benefits (£ billions) in fifth year of implementation (2026/27)

Policy	Cost	Fiscal and economic benefits				Value of increased subjective wellbeing
		Total	Reduced public service costs	Increased employment and productivity	Increased tax revenue and lower social security payments	
Removing the two-child limit	3.3	3.1	1.1	1.4	0.54	1.5
Extending and increasing the Scottish Child Payment	13.1	9.7	3.2	4.6	1.8	5.1
Extending free school meals - primary school children in families receiving UC	0.50	0.54	0.21	0.23	0.10	0.26
Extending free school meals - all primary school children	1.3	0.51	0.19	0.22	0.11	0.26
Extending free school meals - all children in families receiving UC	1.4	1.4	0.47	0.67	0.28	0.74
Extending free school meals - all children	3.6	1.4	0.48	0.62	0.31	0.73
Extending the Scottish Carer's Allowance	0.40	0.40	0.01	0.27	0.13	0.34

Costs are not estimated as the full implementation costs of the policy – but are the additional costs realised through increasing the value of awards. For full detail of each policy please see previously published report. In line with our approach throughout the report we have not included wellbeing in our headline cost benefits. All figures are in 2023/24 prices – no uprating with inflation has been applied.

Table 20: Reduction in the number of people at risk of hunger and hardship and the proportion of people at risk of hunger and hardship over five years, by policy

Policy	Measure	2022/23	2023/24	2024/25	2025/26	2026/27
Removing the two-child limit	Reduction in number of people facing hunger and hardship	260,000	495,000	565,000	630,000	670,000
	Reduction in number of people	0.4	0.7	0.8	0.9	1.0
Extending and increasing the Scottish Child Payment	Percentage point reduction	640,000	1,715,000	1,685,000	1,620,000	1,700,000
	Reduction in number of people	1.0	2.6	2.5	2.4	2.6
Extending free school meals - primary school children in families receiving UC	Percentage point reduction	65,000	60,000	55,000	80,000	70,000
	Reduction in number of people	0.1	0.1	0.1	0.1	0.1
Extending free school meals - all primary school children	Percentage point reduction	110,000	110,000	25,000	70,000	55,000
	Reduction in number of people	0.2	0.2	0.0	0.1	0.1
Extending free school meals - all children in families receiving UC	Percentage point reduction	215,000	155,000	170,000	225,000	240,000
	Reduction in number of people	0.3	0.2	0.3	0.3	0.4
Extending free school meals - all children	Percentage point reduction	320,000	205,000	190,000	200,000	180,000
	Reduction in number of people	0.5	0.3	0.3	0.3	0.3
Extending the Scottish Carer's Allowance	Percentage point reduction	45,000	65,000	70,000	70,000	35,000
	Reduction in number of people	0.1	0.1	0.1	0.1	0.1

Decent, secure, and rewarding work

“

I would very much like to go back to work. It's been a while so my confidence has taken a knock, which is bizarre for me. But the benefits trap that they talk about is very much a reality... You're literally jumping from a sort of security to an insecurity.

”

Female, 60s, Scotland

Changes are needed to ensure that everyone working is in decent, secure, and rewarding work. We know that insecure or poor-quality work can be a driver of hardship and one in five people referred to food banks in the Trussell community are in working households.²²⁴

Reducing the UC taper rate (the rate at which Universal Credit payments are reduced as the amount people earn exceeds the work allowance) would have significant benefits – with £2.8 billion of fiscal and economic benefits. Including £1.6 billion in increased employment and productivity, £0.63 billion in increased tax revenue and social security payments, and £0.59 billion in reduced use of public services.

Table 21: Policies to increase the rate of decent, secure, and rewarding work - cost and benefits (billions) in fifth year of implementation (2026/27)

Policy	Cost	Fiscal and economic benefits				Value of increased subjective wellbeing
		Total	Reduced public service costs	Increased employment and productivity	Increased tax revenue and lower social security payments	
Paying the Real Living Wage	n/a	0.82	0.08	0.49	0.25	0.51
Reform to JobCentre Plus	n/a	0.86	0.29	0.44	0.14	0.3
Reducing the disability employment gap	n/a	2.2	0.41	1.3	0.45	1.4
Reducing the UC taper	3.6	2.8	0.59	1.6	0.63	1.7

Costs are not estimated as the full implementation costs of the policy – but are the additional costs realised through increasing the value of awards. For full detail of each policy please see previously published report. In line with our approach throughout the report we have not included wellbeing in our headline cost benefits. All figures are in 2023/24 prices – no uprating with inflation has been applied. Where we haven't produced estimates of the costs of policies these are noted as n/a.

²²⁴ Weekes, T, et al, (2023), *Hunger in the UK*, Trussell, <https://www.trussell.org.uk/publications/hunger-in-the-uk>

Table 22: Reduction in the number of people at risk of hunger and hardship and the proportion of people at risk of hunger and hardship over five years, by policy

Policy	Measure	2022/23	2023/24	2024/25	2025/26	2026/27
Paying the Real Living Wage	Reduction in number of people facing hunger and hardship	135,000	105,000	55,000	(40,000)	20,000
	Percentage point reduction in the rate of hunger and hardship	0.2	0.2	0.1	(0.1)	0.0
Reform to JobCentre Plus	Reduction in number of people	40,000	5,000	50,000	(45,000)	30,000
	Percentage point reduction	0.1	0.0	0.1	(0.1)	0.0
Reducing the disability employment gap	Reduction in number of people	70,000	150,000	155,000	250,000	320,000
	Percentage point reduction	0.1	0.2	0.2	0.4	0.5
Reducing the UC taper	Reduction in number of people	195,000	295,000	365,000	315,000	380,000
	Percentage point reduction	0.3	0.4	0.5	0.5	0.6

Numbers in parentheses represent increases. Policies may result in an increase in the number of people facing hunger and hardship because they shift the average resources across society. This is particularly the case if policies would benefit people closer to the threshold. By pushing the overall threshold up in some cases more households will be dragged below it, than are lifted out of facing hunger and hardship.

Our analysis highlights that even policies with a large spend can have a multitude of benefits. Even based on conservative estimates, following the Treasury's own approach to costing, significant levels of costs are offset by gains to the economy and public purse which benefit us all. Further, our analysis highlights that if wellbeing – a thread that ran through all of our discussions with people facing hunger and hardship – was included in our cost benefit analysis, the benefits would far outweigh the additional expenditure scored to the policy.

Conclusion

A future without the need for food banks is possible, but urgent action is needed. This new analysis illustrates there are several policies that the government can implement that would reduce hunger and hardship and improve the lives of individuals, families and communities, while also delivering significant economic and fiscal benefits for us all. This includes policies that work to increase people's incomes; reduce housing costs; provide more support for children and people with caring responsibilities; and support decent, secure and rewarding work.

Looking across the areas with the most direct impact on hunger and hardship, and tackling hunger and hardship at scale, priority areas that would lead to meaningful change include:

- Implementing the Essentials Guarantee would drive around £17.6 billion in annual economic and fiscal benefits, and lift 2.2 million people out of hunger and hardship by 2026/27.
- Ensuring everyone receives the income they are entitled to would drive £5 billion in annual economic and fiscal benefits, and lift 565,000 people out of hunger and hardship by 2026/27.
- Up-rating and maintaining Local Housing Allowance rates would bring £1.5 billion in benefits annually, and lift 266,000 people out of hunger and hardship by 2026/27.
- Scrapping the two-child limit would bring benefits of around £3.1 billion, and lift 670,000 people out of hunger and hardship, including 470,000 children, by 2026/27.

Tackling hunger and hardship should be a core priority for the UK government, which made a manifesto promise to end the need for emergency food. This study underlines how vital this promise is, not just on its own terms, but also to the UK government's wider commitments and missions. In the long term, targeted action to address hunger and hardship should help deliver growth, raise living standards, keep people healthier and more able to train and work where this is possible, and improve children's life chances. There is no doubt about the scale of the challenge. This analysis lays bare that the consequences of inaction are equally significant.

The current trajectory does not look promising. Voters are already sceptical of this government's progress on improving living standards and reducing the number of people experiencing poverty. Record cuts to social security for disabled people proposed by the UK government mean there is a real risk that increases to severe hardship will be even worse than this research forecasts.

There is still time for a reset, with the upcoming child poverty strategy, Spending Review and Autumn Budget 2025 all providing opportunities to set out a more ambitious agenda to address the deepening hardship scarring our communities. However, without this, the UK government risks reneging on its electoral promises to the public and pushing more people into unacceptable levels of financial insecurity. As this evidence shows, this not only has a devastating cost for individuals, but comes at a huge price for us all.

Appendix 1

Table A1: Stages of qualitative research, purpose, and participation

Stage of qualitative research	What this involved	Number of people taking part
Research workshops	<p>4 x 2 hour online workshops where participants discussed the day-to-day impacts of hunger and hardship, building on areas identified within the literature review.</p> <p>These workshops were principally carried out to co-design and prioritise cost areas to be investigated by WPI Economics.</p>	20
Advisory board	<p>A panel with six people who took part in the research workshops.</p> <p>The advisory board met online at three key stages in the research to refine the specifics of the approaches being taken during the research project.</p> <p>Members advised on a range of topics such as the best language to use, how to best present information from the economic modelling when testing it with people facing hunger and hardship, how to approach potentially sensitive topics, and the types of support people might find most beneficial as they take part in the research.</p>	6 of the participants from the workshops
Creative qualitative fieldwork	<p>40 new participants were recruited to:</p> <ul style="list-style-type: none"> • An optional introductory call • 1 hour online/phone in-depth interviews • 12 weeks of app-based diary tasks, with one participant taking part offline via text messages and phone calls • 20 minute wrap up calls <p>The creative qualitative fieldwork provided longitudinal insight into the everyday impacts of hunger and hardship in the participants lives and how these impacts could drive additional costs.</p>	40

	Participants moved into an analytical role in the latter stages to support us to understand the results from the economic analysis.	
Focus groups	<p>As part of the creative qualitative fieldwork, we also conducted 7 x 90 minute focus groups, with 32 of the 40 participants joining and a mix of demographics in each group.</p> <p>The key objective of these groups was to deepen understanding with participants of what this research was contributing towards and hope for change.</p> <p>Participants also contributed to validating the logic models developed in partnership with WPI Economics, identifying any areas for optimisation, as well as the potential impact of policies on hunger and hardship.</p>	32 (85%) of the participants from the creative qualitative fieldwork

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

enquiries@trussell.org.uk

trussell.org.uk

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