



Hunger in Scotland

September 2025

Foreword

Every week, food bank volunteers meet people who are being pushed to the brink – and left exhausted, isolated and without enough money for the essentials. This report shows how widespread those experiences are. The findings don't make for easy reading. The twin threats of the Covid-19 pandemic and immediate cost of living crisis may be receding, but this report paints a troubling picture of entrenched severe hardship in communities across Scotland.

A lack of progress in reducing food insecurity from 2022 to 2024 is driven by a social security system that's not fit for purpose, a lack of advice and support, and work that isn't decent, secure or adequately paid. Severe hardship is becoming normalised across society – with concerning signs that individuals are having to go without essentials like food or heating as a routine part of life.

The risk of hunger and being forced to turn to food banks remains stubbornly higher for some groups of people. Disabled people, families with children, and renters are all more likely to face hunger than others. We see how the structural inequalities people face because of their condition or impairment, ethnicity, gender, sexuality, or experience of care, intersect and increase the risk of hunger.

This isn't a Scotland any of us want. The public overwhelmingly wants a just and compassionate society, one where no one needs a food bank to survive. And that's where we find hope.

We're publishing this report four years after the Scottish Government was elected on a pledge to end the need for food banks, and a year after it pledged that eradicating child poverty would be

its 'single greatest priority', setting its own legal targets for child poverty reduction. Despite these commitments, and a welcome **action plan** in place from the Scottish Government to achieve their goal of ending the need for food banks, we continue to see near record levels of hunger in Scotland. With the 2026 Scottish Parliament elections on the horizon, the stark scale of food insecurity and charitable food provision laid out in this report is a benchmark against which progress must be measured over the next Scottish Parliamentary session.

Progress is possible. And the past year has made it clear that the public still urgently wants change.

Within this report are the insights, evidence and solutions we need to build the fairer future we want for everyone in Scotland. We know what's pushing people to food banks, so we know what needs to change. The evidence is clear that hunger in Scotland is not a food problem; it's an income problem. If we're to end the need for food banks, we must make sure people have enough to live on. We need an updated social security system, secure and rewarding jobs, affordable homes, accessible, joined up services, and supportive communities.

There is hope, and an emerging route to a Scotland without the need for food banks. We must not stop until we get there.

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and **Emma Revie**

Co-Chief Executives of Trussell

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Glossary

Term	Definition
Benefit advance	A generic term for a discretionary loan from the Department of Work and Pensions (DWP). Advances are issued to support people claiming social security while they are waiting for their first social security payment, to allow people to get early access to social security payments when they have a change of circumstances, or to receive an advance on social security payments in an emergency to help pay for unexpected household costs. These advances are usually repayable leading to deductions from payments.
Children	Age 0 to 16 (inclusive).
Crisis support	An umbrella term for discretionary support provided for people facing hardship. The most common forms of crisis support provision are cash grants or loans, high street vouchers, or essential household goods, such as a fridge, cooker, washing machine or bed. The extent to which this support is provided through the UK diverges significantly between the devolved nations/regions of the UK. In Scotland, crisis support is provided by the Scottish Welfare Fund, administered by local councils; in Wales, crisis support is centrally administered by the Welsh Government via the Discretionary Assistance Fund (DAF). Similarly, in Northern Ireland, crisis support is provided by Discretionary Support. In England, crisis support is delivered by top-tier local councils. However, there is no ring-fenced budget for crisis support or statutory duty on local councils to provide crisis support and, as a result, the support differs greatly.
Social security deductions	A reduction in the value of social security payments to repay national and local government debts. Examples of such debts include Advance Payments taken to cover the five-week wait for Universal Credit, the repayment of tax credit overpayments and Council Tax arrears.

Term	Definition
Deprivation (or material deprivation)	Within this report we use the Indices of Multiple Deprivation (IMD) to understand how deprivation affects different parts of the country. The IMD uses seven distinct domains of deprivation across 39 indicators to assess local area level deprivation. Areas are then ranked according to their level of deprivation relative to other areas.
Destitution	Someone is considered destitute when they have lacked two or more out of six essentials over the past month, because they cannot afford them and/or their income is so extremely low that they are unable to purchase these essentials themselves.
Disability social security payments	Social security payments provided to disabled people to help cover the additional costs associated with their condition or impairment. These include: Employment Support Allowance, Personal Independence Payments, Attendance Allowance, Disability Living Allowance, Child Disability Payment, Adult Disability Payment, or additional money from Universal Credit for people who have limited capability to work, or are living with a disabled co-habitant such as a disabled child.
Ethnic minority groups; People from racialised communities	For the purposes of this research, we define people from ethnic minority groups in line with the Office for National Statistics (ONS) guidance. Following this guidance, White minorities are included in the broader White category rather than being shown as a separate group. Ethnicity is self-identified by survey respondents. Throughout this report we use the term ‘people from racialised communities’ when collectively discussing people from ethnic minority groups. Where data allows, we refer to people from specific ethnicities.
Food bank	An organisation that distributes free emergency food parcels to people experiencing hardship. Food banks can be run by individual charities or by other organisations, such as advice centres, faith groups, schools, universities and hospitals. At food banks in the Trussell community, a person brings their voucher or e-referral from a referral agency and collects emergency food in return. In some cases, the food is delivered direct to their home. In addition to food, food banks may also provide additional support by offering or signposting to debt advice and social security advice.

Term	Definition
Charitable food provision	Support from a food bank or another charitable food provider, such as a soup kitchen, or low-cost food from models such as food pantries or social supermarkets.
Food insecurity (or household food insecurity)	Households are considered food insecure if they experience low or very low food security as measured by the Household Food Security Survey Module (HFSSM). Food insecurity means going without or cutting back on quality or quantity of food because people can't afford it.
Food parcel	At food banks in the Trussell community a food parcel is an emergency supply of food that is intended to last one person either three or seven days. Food parcel statistics from Trussell are a measure of the number of food parcels distributed rather than unique individuals supported.
Homelessness	A broad definition of homelessness is adopted, including not only rough sleeping but also other forms of insecure accommodation (e.g. emergency or temporary accommodation, or staying at a family or friend's house).
Hunger	When someone has 'low' or 'very low' food security (see 'Food insecurity' above). The use of 'hunger' in this report refers to this concept of food insecurity, not fasting or dieting or the effects of illness.
Household	This research is based on a self-reporting survey that is conducted online, on paper, or over the phone. Due to the limitations of this approach, we adopt a simple definition of a household as the people the respondent reports as living with them.
Pensioners	People who were aged 65+ at the time of the survey. This is now different to the State Pension age of 66.
Referral agency	An agency or service referring someone to a food bank for emergency food. Examples include welfare or debt advice services, social workers, GPs, schools, health visitors and day centres for homeless people.

Term	Definition
Sanctions	A sanction to someone's social security payments that may be: • A temporary or permanent withdrawal of someone's social security payments, or • A reduction in the amount paid. Sanctions are imposed when someone eligible for social security payments is deemed not to have complied with a work-related condition that is needed for someone to continue receiving the payments.
Social security system	The UK's social security system (sometimes referred to as the benefits system or welfare system), was created to provide financial support to people on the lowest incomes, who would otherwise be left without enough money to live on. The UK government administers this system across Wales and England, and the majority of the system in Scotland, where some elements, including financial support relating to disability and care, are devolved. In Northern Ireland the entire system is devolved.
Two-child limit	A limit on eligibility for Child Tax Credit or additional payments through Universal Credit for the third or subsequent child born after 6 April 2017.
Working households	Households in which one or more person is in work. This includes any type of work including full-time and part-time work, people who are self-employed, and people who are on maternity or paternity leave.

Acronyms

Acronym	Explanation
ADP	Adult Disability Payment
CAS	Carer's Allowance Supplement
DHP	Discretionary Housing Payment
DWP	Department for Work and Pensions
FRS	Family Resources Survey
JRF	Joseph Rowntree Foundation
LGBTQIA+	Lesbian, gay, bisexual, trans, queer/questioning, intersex, asexual, and people of other sexual or gender identities not encompassed in this acronym
LHA	Local Housing Allowance
ONS	Office for National Statistics
PIP	Personal Independence Payment
SMC	Social Metrics Commission
SWF	Scottish Welfare Fund
UC	Universal Credit
USDA	United States Department of Agriculture

Executive summary

This report outlines the scale, nature, and drivers of hunger in Scotland. It finds compelling evidence that, despite falling inflation, severe hardship is becoming entrenched in Scotland, with too many people continuing to go without food because they can't afford it.

It is increasingly clear that there is no path to achieving the Scottish Government's commitments to end the need for emergency food and eradicate child poverty, without addressing the disturbingly high level of severe hardship in our

communities. The worrying signs of the deepening of hardship, and normalisation of basic needs going unmet, speak to the wider public discontent with living standards in our communities, and the desire for change.

This report provides further robust and comprehensive evidence to understand the nature of hunger and the use of food banks in the Trussell community, and to design solutions to reverse these trends for good and bring tangible change to people's lives.

No clear progress in reducing hunger or food bank use, and signs of engrained hardship

Far too many people are still experiencing food insecurity in Scotland. In 2024, one million people across Scotland, including 210,000 children, lived in food insecure households. This represents 15% of Scottish households. This is statistically no different from the levels seen in same period in 2022 (17%), when 1.2 million people (including 335,000 children) lived in a food insecure household. This means that, at some point in the previous year, they ran out of food and were unable to afford more, reduced the size of their meals or ate less because they couldn't afford food, or went hungry or lost weight due to a lack of money.

Despite falling inflation levels, there has been no progress on the use of charitable food provision. One in 20 (5%) households in 2024 used at least one type of charitable food provision in the last year. This remains statistically consistent with 2022(7%).

There is a gulf in the risk of hunger based on where you are living in Scotland – households in the most deprived areas of Scotland were three times as likely to be food insecure than households in the least deprived areas (26% vs. 8%).

There are concerning signs that the number of people living in deeper forms of hardship is becoming entrenched in Scotland. The proportion of households in Scotland reporting 'very low' food insecurity is unchanged since 2022 (8%), while the proportion reporting low food insecurity has decreased one percentage point (6% in 2024, 7% in 2022). This means that over half (56%) of households experiencing food insecurity in Scotland have very low levels of food security.

We are at risk of seeing severe hardship becoming normalised in communities across Scotland. Two thirds (67%) of people who experienced food insecurity did not turn to any form of charitable food provision in the last year. Despite frequently going without essentials like food, people commonly didn't consider themselves to be facing hardship, meaning they did not want to turn to a food bank for support.

Some groups of people still face much higher risks of hunger and food bank use than others

Hunger was experienced disproportionately by particular groups of people across Scotland, including people facing structural inequalities, working-age families with children, and people who do not own their home.

Disability was one of the most common factors underpinning hunger in Scotland in 2024. Three in four (75%) people referred to food banks in the Trussell community in Scotland in 2024 were disabled. In comparison, 32% of people across Scotland were disabled. When looking at households, the rate of disability rises even higher. Eight in 10 (79%) people referred to food banks reported that they, or a member of their household, were disabled. This compares to 39% of people across Scotland who were living in a disabled household.

More than a quarter of disabled people (27%) experienced food insecurity in 2024 – over twice the rate among non-disabled people (8%). This rises to 31% for people with a mental health condition.

People from **racialised communities** were overrepresented among people referred to food banks. One in eight (12%) people referred to food banks were from a racialised community, compared to 5% of people in Scotland as a whole.

People from the **LGBTQIA+ community**, who make up 6% of the Scottish general population, were over-represented among people who have experienced food insecurity (8%).

Other groups of people also experienced higher risks of hunger, often driven by an increased likelihood of interacting with the social security system. This is particularly the case for **working-age people** who were far more likely to experience food insecurity than people over the age of 65

(19% vs. 2%). Most (96%) people referred to food banks in Scotland in 2024 were of working age. This compares to three quarters (75%) of people in Scotland who were 18-64.

Children were at particular risk of living in a food insecure household. In 2024, one in four (25%) children were growing up in food insecure households. Households with more children were over-represented among people experiencing food insecurity. Among households experiencing food insecurity in Scotland, 5% had three or more children compared with 1% of household not experiencing food insecurity.

Adults living alone were particularly over-represented among people referred to food banks in the Trussell community in Scotland, making up half (55%) of households. In comparison, 21% of adults across Scotland reported living alone.

Other personal circumstances can increase the risk of hunger for people across Scotland. This is particularly the case for **renters**. Around one in seven (13%) of the Scottish population lived in social housing; however, people living in social housing made up two fifths (42%) of people who are food insecure. Food banks see a particularly high number of social renters – 56% were social renters.

Most households referred to food banks were not in **work**; however, a significant and increasing minority were. One in four (24%) people referred to food banks in 2024 were in working households, an increase from 2022 (17%).

Extremely low incomes continue to bite, made worse by an absence of savings and pervasive debt levels

As we have seen in successive reports, extremely low incomes and a lack of financial resources were the primary drivers of hunger in 2024. People were often left without enough get by on because of the way the social security system is designed and delivered. This was most clearly seen with the insufficient amount of support provided by Universal Credit (UC).

People referred to food banks in 2024 had **extremely low levels of income**. On average they had just £148 a week to get by on, after paying their housing costs. This represented just 23% of what the average household across Scotland has to spend (£638), and is just 72% of the amount required for a couple to afford the essentials (£205).¹

A **dearth of savings and high levels of indebtedness** further reduced the financial resources people could draw on to avoid hunger. Most (91%) people referred to food banks had no savings, and a further 4% had less than £100 of

savings. Nearly all (92%) people referred to food banks were in some type of debt or arrears.

The knock-on consequence of this picture of extremely limited financial resources is that **changes to people's circumstances** can put someone at greater risk of hunger. Changes to life circumstances, such as bereavement or loss of a job, increased the likelihood of someone needing to turn to a food bank. Nearly eight in 10 people (79%) referred to food banks experienced at least one change to their life circumstances in the last year. This was far higher than the average across Scotland, where a third (33%) of people experienced at least one change.

Homelessness is a particularly damaging experience for people and often underpins someone's use of a food bank. Two fifths (38%) of people referred to food banks had experienced some form of homelessness in the past year (5% of people across Scotland had experienced homelessness); similar findings were seen in 2022.

Social security and work are failing to protect people from hunger, leaving finite support networks as the only defence

Social security is evidently not providing sufficient protection alone to ensure people avoid turning to food banks. Most (88%) people referred to food banks were in receipt of a means-tested social security payment, including three quarters of people (75%) in receipt of UC. In comparison, fewer than one in 10 people (9%) in the general population across Scotland were in receipt of UC.

The data shows yet further evidence of how reductions to, or caps on, social security payments people receive significantly increase people's risk of hunger. Over half (52%) of people in receipt of UC across the UK experienced food insecurity, rising to 62% for people with deductions from their payments.

¹ Trussell & 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>

Other **flaws in the design and delivery of the social security system** increased the risk of hunger. We found that barriers to receiving social security payments leave many waiting an extended period for them, meaning they are at greater risk of hunger as their needs are unaddressed. For others, the challenges of navigating the system may put them off applying for payments, or mean they don't appeal against an incorrect decision. Disabled people in particular can face significant barriers in accessing the social security payments for which they are eligible.

Work did not always protect people from hunger. Work that was insecure, had poor conditions, or offered low pay increased the risk of hunger. One in six (15%) working-age people in work referred to food banks were on zero-hours contracts, compared to 3% across Scotland.

The **informal and formal support networks** that people could draw on played a key role in either mitigating someone's risk of hunger or increasing their likelihood of being exposed to it. Social

isolation was a common experience for people referred to food banks. 30% of people referred to food banks were severely socially isolated, compared to 12% of people across Scotland. Few people referred to food banks had accessed crisis support through the Scottish Welfare Fund, with more than a third (35%) of people not aware of that support. Over a third (36%) of people had not accessed any formal advice or support prior to a food bank referral. This includes support around mental health, debt, housing and employment.

Once in severe hardship, the people we spoke to identified a range of **barriers** that prevented them from moving into a position where they could sustainably afford the essentials. These included how the impact of severe hardship made it harder to improve mental and physical health, ongoing deductions from social security payments leaving people without enough to get by on, challenges in applying for and receiving social security payments, insecure and inflexible work, and the impact of housing insecurity, high rents and poor housing conditions.

A future without hunger in Scotland is possible, but now is the time to act

Increasing food bank use has been a long-term trend, accelerated but not started by the twin crises of the pandemic and cost of living crisis. **This report illustrates that, despite the threat of those recent crises starting to fade, the shadow of this long-term picture hangs heavy over Scotland.** Hunger and food bank use remain at appallingly high levels. Indeed, the scale of food insecurity has not improved since our last report. The roots of severe hardship in Scotland are buried deep; we need bold and concerted action if we are to reverse the patterns outlined by this data.

People we spoke to offered examples of the **kinds of change which enabled them to move out of severe hardship**. These included increasing their income from social security payments and accessing advice or support to do this, receiving advice and support with debt management, improvements in their physical or mental health, or receiving social security support for their health conditions, finding decent, secure, and fairly paid work, improvements in their housing situation which could include improved conditions, security, or affordability, and finally whether they built relationships within their community to increase the reach and strength of their support networks. If we are to tackle severe hardship in Scotland, we must see concerted and scaled up action to deliver real change for people, and an end to the need for charitable food aid in Scotland.

The public is clear that no one should experience hunger in Scotland today – or have to turn to a food bank to survive.² More than this, there are clear signs of public consensus that we need strong public services, like our social security system, to protect people from hunger and food bank use. In the wake of the UK Government's Pathways to Work green paper, polling for Trussell found that most of the public across political lines agrees that social security should be enough to cover life's essentials.³ The subsequent public and political backlash against cuts to social security to deliver short-term savings was a clear reminder of the strength of feeling that government action must not push people deeper into poverty and hardship. Scots are the people in the UK most concerned about poverty – with 95% saying hunger is a problem in the UK, 52% agreeing that it is the most important issue the country is currently facing, and 83% agreeing that food banks should not exist in a modern society. This was higher than the UK public (75%).⁴

Yet despite the Scottish Government's commitments to end the need for food banks and eradicate child poverty, there has been little progress on reducing the use of food banks in Scotland. Next year's elections are an opportunity to reflect collectively on how to put the building blocks in place here in Scotland to ensure everyone has enough money to afford the essentials – and no one needs to access support through charitable food providers. While the UK government holds significant responsibilities, there is still much the Scottish Government can do to deliver a tangible reduction in food bank need. This report illustrates two inescapable facts relating to these commitments. First, that hunger and food bank need are driven by multiple factors, requiring a cross-government approach to this commitment.

Second, that there can be no serious pathway to ending the need for emergency food without investing in further updates to our social security system in Scotland.

Recent analysis by Trussell shows that the Scottish Government taking bolder action would not just mean fulfilling political commitments or moral obligations, but delivering economic gains too. For example:

- **Following through on commitments to fully mitigate the two-child limit** would bring benefits of around £115 million, and lift 27,000 people out of hunger and hardship by 2026/27.
- **Ensuring everyone receives the social security income they are eligible for** would drive £800 million in annual economic and fiscal benefits, and lift 100,000 people out of hunger and hardship by 2026/27.
- **Extending the Scottish Child Payment** to £40 a week would drive around £435 million in annual economic and fiscal benefits, and lift 84,000 people out of hunger and hardship by 2026/27.
- **Providing a grant to mitigate against the five-week wait for UC** would drive £30 million in economic and fiscal benefits, and lift 6,000 people out of hunger and hardship, by 2026/27.
- **Reducing the disability employment gap** by 20% would bring about £230 million in economic and fiscal benefits, and lift 36,000 people out of facing hunger and hardship, by 2026/27.

2 An online survey by Survation on behalf of Trussell of 10,274 UK adults (18+). Fieldwork was undertaken 22 May - 1 June 2025. The figures have been weighted and are representative of all UK adults (aged 18+).

80% of people across Scotland agree that 'it is not right that anyone should experience hunger in the UK today'

78% of people in Scotland agree that 'In the long-term, we should aim to ensure food banks are not needed'

3 An online survey by YouGov on behalf of Trussell of 4,236 adults (18+). Fieldwork was undertaken 13-17 March 2025. The figures have been weighted and are representative of all GB adults (aged 18+).

4 Trussell, (2025), *Scots are more concerned about poverty than people elsewhere in the UK*, <https://www.trussell.org.uk/news-and-research/news/scots-are-more-concerned-about-poverty-than-people-elsewhere-in-uk>

Taken together, this evidence is an urgent reminder of the need for more determined action. With the 2026 Scottish Parliament elections on the horizon, the stark scale of food insecurity and use of charitable food provision laid out in this report is a benchmark from which progress made on the Scottish Government's flagship pledge to end the need for food banks should be measured. We have seen some welcome action and signs of intent.

We now need to see more concerted and scaled-up action to invest in and update social security, and to support local interventions that can prevent hardship spiralling. Together, this would create the step change needed to ensure people have enough to afford the essentials and weather the changes that life brings for us all. Only then will we be able to truly turn the tide of hunger in Scotland and end the need change to charitable food provision.



Introduction

The ‘Hunger in Scotland’ project

This is the second report in the ‘Hunger in Scotland’ series, which provides a ‘state of the nation’ look at the scale and drivers of food bank provision and food insecurity across the Scotland. The research is carried out by Trussell in partnership with Ipsos.

As with the first wave of the research, we have produced a UK-wide report, *Hunger in the UK*, along with three separate reports for the devolved nations and regions: *Hunger in Northern Ireland*, *Wales*, and *Scotland*.⁵

In our first *Hunger in Scotland* report, published in 2023, we detailed:

- The **prevalence** of food insecurity and use of charitable food providers, including both food banks in the Trussell community and the wider sector.
- Who is **most likely to experience** food insecurity and to need the support of food banks.
- The **drivers** of food insecurity and the need for support from food banks.
- Which, if any, factors enable people to **move out of severe hardship**, meaning they are no longer at risk of needing to turn to a food bank for support.

This second report updates this evidence base and identifies changes in the scale, composition, and drivers of food insecurity and the use of food banks between 2022 and 2024. Through additional data collection, we are now also able to explore most of the areas identified for further exploration in the first report. These include:

- How food insecurity and the use of food banks compares between:
 - **people of different ethnicities**
 - **people of different sexualities and gender identities.**
- Understanding the relationship between work, food insecurity, and food bank use.

We have also explored the experience of people who are food insecure but have not received support from any form of charitable food provider – through specific qualitative research, and through data collection within the general population survey. A key finding from the previous report was that, in Scotland, most (65%) people in food insecure households had not been supported by any form of charitable food provision. Within this report we publish some headline findings from the data collected to explore this issue; more detailed analysis will be published in a forthcoming UK-wide report.

The first report also identified that additional evidence was needed on the impacts and costs of hardship – to wider society, as well as to individuals and families. This is explored in depth in our separate *Cost of Hunger and Hardship* research, which found that severe hardship costs the economy and the public purse over £5.6bn a year in Scotland.⁶

⁵ Due to the depth of analysis in these reports we do not report on the demographic and experiential differences between the nation and regions of the UK. Some headline findings are presented on the scale of hunger in Section 1.

⁶ Weekes, T, Ball, E, and Padgett, S, (2025), *Cost of Hunger and Hardship – final report*, Trussell, <https://www.trussell.org.uk/news-and-research/publications/report/cost-of-hunger-and-hardship-final-report>

Report structure

This report is structured in four sections as outlined in the table below. The findings bring together quantitative and qualitative analysis, alongside proposals for change based on suggestions at participatory workshops from people with lived experience of accessing a food bank. We also highlight examples of enablers or

barriers to improving someone's financial situation throughout Parts 2 and 3 of the report.

More information on data collection is included in the Methodology section of this report and accompanying technical report.

Table 1 Report structure and purpose

Section	Purpose
1: How widespread is hunger in Scotland?	Explores the scale of hunger across Scotland, including how many people are food insecure and use charitable food providers, both within the Trussell community and beyond.
2: What do we know about the profile of people at risk of hunger in Scotland?	Examines who is more likely to experience food insecurity and/or need to turn to a food bank for support.
3: What are the primary drivers of hunger in Scotland?	Focuses on the factors and experiences which mean people are more likely to experience food insecurity or need to turn to a food bank for support.
4: Conclusion	Concludes by drawing together the key findings from this research.

Background

This reports comes almost four years after the Scottish Government committed to ending the need for food banks, and a year after it pledged that eradicating child poverty would be its ‘single greatest priority’, setting its own legal targets for child poverty reduction.⁷ Against this backdrop, a new UK government has been elected and has committed to end the ‘moral scar’ of the need for emergency food.⁸

Despite these commitments, and a welcome action plan in place from the Scottish Government to achieve its goal of ending the need for food banks, there has been little progress over the last four years on the use of food banks in Scotland. The recent Programme for Government was a missed opportunity to take the bold action and change we need to see in Scotland if we are to turn the tide on hunger and hardship. There is a real risk that, without any significant shift, we are facing a new normal of extraordinarily high levels of severe hardship in our communities.

7 BBC, (2024). Swinney to make eradication child poverty greatest priority, <https://www.bbc.co.uk/news/articles/cwyj0810304o>
8 Labour, (2024), Change Labour Party Manifesto 2024, <https://labour.org.uk/wp-content/uploads/2024/06/Labour-Party-manifesto-2024.pdf>

This report predominantly reports on the experience of people before the current UK government's election, with data collected in mid-2024. With the 2026 Scottish Parliament elections on the horizon, the stark scale of food insecurity and charitable food provision laid out in this report is a benchmark from which progress made on the Scottish Government's flagship pledge to end the need for food banks should be measured.

The findings published in this report are shaped by three key trends across the economy and society:

1. **Costs remain high**, particularly in the context of low real-term income growth and an insufficient social security system.
2. **There are also concerning signs that hardship across Scotland is deepening.**
3. **We are seeing a deterioration of physical and mental health** that is putting additional pressure on people and services.

High costs, low incomes and an insufficient social security system

Costs remain high for people across Scotland, leaving far too many unable to afford essential items and driving an extended cost of living crisis. The cumulative impact of very high levels of food inflation over the last few years means that food prices were 19% higher in June 2024 than June 2022, with other essentials also seeing high rates of price growth.⁹

Overall inflation was at record levels when the previous study was conducted in mid-2022 – rising to 8.2% in the 12 months to June 2022. **For this wave the rate of inflation is lower**, at 2.8% in June 2024, but too many people across Scotland were still struggling with the cost of essential items.

A survey of people across Scotland in August 2024 found that only one in five (22%) had not had to change their food choices because of the impact

of rising prices. Most Scots felt that their financial situation had either got worse (42%) or stayed about the same (43%) in the previous 12 months, with only a minority thinking that it had improved.¹⁰

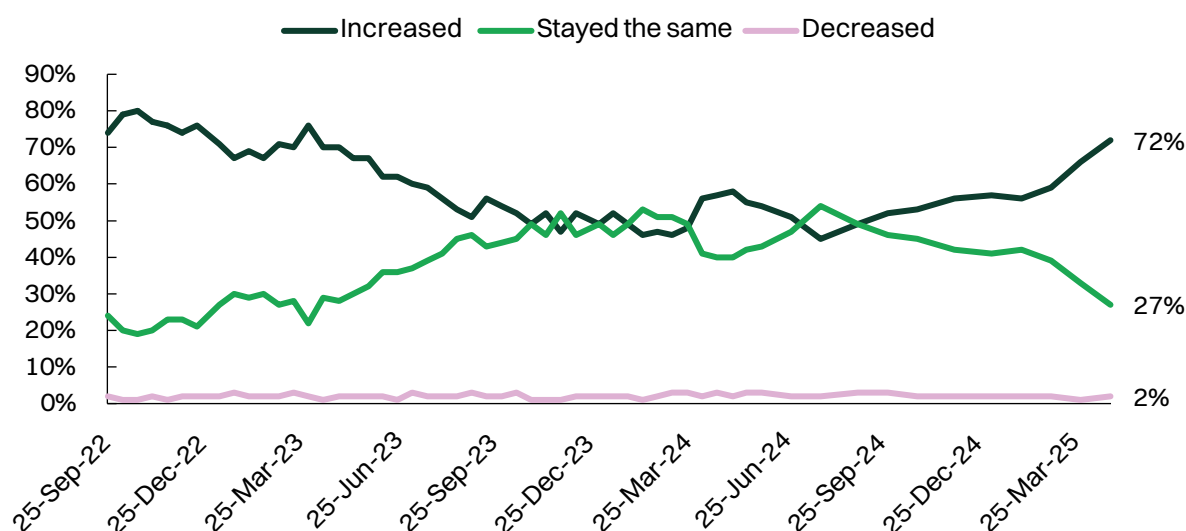
The ONS cost of living tracker supports this view, highlighting how households haven't felt any significant lowering in the price of goods and services – despite falling rates of inflation.

Figure 1 demonstrates that since 2022, very few people across the UK report that the cost of living has decreased compared to the previous month (around 2% between 2022-2025). In mid-2024, when this study was conducted, over half (54%) of people said that their cost of living had increased on the previous month. This trend has only worsened since, with most (72%) saying that their costs had increased from the previous month in April 2025.

⁹ Office for National Statistics (2024), Consumer Price Index, UK: June 2024, <https://www.ons.gov.uk/economy/inflationandpriceindices/bulletins/consumerpriceinflation/june2024>

¹⁰ Understanding Scotland, (2024), Understanding Scotland – A survey for Scotland, <https://understanding-scotland.co.uk/wp-content/uploads/sites/2/2024/08/Understanding-Scotland-Report-Wave-12-FINAL.pdf>

Figure 1 Proportion of adults reporting cost of living increases in the past month, September 2022 to April 2025, UK



Source: ONS, (2025), Public opinions and social trends, Great Britain: April 2025.¹¹

This extended period of inflationary pressure has meant that people's incomes, especially from social security, have not kept up with the cost of living, eroding the real value of what they have to spend. Between 2022/23 and 2023/24 UK household incomes decreased by 2% in real terms, bringing incomes down to levels similar to 2016/17. The situation is worse for people on the lowest incomes, with income for households at the lowest end of the income distribution falling the most (7%) in this time period.¹² Most (67%) people claiming UC in Scotland went without essentials such as heating, adequate clothing and furniture because they couldn't afford them in the six months to August 2024.¹³

We know from our previous research that **the design and delivery of the social security system is the main driver of food bank need.**¹⁴ This is primarily due to successive freezes and cuts to the real value of social security payments,

social security payment caps and deductions, challenges in applying for and receiving payments, and design issues such as the five-week wait for a first Universal Credit (UC) payment.

Since 2022, we have seen the usual inflation-based increases to social security, but basic payments are still insufficient to cover the cost of essentials. **The basic rate of UC is now at around its lowest ever level as a proportion of average earnings,** with almost half of households seeing their payments reduced further by deductions and caps.¹⁵ The Joseph Rowntree Foundation (JRF) and Trussell have calculated an Essentials Guarantee, the amount that UC needs to be to protect people from going without essentials. The current rate of UC falls short of this by £28 per week for a single adult, and £60 for a couple – a sizeable gap between rates and the amount needed to afford the essentials.¹⁶

11 ONS, (2025), Public opinions and social trends, Great Britain: April 2025, <https://www.ons.gov.uk/peoplepopulationandcommunity/wellbeing/bulletins/publicopinionsandsocialtrendsgreatbritain/latest>

12 Francis-Devine, B, (2025), *Income inequality in the UK*, House of Commons Library, <https://researchbriefings.files.parliament.uk/documents/CBP-7484/CBP-7484.pdf>

13 Survey of people claiming Universal Credit conducted by YouGov on behalf of Trussell. The total sample size was 174 adults in Scotland. Fieldwork was undertaken between 29th July - 23rd August 2024. The figures have been weighted and are representative of all adults on Universal Credit (aged 16+).

14 Bramley, et al, (2021), *State of Hunger*, Trussell, <https://www.trussell.org.uk/news-and-research/publications/report/state-of-hunger> and Weekes, T, et al, (2023), *Hunger in the UK*, Trussell, <https://www.trussell.org.uk/publications/hunger-in-the-uk>

15 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>

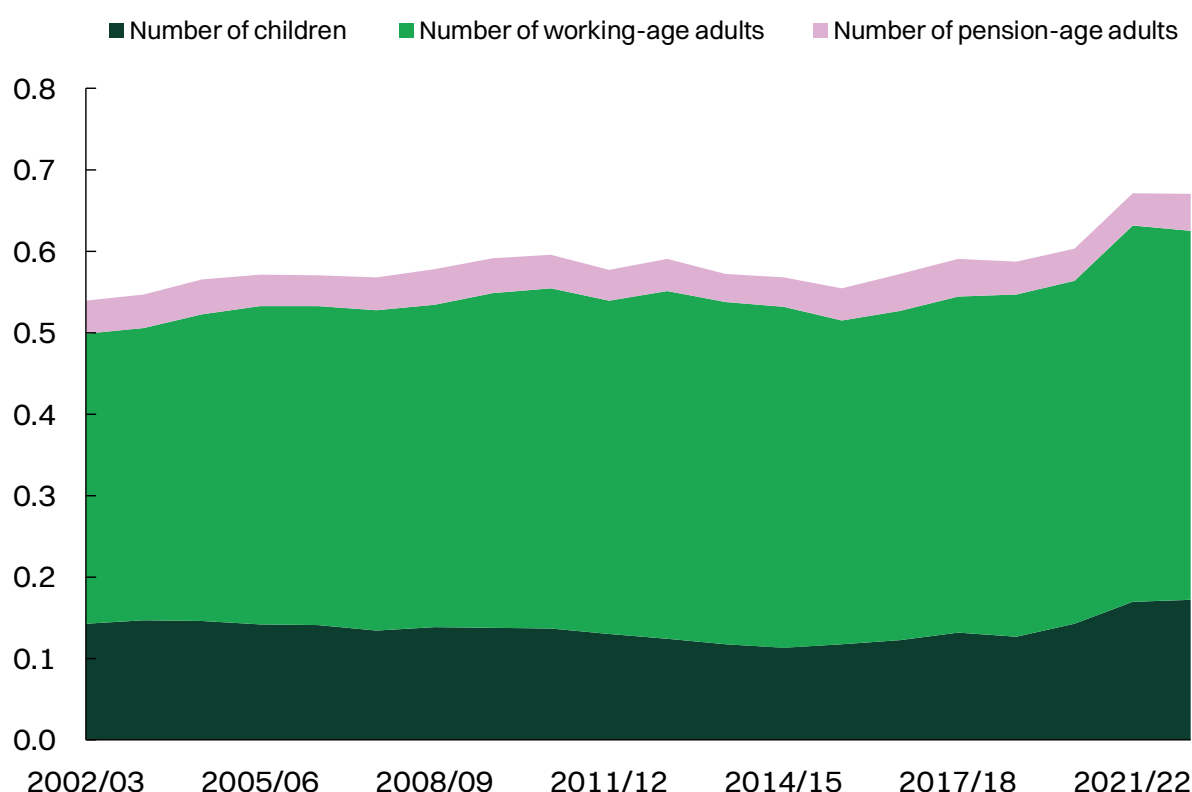
16 Trussell and Joseph Rowntree Foundation, (2025), *Guarantee our Essentials: reforming Universal Credit to ensure we can all afford the essentials in hard times*, <https://www.jrf.org.uk/social-security/guarantee-our-essentials-reforming-universal-credit-to-ensure-we-can-all-afford-the>

People are being pushed deeper into hardship

In 2022/23 a record 670,000 people (450,000 working-age adults, 45,000 pensioners and 170,000 children) were experiencing severe hardship across Scotland (**Figure 2**).¹⁷ This is a measure that explores a particularly deep form of poverty, in which people who have used food banks or gone without food are particularly concentrated. There are concerning signs of more and more people being pushed into this deep form of poverty; there has been a 24% increase in the number of people experiencing severe hardship since 2012/13.¹⁸

This is supported by wider research showing that very deep poverty steadily increased in Scotland between 1994-97 and 2019-22, when nearly one in 10 (9%) people in Scotland were trapped in very deep poverty. The proportion of people living in poverty that are in very deep poverty has been increasing over the past 30 years, to nearly half (45%) of all people in poverty in Scotland in 2019-22. This fell slightly to 40% in 2020-23, but remains a concerning high proportion of people in poverty being in very deep poverty. The proportion of children living in very deep poverty has also increased, from one in five children in 1994-7 to one in three in 2020-23.¹⁹

Figure 2 Number of people experiencing severe hardship from 2002/03 to 2022/23 in Scotland, millions



Source: Family Resources Survey and Households Below Average Income dataset (1998/99–2022/23), WPI Economics analysis.

¹⁷ Defined as having total resources that are 25% below the poverty line. See Cost of Hunger and Hardship for more detail: <https://www.trussell.org.uk/news-and-research/publications/report/cost-of-hunger-and-hardship-final-report>

¹⁸ Weekes, T, et al, (2024), *The Cost of Hunger and Hardship – interim report*, Trussell, <https://www.trussell.org.uk/news-and-research/publications/report/the-cost-of-hunger-and-hardship>

¹⁹ Cebula, C, (2025), *Children being left behind: deep poverty among families in Scotland*, Joseph Rowntree Foundation, <https://www.jrf.org.uk/child-poverty/children-being-left-behind-deep-poverty-among-families-in-scotland>

Deteriorating physical and mental health

Ill health, both mental and physical, are key drivers of severe hardship – primarily due to an inadequate social security system that fails to provide adequate support for people with health conditions.²⁰ There is also a persistent employment and earnings gap between people who report work-limiting conditions and people who do not. This ‘health pay gap’ means that people with a work-limiting health condition earn on average 15% less per hour.²¹

Trussell's Cost of Hunger and Hardship²² project highlighted how hardship can also cause deteriorating mental and physical health, for example through:

- The experience of struggling to afford essentials causing huge stress and mental burdens, triggering or worsening symptoms of diagnosable mental health conditions such as anxiety and depression.
- Preventing people from accessing the foundations of a healthy life.
- Putting up financial barriers to accessing care, preventing people from maintaining a healthy life and managing health conditions.

The escalating prevalence of physical and mental health problems in Scotland is therefore a key factor when considering the wider context of food insecurity and the use of food banks.

Rates of long-term sickness and mental health problems are high in Scotland. The most recent Scottish Health Survey reports that over one in three people in Scotland (38%) are living with at least one long-term health condition.²³ The same survey found mental wellbeing in Scotland to be at a record low, with the worst mental wellbeing reported for people from the most deprived 20% of Scotland.²⁴ Long-term sickness is the most common reason for economic inactivity in Scotland, with 32% of economically inactive people aged 16 to 64 reporting their reason for being inactive as “long-term sick or disabled”. This is higher than the UK rate of 28%.²⁵

Across the UK there has been an increase in mental health conditions among the working-age population, and an increase in the use of mental health services. There are also concerns around an ageing population, and there is some evidence of a rise in people with long-term health conditions and people with physical health conditions.^{26,27}

The growth in prevalence of mental and physical health conditions is particularly concerning, because many of the people that food banks and other charities support do not receive the right support for their conditions or impairments, which can leave them at risk of food insecurity and needing to turn to a food bank.^{28,29}

20 Bigg, H, et al, (2023), *Disability and financial hardship: How disability benefits contribute to the need for food banks in the UK*, Trussell, <https://www.trussell.org.uk/news-and-research/publications/report/disability-and-financial-hardship-how-disability-benefits>

21 Atwell, S, et al, (2023), *What we know about the UK's working-age health challenge*, The Health Foundation, <https://www.health.org.uk/reports-and-analysis/analysis/what-we-know-about-the-uk-s-working-age-health-challenge>

22 Weekes, T, Ball, E, and Padgett, S, (2025), *Cost of Hunger and Hardship – final report*, Trussell, <https://www.trussell.org.uk/news-and-research/publications/report/cost-of-hunger-and-hardship-final-report>

23 Scottish Government, (2023), *The Scottish Health Survey 2023*, <https://www.gov.scot/publications/scottish-health-survey-2023-volume-1-main-report/pages/6/>

24 Scottish Government, (2023), *The Scottish Health Survey 2023*, <https://www.gov.scot/publications/scottish-health-survey-2023-volume-1-main-report/pages/6/>

25 Scottish Government, (2024), *Scotland's Labour Market Insights: April 2024*, <https://www.gov.scot/publications/scotlands-labour-market-insights-april-2024/pages/people-not-in-work/>

26 Latimer, E, Ray-Chaudhuri, S, and Waters, T, (2025), *The role of changing health in rising health-related benefit claims*, Institute for Fiscal Studies, <https://ifs.org.uk/publications/role-changing-health-rising-health-related-benefit-claims>

27 Atwell, S, et al, (2023), *What we know about the UK's working-age health challenge*, The Health Foundation, <https://www.health.org.uk/reports-and-analysis/analysis/what-we-know-about-the-uk-s-working-age-health-challenge>

28 Lewis, M, (2017), *Mental health issues make practical problems worse*, Citizens Advice, <https://wearecitizensadvice.org.uk/barriers-to-access-and-engagement-9846b90edfcd>

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

Without government action and rapid change, the situation will get worse

As we approach the Holyrood elections in May 2026, all of Scotland's political parties must reflect on why, after almost two decades of devolution, an extraordinarily high number of Scots are experiencing severe hardship.

The levels and depth of severe hardship faced by people in Scotland who are at risk of needing to use a food bank not only affects individuals; it has a devastating impact on public finances and the Scottish economy. Severe hardship is linked to worse health, educational outcomes and housing security, and failure to address this leads to costs of £5.6 billion a year to the public finances and economy in Scotland.³⁰

Scots are the people in the UK most concerned about poverty – with 83% agreeing that food banks should not exist in a modern society, which is higher than the UK average (75%), and 52% agreeing that poverty is the most important issue the country is currently facing (compared to 40% of the UK public overall).³¹ Hunger and hardship are also issues that feel close to home for many people, with two thirds (66% compared to 56% UK-wide) of Scots believing that hunger could affect their own friends, family or neighbours.³²

The 2026 Holyrood elections should be an opportunity to reflect collectively on how to put the building blocks in place here in Scotland to ensure that everyone has enough money to afford the essentials, and no one needs to access support from charitable food providers. While the UK government holds significant responsibilities, there is still much more the Scottish Government can do to deliver a tangible reduction in food bank need.

The Scottish Government should:

- **Reaffirm support for an Essentials Guarantee**, to ensure that UC always covers the cost of food and other essentials.
- **Increase the level of the Scottish Child Payment** to £40 a week by the end of this Parliament – as recommended in Trussell's Tackling Child Poverty and Destitution research³³, and supported by the End Child Poverty Coalition in Scotland – and commit to increasing the level to £55 a week during the next parliamentary session.
- **Significantly increase funding for the Scottish Welfare Fund (SWF)**, and commit to a multi-year funding model, using Barnett consequential from the new UK Crisis and Resilience Fund.
- **Commit to updating its action plan to end the need for food banks**, to align with the timescales for the delivery of the 2030 child poverty reduction targets.
- **Act to end the public debt crisis** by reforming public debt recovery processes, to prevent public debt trapping people in poverty.
- **Use all its powers across fair work, public services, taxation and social security**, to progress the delivery of a Minimum Income Guarantee.

30 Weekes, T, Ball, E, and Padgett, S, (2025), *Cost of Hunger and Hardship – final report*, Trussell, <https://www.trussell.org.uk/news-and-research/publications/report/cost-of-hunger-and-hardship-final-report>

31 Trussell, (2025), *Scots are more concerned about poverty than people elsewhere in the UK*, <https://www.trussell.org.uk/news-and-research/news/scots-are-more-concerned-about-poverty-than-people-elsewhere-in-uk>

32 Trussell, (2025), *Scots are more concerned about poverty than people elsewhere in the UK*, <https://www.trussell.org.uk/news-and-research/news/scots-are-more-concerned-about-poverty-than-people-elsewhere-in-uk>

33 Statham, R, Smith, C and Parkes, H, (2023), *Tackling Child Poverty and Destitution: Next steps for the Scottish Child Payment and the Scottish Welfare Fund*, Trussell and Save the Children, <https://cms.trussell.org.uk/sites/default/files/wp-assets/Scotland-Tackling-Child-Poverty-and-Destitution.pdf>

Methodology

This report (Wave 2) builds on the methodological and analytical frameworks of the first report (Wave 1).

A mixed methods approach was adopted and delivered in partnership with Ipsos and food banks in the Trussell community. A technical report is published alongside this report with a detailed description of the methods used. The following section summarises the key quantitative and qualitative methods adopted and any changes from Wave 1.

Data collection for this report, including survey administration and qualitative fieldwork, was conducted by Ipsos. This report follows the structure and style guide of the UK report, which was authored by Trussell.

Ipsos has exercised all reasonable care to ensure the accuracy and reliability of the data produced in this report is in accordance with standard industry practices. The analysis methods, interpretations, and conclusions expressed in this report are Trussell's own.

Quantitative research

Quantitative analysis draws on two surveys carried out in mid-2024, focused respectively on:

1. **People referred to food banks in the Trussell community in Scotland.**
2. **People in the general population in Scotland.**

- **People facing food insecurity in Scotland.**
- **People referred to food banks in the Trussell community in Scotland.**
- **The Scottish general population.**

These two surveys enable us to explore the key differences in socio-demographics and experiences between three key groups of people:

This report also draws on the surveys collected in 2022 to understand what, if anything, has changed in the scale and nature of food insecurity, and the use of food banks in the Trussell community. As in Wave 1, both surveys are boosted in Scotland to increase the accuracy of estimates.

Table 2 Technical details of Hunger in Scotland surveys

Survey	Technical details
Wave 1 survey of people referred to food banks in the Trussell community in Scotland	229 surveys were completed by adults aged 18+ referred to food banks in the Trussell community in Scotland between May and August 2022.
Wave 2 survey of people referred to food banks in the Trussell community in Scotland	435 surveys were completed by adults aged 18+ referred to food banks in the Trussell community in Scotland between May and July 2024.
Wave 1 general population survey	542 surveys were completed by adults aged 18+ across the Scotland general population between May and August 2022.
Wave 2 general population survey	620 surveys were completed by adults aged 18+ across the Scotland general population between May and July 2024.

To provide further understanding of the drivers of food bank use, Trussell commissioned Ipsos to conduct UK-wide regression analysis using these surveys.³⁴ The analysis used pooled data from the Wave 1 and Wave 2 general population and food bank surveys. The final pooled sample size across the two Waves of data comprised 14,605 cases (6,312 from 2022 and 8,293 from 2024).

The analysis explored the predictors of accessing a food bank across two different populations:

1. All people who took part in the surveys.
2. All people in receipt of means-tested social security.

The main variable (the dependent variable) used in this analysis was based on responses to a question in the general population survey, which asked participants if they had used a food bank in the previous 12 months. All people from the food bank survey were given a positive response to this question when the data were pooled.

The results of this regression analysis are referenced throughout this report, with the model specifications detailed in [Appendix 1: Regression results](#).

This appendix details the wide range of variables included in the model. These included demographic characteristics, details of the household's financial situation, and wider experiences like social isolation and changing life circumstances. A detailed note on the regression is published in the technical report.

In parts of this report, we produce figures on the percentage of children in food insecure households. This is analysed by creating a population of children by multiplying out the weighted number of children per household, and creating percentage estimates from that population based on whether the household was experiencing food insecurity or not.

Qualitative research

This report also draws on a series of in-depth interviews with people referred to food banks and people experiencing food insecurity. These interviews sought to:

- **Improve the understanding of why a large number of people who are food insecure do not access charitable food provision, including any barriers, protective factors and trade-offs involved.**
- **Improve the understanding of why people referred to food banks in the Trussell community have not received advice from other services prior to their food bank referral, and how this situation might be improved.**
- **Improve the understanding of the longitudinal experience of the need for food banks, including what can lift people out of severe hardship and ensure they do not need support from a food bank.**

Interview transcripts were coded by Ipsos using the qualitative software package NVivo13. This involved the development of a thematic framework for each research objective. This framework was developed reflecting the lines of enquiry in the topic guide for each objective, and each interview transcript was then coded into this framework. Following this, Trussell selected quotes for inclusion in reporting which best represented the experiences people had outlined.

Full detail on the qualitative fieldwork and analysis approach is included in the accompanying technical report.

³⁴ The models were run using the R Survey package using the general linear model set-up with log link and quasi-binomial error term, which is a binomial logistic regression model.

Table 3 Qualitative research questions and samples

Research question	In-depth interview samples
Why are some people who are food insecure not accessing charitable food provision?	35 people from the UK general population, including seven in Scotland, who had either gone without two or more of the destitution essentials, and/or were food insecure.
What prevents access to other support prior to a food bank referral?	15 people, including three in Scotland, referred to food banks in the Trussell community in mid-2024 who had not received any advice or other support from a service prior to using a food bank.
How does the experience of people referred to food banks change over time?	20 people, including two in Scotland, referred to food banks in the Trussell community in mid-2022.
Which factors or changes may reduce the likelihood of needing to use a food bank in the future?	25 people, including five in Scotland, referred to food banks in the Trussell community in mid-2024.
Which factors may prevent or reduce the likelihood of someone moving out of severe hardship?	

Participatory research

In Wave 1, we ran a series of participatory workshops in communities across the UK using a participatory research method called 'legislative theatre'.³⁵ This strand of work within Hunger in the UK was titled the 'Changing the Rules' project. The aim of these workshops was to co-create policy recommendations and shape the solutions for tackling the drivers of food bank need by working alongside people who have needed to access emergency food.

We continued this work in Wave 2, including capacity-building with food banks to run their own workshops and utilise participatory techniques in their wider work. In 2024 we developed and delivered the following events as part of Hunger in the UK:

- **A legislative theatre event with over 70 people attending**, which aimed to engage people who have influence on government policy relating to Trussell's building blocks for ending the need for food banks. The event encouraged them to see their role in developing solutions and making commitments to help turn the solutions into reality.
- **Hosted level 1 and 2 legislative theatre training** to upskill and capacity build Trussell staff, food bank staff, and lived experience partners in the method and facilitation skills.
- **Hosted a series of four policy development workshops with food banks across the UK** that used legislative theatre methods, attended by 39 people with lived experience of using a food bank. These workshops

35 Katy Rubin, (2024), *What is LT?*, <https://www.katyrubin.com/what-is-lt>

explored the theme of strong communities, and the role they can play in ending the need for food banks and supporting the development of policy solutions across different levels of government.

- In Scotland, the workshop was hosted at Renfrewshire Food bank. Anyone who had previously used the food bank and connected services, or had experience of financial hardship, was invited to join the workshop. On the day, six people with lived experience took part. Although this small sample size limits how representative the findings from the day were, it allowed for rich discussion and some detailed policy proposals to be produced.

Policy proposals were co-produced during the lived experience event using the legislative theatre process, which is as follows:

- Community actors work together to build a play reflecting current challenges they are experiencing. People bring their own stories to this process, but the plays acted out are based on collective experiences. There are no pre-written scripts.
- The audience then watch the play based on the community actors' experiences of different policies and practices.
- Audiences are invited to join in onstage to rehearse ways to confront the problems presented, and test new policies in real time. Audience members might be members of the community, but also local decision makers and people who hold power to make change.
- Actors and audience members propose ideas for new laws, rules, and policies to address the problems.
- Finally, everyone votes on their preferred solutions, and policymakers commit to immediate actions to incorporate these in their work.

The policy development workshops used the same fundamental methods as the event, but the process differed slightly. Facilitators used legislative theatre style games to engage participants in the workshop, and findings from the Hunger in the UK report were used as a stimulus, presenting statistics and quotes on issues such as digital exclusion, public transport, and community spaces. Participants used this information as inspiration and created physical 'images' of how these topics affected them within their community. These images were then used to create short scenes displaying the problems participants experienced.

Other participants were then invited into the scenes to demonstrate policy solutions to help overcome these problems faced in the community. Everyone then prioritised and voted on the policy proposals that most resonated with them.

Policy recommendations from the event and workshops are included throughout this report as pop-out boxes, alongside the topics and issues addressed in the recommendations.

Methodological changes from Wave 1

As with any large-scale research project there were learnings on what works in collecting, analysing, and reporting on the data collected. Key changes for Wave 2 are detailed in **Table 4**, with further detail found in the technical report.

Table 4 Key methodological changes from Wave 1

Methodological change	Aims and considerations
Boosts to the sample of lesbian, gay, or bisexual people taking part in the general population survey.	Identified as areas where additional evidence would be beneficial.
Boosts to the sample of people from racialised communities taking part in the general population survey.	
Change in the emphasis of the qualitative work from exploring drivers of use of food banks to exploring the longitudinal experience of severe hardship.	Through this report we have less in-depth qualitative findings on the drivers of food bank use in comparison to Wave 1 where this was a primary research question. Instead, this report focuses more on where there are barriers and opportunities to moving out of severe hardship for people referred to food banks.
Change in the way missing data is analysed within the food bank and general population survey. In Wave 1 some missing categories such as ‘prefer not to say’ or ‘don’t know’ were incorrectly coded into ‘no’ responses when deriving variables. We have corrected this for Wave 2 and reanalysed Wave 1 data.	There are some small percentage point differences between the Wave 1 results published in 2023 and Wave 1 data published in this report – due to the change in the way data is processed.

Definitions

In this report, we compare the experiences of people across Scotland across three groups of people:

1. Scottish general population

This group is based on our survey of adults (18+) in Scottish general population.

2. People experiencing food insecurity within the general population

We define food insecurity as going without or cutting back on the quality or quantity of food due to a lack of money. People who are food insecure have, at some point over the last year, run out of food and been unable to afford more, and/or reduced meal size, eaten less, gone hungry or lost weight due to lack of money. The sub-group of adults (aged 18+) facing food insecurity has been derived based on people's responses to the USDA's suite of Household Food Security from questions included in the UK general population survey.

Participants' responses to these questions were subsequently scored allowing them to be placed in one of four categories of food security: high, marginal, low and very low. If people scored 'low' or 'very low' they were deemed to be food insecure.

The broad structure and sequence of the questions we use is the same as those used in large-scale social surveys in the UK, for instance by the Food Standards Agency in Food and You 2 (which similarly uses a 12-month measure of food insecurity) and the Department for Work and Pensions in the Family Resources survey (which uses a 30-day measure of food insecurity).³⁶

3. People referred to food banks in the Trussell community in Scotland

People taking part in our food bank survey had been referred to food banks in the Trussell community in Scotland and had received an emergency food parcel. At points in this report, we refer to this group as 'people referred to food banks' as shorthand.

³⁶ Food and You 2 consistently reports higher levels of food insecurity than this study; this is most likely due to methodological differences in the data collection. The most significant difference is that Food and You 2 reports on food insecurity on an individual basis. Our headline figures are reported on a household basis. There are some other methodological differences – unlike this study, Food and You 2 does not collect information from Scotland. Food and You 2 uses a push-to web sample, whereas this study uses an online panel recruited using random probability methods.

1.

How widespread is hunger in Scotland?





1 in 7 households (15%)

in Scotland experienced food insecurity – similar to the level seen in 2022 (17%)*



1 million people across Scotland, including 210,000 children, lived in food insecure households



26% of households in the most deprived areas of Scotland were food insecure – more than three times the figure (8%) for less deprived areas



1 in 20 households (5%) across Scotland had accessed at least one type of charitable food provision in the past year – this remains consistent with 2022 (7%)



2 in 3 people (67%)

in Scotland who experienced food insecurity had not turned to any charitable food provider in the past year.

This remains consistent with 2022.



239,500 food parcels were distributed by food banks in the Trussell community across Scotland – a slight increase of 9% from 2022

Key findings

There has been no clear sign of progress on the experience of hunger in Scotland, and the use of charitable food provision remains unacceptably high.

There are no clear signs of progress on food insecurity in Scotland, with far too many people still finding it difficult to afford enough food in 2024. One in seven (15%) households across Scotland experienced food insecurity in 2024. This is statistically no different from the level seen in 2022 (17%).

One million people across Scotland, including 210,000 children, lived in food insecure households in 2024.

People in the most deprived areas of Scotland faced a far higher risk of hunger. Households in the most deprived areas of Scotland were three times as likely to be food insecure than households in the least deprived areas (26% vs. 8%).

Despite falling inflation levels there has been limited progress on the use of charitable food provision. One in 20 (5%) households used at least one type of charitable food provider in the last year in 2024. This remains statistically consistent with 2022 (7%).

The use of charitable food provision is a symptom of a much broader problem, and there are worrying signs of a normalisation of severe hardship. Two in three people (67%) who experienced food insecurity did not turn to any form of charitable food provision in the last year. This remains consistent with 2022 (65%).

Far too many people are still experiencing food insecurity in Scotland

“

What we would have for dinner is maybe some toast, whereas before we would have a meal... We'd have some toast, maybe a cup of coffee, and then we would just go to bed early.

”

Man, age 31-54, Scotland, Person taking part in Research Question 1, No.28³⁷

One in seven (15%) households across Scotland experienced food insecurity in 2024. This meant that at some point in the previous year, they ran out of food and were unable to afford more, reduced the size of their meals or ate less because they couldn't afford food, or went hungry or lost weight due to a lack of money. We estimate that this equates to one million people across Scotland living in food insecure households, including 770,000 adults and 210,000 children meaning that far too many people and children are experiencing food insecurity in Scotland.³⁸

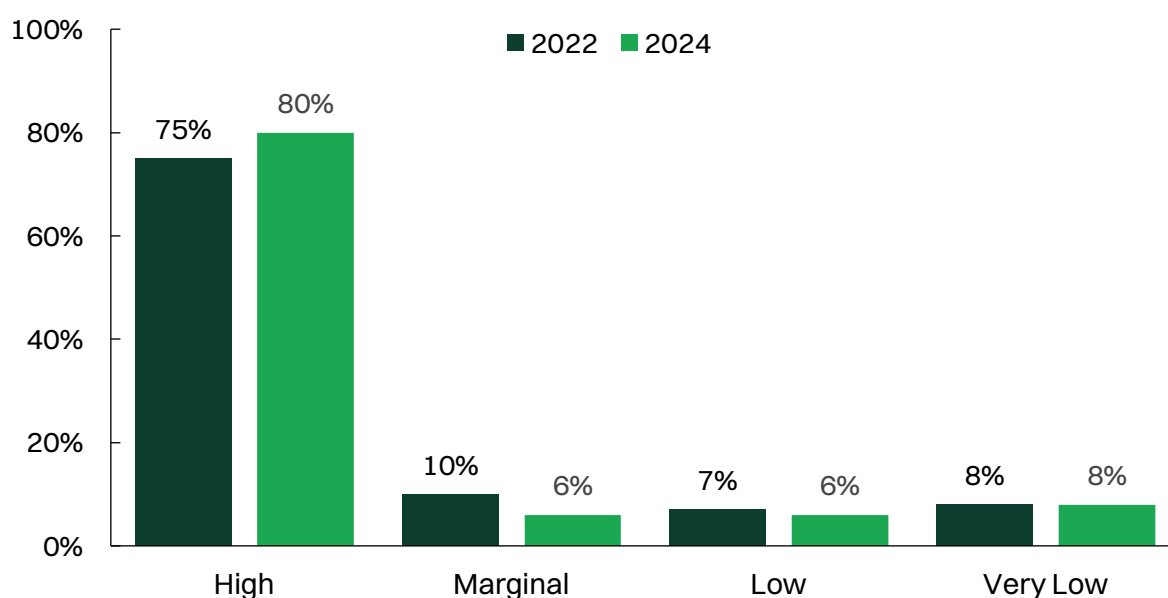
³⁷ We have added numeric identifiers to quotes in this report to help distinguish between individuals with similar demographics. More information on the research questions can be found in the methodology.

³⁸ Estimate calculated using ONS Families and Households in the UK: 2023 data, the percentage of households facing food insecurity, and data on the mean number of adults and children per food insecure household from our general population surveys.

This represented a two percentage point decrease compared to the same period in 2022 (17%) and a slight decrease in the number of people facing food insecurity from 2022 when 1.2 million people (including 840,000 adults and 335,000 children) lived in food insecure households, although this change is not statistically significant.

Despite the slight change in overall food insecurity, the proportion of households in Scotland reporting 'very low' food insecurity has not changed since 2022 (8%), providing concerning signs that severe hardship is becoming entrenched in Scotland (**Figure 3**). This meant that over half (56%) of households experiencing food insecurity in Scotland in 2024 had very low levels of food security.

Figure 3 The prevalence of food insecurity across Scotland



Source: Hunger in Scotland Wave 1 and 2 general population surveys.

Food banks in the Trussell community in Scotland have described how they are now supporting people who are experiencing a deepening and more prolonged level of hardship. They are seeing people who are stuck in a cycle of financial difficulty, living in increasingly challenging situations, which are putting immense pressure on people's mental health. This reflects wider trends explored earlier, which show a long-term increase in people living in very deep poverty, with incomes far below the standard poverty line.

There is some quantitative evidence to support this. Notably, a small but statistically significant increase in the average number of visits to a

Trussell community food bank over the last five years – from 2.4 visits in 2019/20 to 2.6 visits in 2024/25 in Scotland.³⁹ It also reflects the wider long-term increase in people experiencing severe hardship, as noted previously.

Over two in five (42%) people referred to food banks in 2024 in Scotland were facing multiple disadvantage, meaning they have experienced two or more of the following: a mental health condition, alcohol dependency, illicit drug dependency, trouble with the police, being released from prison, or being currently or previously homeless. This was higher than the average of people referred to food banks across

39 Trussell, (2025), *End of year food bank statistics*, <https://www.trussell.org.uk/news-and-research/latest-statistics/end-of-year-statistics>

the Trussell community (36%), indicating that people in Scotland faced distinct disadvantage.

There is a clear link between the length of time someone has been finding it difficult to manage their financial situation and their likelihood of

facing multiple disadvantage. Over half (51%) of people who have been struggling with their bills for over a year faced multiple disadvantage, compared to three in 10 (29%) people who had been struggling for less than a year.

There is a gulf in the risk of hunger between the most and least deprived areas

Table 5 Rates of household food insecurity by Index of Multiple Deprivation (IMD) quintile

IMD (quintiles)	% of households experiencing food insecurity
1 - most deprived	26
2	17
3	16
4	6
5 - least deprived	8

Source: Hunger in Scotland Wave 2 general population survey.

This research found that there was a geographic inequality, particularly by rates of deprivation, in the rate of food insecurity across Scotland. Households in the most deprived areas of Scotland were three times as likely to be food insecure than households in the least deprived areas (26% vs. 8%) (**Table 5**).

Across the UK, there were also varying rates of food insecurity. The rate of food insecurity rose to 21% of households in Northern Ireland, representing a five percentage point increase since 2022 (**Table 6**).

These findings broadly match the direction of change for England and Northern Ireland reported by Food and You 2, a survey conducted by the Food Standards Agency to monitor levels of food insecurity.⁴⁰ The FRS also reports a similar lack of change between 2022/23 and 2023/24 for Scotland.⁴¹

In Wales, Food and You 2 reports a slight decrease of one percentage point between 2022 and 2024. This means that we recommend treating our finding of a large drop in food insecurity in Wales from 20% in 2022 to 12% in 2024 with caution. The latest FRS data from 2023/24 also shows a slight increase in food insecurity in Wales from 10% in 2022/23 to 11% in 2023/24.⁴²

40 Food Standards Agency, (2025), *Food and You 2*, <https://www.food.gov.uk/research/food-and-you-2>.
41 Department for Work and Pensions, (2025), *Family Resources Survey: financial year 2023 to 2024*, <https://www.gov.uk/government/statistics/family-resources-survey-financial-year-2023-to-2024/family-resources-survey-financial-year-2023-to-2024>.
42 Department for Work and Pensions, (2025), *Family Resources Survey: financial year 2023 to 2024*, <https://www.gov.uk/government/statistics/family-resources-survey-financial-year-2023-to-2024/family-resources-survey-financial-year-2023-to-2024>.

Table 6 Household food insecurity by nation and region of the UK

Nation/Region	2022	2024	Percentage point change*
UK	14%	16%	+2
Northern Ireland	16%	21%	+5
Scotland	17%	15%	No significant change
Wales	20%	12%	-8

Source: Hunger in Scotland Wave 2 general population survey.

*Tests for significance were run to determine whether there is a statistical difference between 2022 and 2024. Where there was no identified change, this is noted as 'no significant change'.

Use of charitable food provision remains worryingly high



Waiting for your first payment from the Jobcentre was, like, eight weeks. That's why we went to the food bank.



Man, age 31-54, Scotland, Person taking part in Research Question 2, No.37

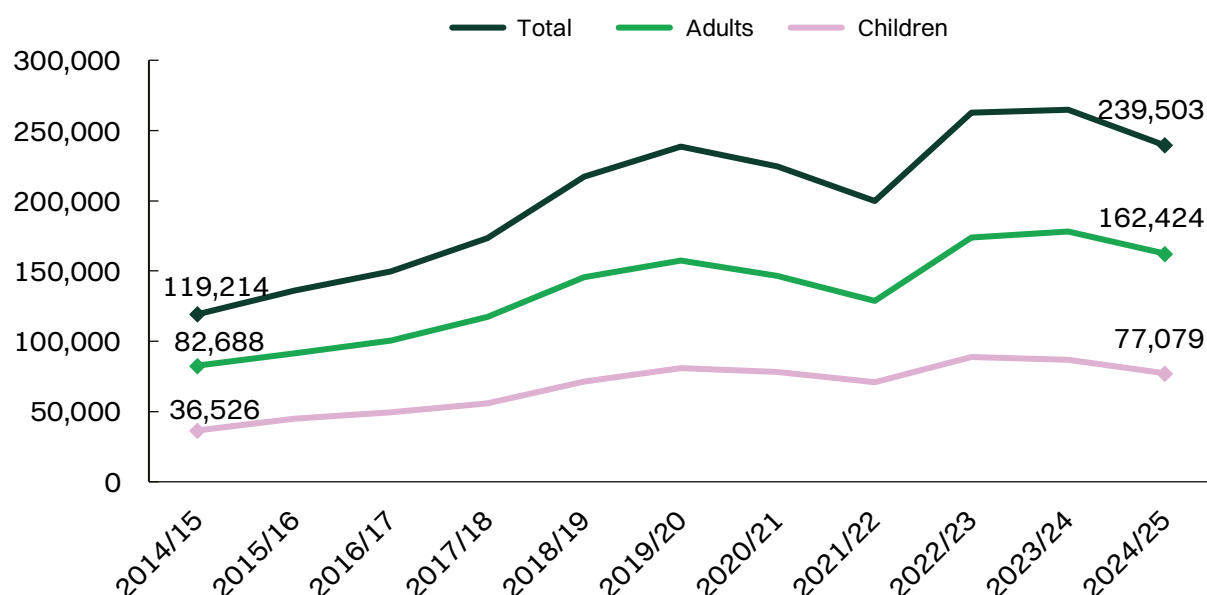
Despite inflation falling dramatically over this period, we have seen limited change in levels of charitable food provision across Scotland between 2022 and 2024. In 2024, 5% of people said that they or someone in their household had needed to use charitable food provision (such as food banks or another charitable food provider, food pantries or soup kitchens) in the previous 12 months. This compares to 7% in 2022 (the change is not statistically significant).

Figures on the use of different forms of charitable food providers in Scotland remained the same as 2022, with 3% of people stating that they or a member of their household have used a social supermarket or food pantry in the previous year

(4% in 2022), 3% having used a food bank or other emergency provider (3% in 2022), and 1% receiving support from a soup kitchen or similar service (3% in 2022).

These figures highlight both how charitable food provision remains unabated, and how the use of food banks in Trussell's community is just a part of the eco-system of charitable food provision across Scotland. The latest release on the use of food banks in the Trussell community in Scotland show that 239,500 emergency food parcels were distributed in 2024/25, a slight (9%) decrease from 2022/23 ([Figure 4](#)). However, levels of support provided remain at similar levels to pre-pandemic figures, meaning no progress has been made on the use of food banks over the last five years. The new Hunger in Scotland data goes further still, and shows how, even beyond the Trussell community, there has been a lack of progress on reducing the use of charitable food provision in Scotland in recent years, despite the reduction in the rate of inflation.

Figure 4 Number of emergency food parcels distributed by food banks in the Trussell community, Scotland: 2014/15-2024/25



Source: Trussell administrative data.

As discussed, Trussell is not the only charitable food provider in the UK. There are many independent food aid providers who are part of the Independent Food Aid Network (IFAN) and beyond, and organisations such as the Salvation Army and many schools run their own food banks. For example, there are 106 IFAN food bank venues in Scotland. Beyond this, there are numerous alternative charitable food providers, such as pantries and social supermarkets. Statistics from these organisations also highlight a sustained high level of need for emergency food in the UK:

- IFAN reported in August 2024 that nearly 69% of organisations responding to their survey across the UK had seen increases in April

2024-July 2024 in comparison to the same four-month period in 2023. Three quarters of organisations reported that they were supporting people who needed regular help, and nearly half that they were supporting an increased number of people facing extreme hardship.⁴⁴

- The Salvation Army have reported seeing continued high levels of need at individual food banks across the country, with some struggling to cope with demand.⁴⁵
- Feeding Britain reported in October 2024 that they were supporting almost 105,000 households through Affordable Food Clubs,⁴⁶ a significant increase from their reach in 2022 of around 20,000 households.⁴⁷ They report

43 The number of food bank centres has increased over this 10-year period. While increased provision is associated with some increase in food parcel take-up, this is relatively small in proportional terms. Increased provision of food banks results in increased uptake primarily because of the underlying unmet need in an area. See Bramley, G, et al. (2021), *State of Hunger: Building the evidence on poverty, destitution, and food insecurity in the UK*, Trussell and Heriot-Watt University, <https://cms.trussell.org.uk/sites/default/files/wp-assets/State-of-Hunger-2021-Report-Final.pdf>

44 Independent Food Aid Network (IFAN) (2024), *IFAN Survey August 2024*, <https://cdn.sanity.io/files/vujd5l5m/production/62a757fbc0f70593c50e405b121abedce67bd64f.pdf>

45 See The Salvation Army (2025) *Food bank demand high and numbers rise on last year figures*, <https://www.salvationarmy.org.uk/news/food-bank-demand-high-and-numbers-rise-last-year-figures>, The Salvation Army (2024), *Over 1,200 people accessed emergency food support in a year*, <https://www.salvationarmy.org.uk/news/over-1200-people-accessed-emergency-food-support-year>, The Salvation Army (2022), *Cost of living makes Salvation Army food banks almost buckle*, <https://www.salvationarmy.org.uk/news/cost-living-makes-salvation-army-food-banks-almost-buckle>

46 Feeding Britain (2024), *Affordable Food Clubs Impact Report (October 2024)*, <https://feedingbritain.org/affordable-food-club-impact-report-october-2024/>

47 Feeding Britain (2022), *Summary of Feeding Britain's affordable food clubs (June 2022)*, <https://feedingbritain.org/summary-of-feeding-britains-affordable-food-clubs-june-2022/>

that this reflects the growth in the number of people struggling to afford food and other

essentials as well as a shift in provision to food clubs, away from food bank models.

There are concerning signs that unacceptable experiences of severe hardship are becoming normalised

As in Wave 1, we found that a large number of households who were food insecure in Scotland had not turned to any form of charitable food provision for support.⁴⁸ As demonstrated in

Table 7, two in three (67%) households who were food insecure had not used any form of charitable food provision in the previous year (a similar proportion to the 65% who reported this in 2022).

Table 7 The likelihood of accessing charitable food provision by food security, Scotland

	Food insecure		Not food insecure	
	2022	2024	2022	2024
Used charitable food provider in the last 12 months	21%	21%	4%	2%
Did not use charitable food provider in the last 12 months	65%	67%	93%	91%
Don't know/Prefer not to say	14%	12%	3%	6%

Source: Hunger in Scotland Wave 1 and 2 general population surveys.

The use of charitable food provision by people in Scotland who were not food insecure perhaps reflects people who were cutting back on other forms of essentials but not food, people whose food security was being supported by a charitable food provider, and people using forms of charitable food provision that have models designed around community sharing and environmental practices, rather than as an emergency response.

In our discussions with people with experience of food insecurity or destitution, many people expressed that they hadn't accessed charitable food provision as their situation did not warrant it, and they were managing to get by. There was also a strong sense that people felt others were in greater need, and they did not want to take support away from them. New data for this wave from our survey supports this, showing that the most common reason why people in Scotland

⁴⁸ Exploring the circumstances of food insecure households who have not used any form of charitable food provision was a key research area identified in the previous report. For this Wave of research, we have carried out in-depth qualitative research and added questions to our general population survey to understand this in more depth. A further report will be published specifically addressing this research question. This section provides summary reporting from this additional data collection.

going without essentials had not used any form of charitable food provision was because they did not consider themselves to be facing financial hardship (48%). This was followed by people thinking that they were not in enough need to use those services (32%), and people feeling like they did not want to use those services because they thought other people were in greater need of them (26%).

This view of people's own hunger or destitution is perhaps a concerning sign that unacceptable forms of severe hardship are becoming normalised across Scotland. As discussed, many people felt that they weren't experiencing severe hardship, despite reporting that they were going without food or other essentials. This is supported by wider research demonstrating the mechanisms through which people on low income or who are unemployed do not identify as living in financial hardship, including cognitively distancing themselves from others living in poverty.^{49,50}

However, when presented with a vignette Case study depicting a situation similar to their own, many people recognised that the person would benefit from accessing food support and was facing severe hardship. This highlights a disconnect between people's views of their own personal experiences and a more objective view on what is and isn't acceptable as a standard of living.

“

I wouldn't want to do [access a food bank] it to the detriment of people that genuinely have no other way of getting food. I have got people in my life that I could say, 'Can I have some support with this?'. And I'd feel bad if there were people that don't have that... I'd feel like I was taking stuff.

”

Woman, age 31-54, Scotland, Person taking part in Research Question 1, No.29

Wider research has also found evidence that living on a low income and the challenges that come with that experience, such as skipping meals, being hungry and eating unappealing or unhealthy food is becoming normalised.^{51,52}

People who hadn't used charitable food provision, but were going without essentials, described having to make trade-offs to avoid turning to this support, such as not paying bills, or not buying other essentials such as toiletries or new clothes. However, in some cases people still found themselves being forced to skip meals, having smaller meals such as toast for dinner, or having to go to bed early instead of eating properly.

Others were relying on informal support from family and friends to get by, but people also recognised this was not sustainable and left them feeling like a burden. One in 10 people in Scotland (10%) had used different methods such as support from family or friends, cutting down on meals or other items, or buying reduced price food so they didn't have to use charitable food provision.

“

I think they're [food banks] really good things, but I've got a personal sort of thing, that I'd be too embarrassed. I know that sounds stupid. I would rather do without than use it myself... I would be too embarrassed to go to it.

”

Man, age 31-54, Scotland, Person taking part in Research Question 1, No.28

There were also barriers to receiving support which may have prevented people in Scotland getting the help they needed. Embarrassment or stigma were key factors in this. Three in 10 (30%) people said that they were too embarrassed to use a charitable food provider. Separately, one

49 Shildrick, T, and MacDonald, R, (2013), *Poverty Talk: How People Experiencing Poverty Deny Their Poverty and Why They Blame 'The Poor'*, *The Sociological Review*, <https://doi.org/10.1111/1467-954X.12018>

50 Reutter, L, et al, (2009), "Who do they think we are, anyway?": perceptions of and responses to poverty stigma, *Qual Health Res*, <https://pubmed.ncbi.nlm.nih.gov/19224874/>

51 Jordan, U, et al, (2025), 'The scales never seem to balance': exploring the lived realities of poverty during the UK 'cost-of-living crisis' through participatory research, *Journal of Poverty and Social Justice*, <https://doi.org/10.1332/17598273Y2025D000000041>

52 Machray, K, (2022), *Food insecurity among single men in Scotland: a qualitative investigation*, <https://theses.gla.ac.uk/83252/>

in five (20%) said that they were afraid of being judged or stigmatised by others for using them. Many people we spoke to saw using food support as a sign of failure or feared being recognised and judged by others.

A lack of understanding around how food banks work and who they are for deterred some people in Scotland from considering support. One in eight (12%) said that they didn't consider themselves to be eligible to access charitable food provision. Many people assumed they wouldn't be eligible because they weren't receiving any social security payments, or they were employed. For some people (16%), a lack of knowledge of how to access or find charitable food providers prevented them from getting support.

“

I don't know that I would be accepted, and then I think the distress that would cause, of thinking I had a way out and then it not materialising, would be awful.

”

Woman, age 31-54, Scotland, Person taking part in Research Question 1, No.29

Conclusion

Part 1 has shown an alarming number of people experienced food insecurity across Scotland, alongside worrying indications of severe hardship becoming entrenched. There is a gulf in the risk of hunger across Scotland, with people in the most deprived areas reporting particularly high levels of food insecurity.

We continue to see unsustainably high levels of use of charitable food provision across Scotland despite the rate of inflation reducing. It is clear that we are not seeing enough progress on the problem of hunger in Scotland.

A minority of people experiencing food insecurity had turned to charitable food provision, with a high number of households going without food and other essentials before turning to charitable food provision as a last resort.

In Part 2, we outline who was most at risk of experiencing food insecurity and using charitable food provision, and explore the structural inequalities which mean some people have an increased risk of hunger.

2.

What do we know about the profile of people at risk of hunger in Scotland?





1 in 4 children (25%)

were growing up in food insecure households. 7% of people referred to food banks lived with three or more children, compared to 1% across Scotland*

32%



75%



75% of people referred to food banks in the Trussell community were disabled – compared to 32% across Scotland

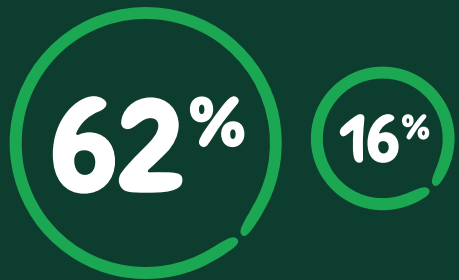
38%



38% of people referred to food banks in Scotland were currently homeless, or had experienced homelessness in the past year

62%

16%



62% of people referred to food banks in the Trussell community were experiencing mental health conditions – compared to 16% across Scotland



24% of people referred to food banks in the Trussell community in Scotland were in working households – up from 17% in 2022



19%

19% of working age people experienced food insecurity in Scotland – compared to 2% of people over 65

Key findings

Our findings point to a range of factors and experiences that put people at greater risk of food insecurity or needing to turn to charitable food providers for support. The following section provides clear evidence of how some people are at greater risk of hunger:

Structural inequalities are intersecting with issues around low income to increase the risk of hunger for particular parts of society.

- Disabled people were at high risk of experiencing hunger. Three in four (75%) people referred to food banks in the Trussell community were disabled, whereas 32% of people across Scotland were disabled. More than a quarter of disabled people (27%) experienced food insecurity, over three times the rate among non-disabled people (8%).
- Mental health conditions were much more prevalent among people referred to food banks than the general population (62% compared to 16% across Scotland).
- One in eight (12%) people referred to food banks were from a racialised community compared to 5% of people in Scotland as a whole.

Different demographic characteristics have higher risks of hunger, often driven by an increased likelihood of interacting with the social security system.

- Working-age people were far more likely to experience food insecurity than people over the age of 65 (19% vs. 2%).
- One in four (25%) children were growing up in food insecure households in 2024. Families with three or more children were over-represented among households referred to food banks. 7% of people referred to food banks said they were living with three or more children, compared to 1% of people across Scotland.
- Adults living alone were particularly over-represented among people referred to food banks in the Trussell community (55% vs. 21% across Scotland).

Some people's circumstances increase their risk of hunger.

- Most households referred to food banks were not in work. However, a significant and increasing minority were. A quarter (24%) of people referred to food banks in 2024 were in working households, an increase from 2022 (17%).
- Housing insecurity was a significant experience for people referred to food banks. Two fifths (38%) of people referred to food banks were currently homeless or had experienced homelessness in the previous year.

Disabled people are at increased risk of facing food insecurity and needing to use a food bank

“

I had a wee bit of time in hospital. I've come out and my ex-girlfriend let me know about a food bank that was available at the end of the road, so, I've been using that for a couple of weeks.

”

Man, age 31-54, Scotland, Person taking part in Research Question 2, No.36

One quarter (27%) of disabled people in Scotland experienced food insecurity; this was more than three times the rate for non-disabled people (8%). This highlights how structural inequalities

can intersect with issues around low income to drive severe hardship, something we will explore in detail [later in this section](#). Disabled people in Scotland were also more likely to turn to charitable food providers for support. One in 10 (10%) disabled people had turned to charitable food providers in the last year, compared to 3% of people who were not disabled.

Rates of food insecurity were higher for people with a mental health condition (31%) than for people with a physical disability (26%) ([Table 8](#)). These differences also applied when looking at the rate at which people with different health conditions needed to turn to charitable food providers for support.

Table 8 Rates of food insecurity by impairment or condition

Impairment or condition	% experiencing food insecurity	% used any form of charitable food provision in last year
A physical disability	26	6
A long-term physical condition	23	7
A mental health condition	31	15

Source: Hunger in Scotland Wave 2 general population.

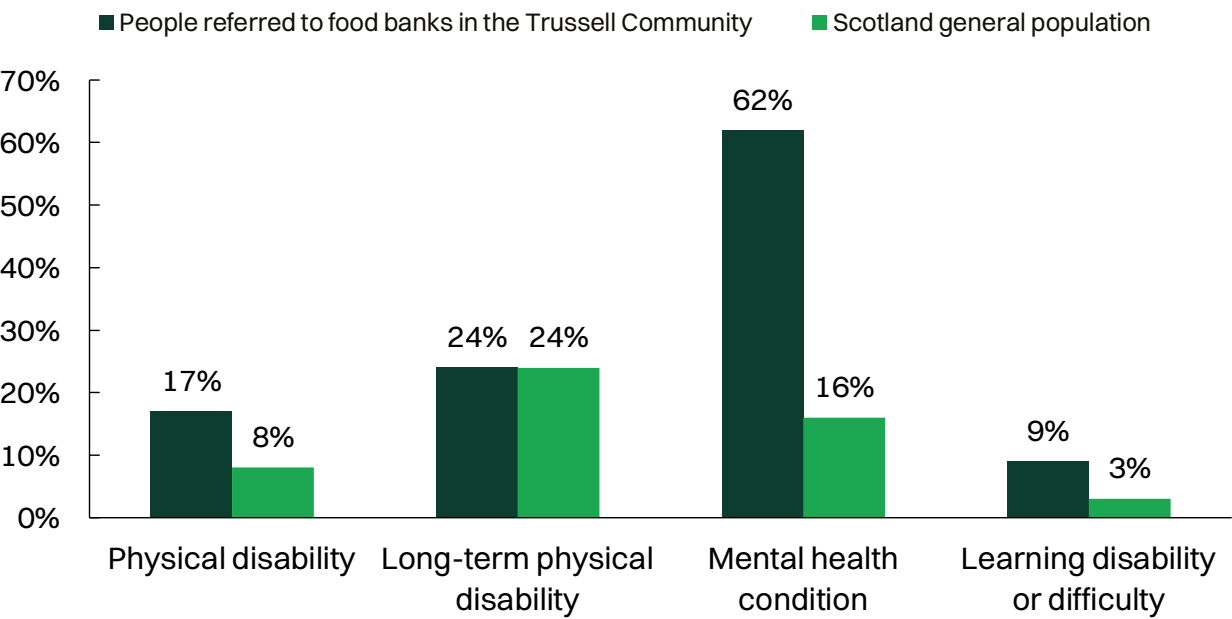
Food banks continue to see the impact of disability and ill health on a daily basis. As in 2022, three quarters (75%) of people referred to food banks were disabled. In comparison, a third (32%) of people in the Scottish general population were disabled.

This figure rose even higher when considering whether any member of the household was disabled. Nearly eight in 10 (78%) people referred to food banks reported that they, or a member of their household, was disabled. This was more than double the level seen in the general population (39%).

As shown in [Figure 5](#), all types of health conditions continued to be more prevalent among people referred to food banks than in the general population. As was the case in 2022, mental health conditions were by far the most prevalent type of health condition among people referred to food banks (reported by 62% of people) and were almost four times more prevalent than in the wider Scottish population (reported by 16% of people – a figure that is down four percentage points since 2022).

The prevalence of mental health conditions among people referred to food banks in Scotland was similar to elsewhere in the United Kingdom, with proportions ranging from 56% (England) to 65% (Wales).

Figure 5 Prevalence of health conditions for people referred to food banks in the Trussell community and for people across the general population in Scotland



Source: Hunger in Scotland Wave 2 general population and food bank surveys.
Note: respondents could provide multiple responses as they may have multiple conditions.

Some people referred to food banks in Scotland have higher rates of mental health problems than others, including:

- Four in five disabled people (82%) referred to food banks reported having a mental health condition, compared to 20% of people who were not disabled.
- 84% of people who were care experienced had a mental health condition, compared to 56% who were not care experienced.

These findings highlight that ill health and disability are key experiences underpinning hunger. Our UK-level regression analysis supports this, with people with a physical disability, a mental health condition, and a learning difficulty or disability each being more likely than people without those

conditions to use a food bank, while controlling for other factors.

As discussed in the introduction, there is growing evidence that the mental and physical health of people across Scotland is worsening, with evidence highlighting how ill health and severe hardship can be a vicious cycle.⁵³

This was underlined by our conversations with people experiencing food insecurity or receiving support from the Trussell community, who consistently described how ill health and disability affected their finances. This included making it more difficult to find and sustain work, particularly work which is suitable for their conditions or impairments. People also detailed how the additional costs related to their impairments or conditions made affording the essentials more

⁵³ Weekes, T, Ball, E, and Padgett, S, (2025), *Cost of Hunger and Hardship – final report*, Trussell, <https://www.trussell.org.uk/news-and-research/publications/report/cost-of-hunger-and-hardship-final-report>

Enabler: Improvements in health and support with health conditions

Improvements to people's physical and mental health were often important mechanisms through which people were better able to afford the essentials.

In some cases, improvements in people's health meant that they could move back into work or made it easier to maintain employment.

Receiving a formal diagnosis of a health condition was also a positive step, which

meant some people were able to improve their financial situation. For some people a diagnosis meant they are able to receive additional social security payments, and meant they were able to access treatment or support to manage symptoms. For example, after a diagnosis, one person we spoke to was able to better understand their health condition – which empowered them to join a gym to improve their health, while another person was able to receive PIP following a diagnosis.

challenging, as well as issues with the disability social security system. The impact of higher inescapable costs linked to people's conditions and impairments is picked up in [Part 3](#).

“

My dad passed away last year; I've had depression and anxiety kicking in. So, I've not been back into employment.

”

Man, age 31-54, Scotland, Person taking part in Research Question 3, No.53

People were often faced with co-occurring challenges that made it tougher to manage their impairments and conditions. People with mental health conditions described how managing their condition was made more difficult because of the pressure caused by issues such as financial stress, grief, family problems, or other health conditions like a physical illness. The debilitating impact of managing impairments and conditions, combined with challenging life circumstances, means that it was often not possible to engage with employment support, support to help with their financial situation, or to access help which

could improve their mental or physical health. This mutually reinforcing relationship between health and circumstance leaves many people stuck in a cycle of severe hardship and poor health.

“

I was a bus driver and I had a heart attack a few years ago... Then I got Covid a couple of years ago as well, ended up in intensive care, and I've still got some of the symptoms from that as well, such as, I'm on home oxygen... It's ongoing Covid.

”

So, I lost my job, which I'd been doing for 26 years... It's been terrible, I've suffered a lot of depression... I've had the bus license taken off me, from the DVLA. It's all I've ever known, was being a bus driver... Obviously I'm on benefits now.

”

Man, age 31-54, Scotland, Person taking part in Research Question 1, No.28

Working-age adults, who are not in work, are at higher risk of hunger



It used to be alright, but the prices of food going up and that, my money seems to disappear before I've even got time to spend it.



Man, age 31-54, Scotland, Person taking part in Research Question 2, No.36

Table 9 demonstrates that, as in 2022, working-age people across Scotland were at far greater risk of experiencing food insecurity and needing to turn to charitable food providers for support. One in five (19%) working-age people experienced food insecurity in 2024, compared to 2% of people aged 65 and over. There was also a disparity when looking at the use of charitable food providers. One in 16 (6%) working-age people had used any form of charitable food providers in the last year (vs. 2% of people aged 65 and over).

When looking at the more detailed age categories, two in five people who experienced food insecurity in Scotland in 2024 were aged between 25 and 44 (38%). This compares to the average across the general population in Scotland where 32% were aged 25 to 44.

Older population groups were much less likely to be represented among people experiencing food insecurity. People aged 65 and over made up just 4% of people experiencing food insecurity, but 25% of people across Scotland.

These findings are supported by our UK-level regression analysis, which highlights that people aged 35-44 and 54-54 were more likely to have used a food bank, while people aged 65 and over were less likely to have done so (compared to people who are aged 18-24).

Working-age people were also over-represented among people referred to a food bank in the Trussell community in Scotland. Most (96%) people referred to food banks were of working age.⁵⁴ This compared to three quarters (75%) of people in Scotland who were adults of working age (18-64).

Higher levels of support relative to living costs provided by the social security system to people over State Pension age, along with lower numbers renting their home,⁵⁵ are likely to be important factors which protect pensioners from experiencing food insecurity or needing to turn to a food bank.

We look in detail at the social security system, and particularly the support that working-age people can receive, as a driver of low income in **Part 3** of this report.

Working-age adults across Scotland who were not in work were at far greater risk of experiencing food insecurity, and needing to turn to charitable food providers for support, than people who were working. Just over a quarter (28%) of working age adults who were not working experienced food insecurity in 2024, compared to 16% of people who were working. There was also a disparity when looking at the use of charitable food provision (10% vs. 5%).

The majority (82%) of working age adults referred to food banks in the Trussell community in Scotland were not in work. In contrast, when looking at working-age adults across Scotland, the majority (77%) were in work. Working-age adults referred to food banks most commonly reported that they were long-term sick or disabled (34%), followed by unemployed and looking for work (26%). In comparison, just 7% of working age people across Scotland said that they were long-term sick or disabled, and 2% said they were

⁵⁴ Important to note that this figure refers to the person who was referred to the food bank and not everyone that is supported by food banks. For example, this figure does not include any children.

⁵⁵ Cribb, J, Henry, A, and Karjalainen, H, (2024), *How have pensioner incomes and poverty changed in recent years?*, Institute for Fiscal Studies, https://ifs.org.uk/sites/default/files/2024-07/How-have-pensioner-incomes-and-poverty-changed-in-recent-years_2_0.pdf

unemployed and looking for work. Working-age adults across Scotland were most commonly

working as a full-time employee (53%), followed by working part-time as an employee (10%).

Table 9 Profile of people referred to food banks in the Trussell community, people experiencing food insecurity, and the general population in Scotland, by age

Age	Referred to food banks %	Experiencing food in-security %	Scotland general population %
18-24	8	16	11
25-34	23	14	15
35-44	31	24	16
45-54	23	32	16
55-64	12	10	18
65+	4	4	25
Working-age	96	96	75

Source: Hunger in Scotland Wave 2 general population and food bank survey.

Table 10 Main economic activity for working-age people referred to food banks and across Scotland

Activity	People across Scotland	People referred to food banks
Full-time employee	53%	4%
Part-time employee	10%	5%
Self-employed or freelance	5%	1%
In full-time education or training	5%	0%
Retired	7%	0%
Long-term sick or disabled	7%	34%
Looking after home or family	4%	1%
Unemployed and looking for work	2%	26%
Unemployed and not looking for work	2%	12%
On maternity or paternity leave	1%	1%
Signed off sick (short-term or temporarily)	0%	6%
Other	1%	8%
Prefer not to say	3%	2%

Source: Hunger in Scotland Wave 2 food bank and general population surveys.

When looking at the employment status of everyone in the household, we see a substantive number of working households referred to food banks in the Trussell community in Scotland. In 2024, a quarter (24%) of people referred were from working households, the majority of whom (71%) were on incomes low enough to mean they were also eligible for UC. This is an increase compared to 2022, when one in six (17%) people referred to food banks in Scotland were in working households. We look in more detail at the drivers of in-work food insecurity in **Part 3**.

While working-age adults continue to be more likely to use food banks, our wider administrative data shows a concerning rise in the use of food banks in the Trussell community in Scotland by pensioners over the last five years. In 2024/25, 5,600 parcels were distributed for someone aged 65 and over. This is double the number provided in 2019/20, when close to 2,800 parcels were

distributed. As seen in **Table 11**, the rate of growth in the provision of emergency food, between 2019/20 and 2024/25, for pension-age adults was by far the highest growth rate for any age group across this period.

These patterns chime with wider evidence which suggests that people facing hardship earlier in life limits their ability to save, and compounds hardship into older age.⁵⁶ The data likely also reflects established findings highlighting how the lack of affordable housing, increasing risk of being disabled, and inadequacies in social security for pensioners are increasing the financial strain faced by older people.⁵⁷ Ensuring working-age people do not face severe hardship will reduce the flow of people into pensioner hardship. Improving take-up of pension credit, and providing more support for renting pensioners, would help pensioners now.

Table 11 Percentage change in the number of parcels by age group, Scotland: 2019/20-2024/25

Age	Percentage change from 2019/20
0-4	-17%
5-11	-8%
12-16	7%
17-24	3%
25-64	-3%
65+	101%

Source: Trussell administrative data.

56 Independent Age, (2022), *Poverty in later life*, <https://www.independentage.org/sites/default/files/2022-12/IA%20Poverty%20in%20later%20life%20report%20Jan2022.pdf>
57 Independent Age, (2025), *Too little, too late*, https://www.independentage.org/sites/default/files/2025-05/Too_little_too_late_report_Independent_Age.pdf

Households with children face extremely high levels of food insecurity

“

I would eat less so that I knew that the kids could have meals.

”

Woman, age 31-54, Scotland, Person taking part in Research Question 1, No.29

Twice as many families with children under the age of 16 in Scotland experienced food insecurity in 2024 as families without children (24% vs. 12%). This means that one in four (25%) children in Scotland were growing up in food insecure households – higher than the overall household food insecurity rate of 15%.

Families with children were also more likely to have needed to turn to charitable food providers for support in the last year than families without children (9% vs. 4%). This is reflected at food banks in Scotland, where three in 10 (31%) people were living with children under the age of 16 – higher than the rate across the general population in Scotland, where 22% of people were living with children. During our conversations with people referred to food banks, parents and carers who had used a food bank described how the experience of severe hardship and not being able to afford the essentials their children needed had an impact on them not only practically but emotionally.

People also described difficult decisions they had to make to either take on debt and leave bills unpaid, or let their child go without something like a school trip, which would isolate them from their peers. People felt pressure to be strong for their children, but we found that in some cases this was taking a toll on their own mental health. These findings chime with our Cost of Hunger and

Hardship research⁵⁸, in which parents and carers described being unable to afford essential items for children, including food, uniforms and transport to and from school.

“

We had to cut back a lot on this last year and a bit. Holidays, just any extra, any more enjoyable, luxurious things, we just can't afford it any more... Like the kids doing extracurricular activities, even just going shopping for clothes.

”

Eoman, age 31-54, Scotland, Person taking part in Research Question 1, No.1

The Scottish Government introduced the Scottish Child Payment in 2021, as part of efforts to support families with children and alleviate child poverty. The payment is available to people eligible for social security support, at a current rate of £27.15 per week per every child under 16 years of age.⁵⁹ Among people referred to food banks in Scotland, 25% were eligible for the Scottish Child Payment in 2024 – the same proportion as in 2022.

Our new evidence on the continued high rates of food insecurity and use of charitable food provision confirms that the Scottish Child Payment is not doing enough to protect families with children from facing hunger. The Scottish Child Payment is expected to have a substantive impact on the level of child poverty in Scotland – lifting between 40,000 and 60,000 children out of poverty.⁶⁰ It has had some initial success, including increasing the amount of money being spent on children, and on essentials such as food and nappies, reducing the need for food banks and

⁵⁸ Weekes, T, Ball, E, and Padgett, S, (2025), *Cost of Hunger and Hardship – final report*, Trussell, <https://www.trussell.org.uk/news-and-research/publications/report/cost-of-hunger-and-hardship-final-report>

⁵⁹ Scottish Government, (2022), *Scottish Child Payment – How it works*, <https://www.mygov.scot/scottish-child-payment>

⁶⁰ CPAG, (2024), *Scottish Child Payment: Submission by the Child Poverty Action Group (CPAG)*, <https://www.parliament.scot/-/media/files/committees/social-justice-and-social-security-committee/scottish-child-payment/child-poverty-action-group--scottish-child-payment.pdf>

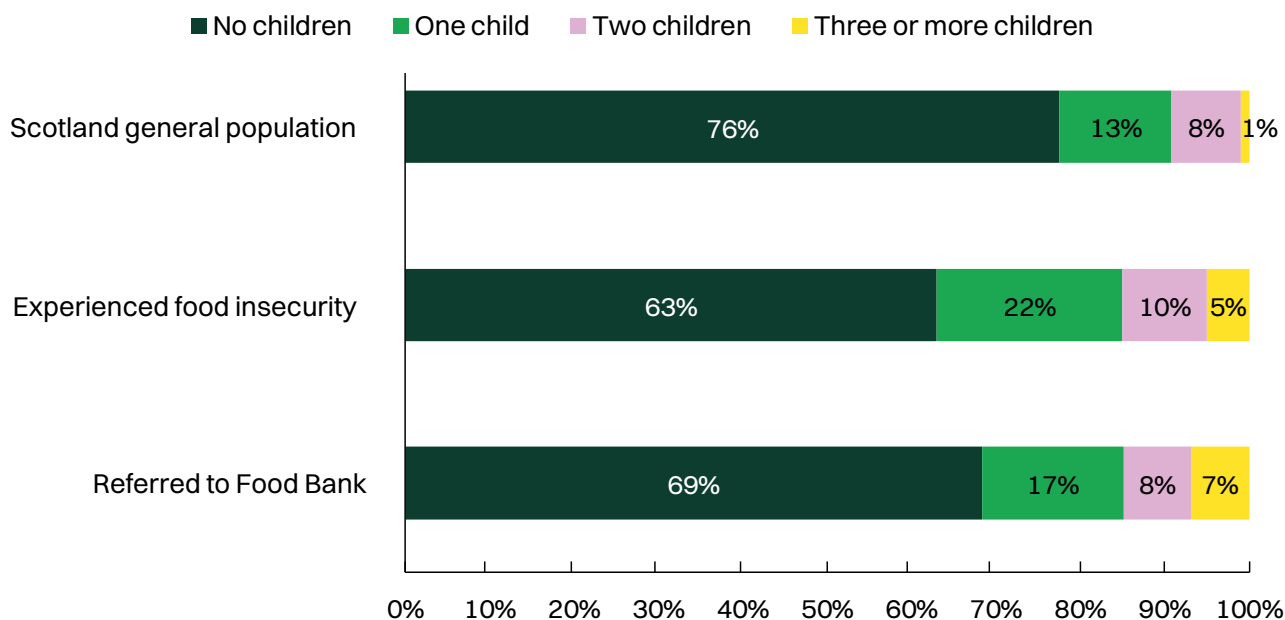
relieving pressure on families who are struggling to afford essentials.⁶¹

A preliminary evaluation of the impact of the Scottish Child Payment on food bank usage also found some limited evidence on the role of the payment on reducing food bank usage for several household groups, including single-adult households with children aged 0-4, and households with children aged 5-16 without younger children. However, there was no evidence of a decrease in food bank usage for all households with young children, or for priority households with older children.⁶² The payment is also not reaching all families with children, with some groups of people not being eligible for the payment, despite being on very low incomes.⁶³ Many families find additional income through the Scottish Child Payment is wiped out by debt and arrears collection from public bodies.⁶⁴

The number of children in a household matters when looking at the risk of food insecurity. As shown in **Figure 6**, households with more children were over-represented among people experiencing food insecurity, and particularly households with three or more children. Among households experiencing food insecurity, 5% reported having three or more children, compared with 1% of household across Scotland. One in 10 (10%) had two children (compared with 7% of households across Scotland), and 22% one had child (compared to 12% of households across Scotland).

Families with three or more children in Scotland were also more likely to need to be referred to food banks, with 7% of people referred to food banks reporting that they were living with three or more children aged 16 or under, compared to just 1% of the Scottish population.

Figure 6 Profile of households experiencing food insecurity and using any form of charitable food providers according to number of children in household



Source: Hunger in Scotland Wave 2 general population and food bank surveys.

61 Scottish Government, (2022), *Scottish Child Payment: interim evaluation*, <https://www.gov.scot/publications/interim-evaluation-scottish-child-payment/>
62 Randolph, H, Congreve, E, and Milne, K, (2024), *Impact of the Scottish Child Payment on the need for food banks*, University of Strathclyde and Trussell, <https://www.trussell.org.uk/news-and-research/publications/report/impact-of-the-scottish-child-payment-on-the-need-for-food>
63 CPAG, (2024), *Scottish Child Payment: Submission by the Child Poverty Action Group (CPAG)*, <https://www.parliament.scot/-/media/files/committees/social-justice-and-social-security-committee/scottish-child-payment/child-poverty-action-group--scottish-child-payment.pdf>
64 Gunston, R, (2022), *Public Debt and Arrears in Scotland*, The Robertson Trust, <https://www.therobertsontrust.org.uk/news-and-blogs/new-report-public-debt-and-arrears-in-scotland/>

The experience of families with three or more children is likely driven in part by the two-child limit, a policy introduced in 2017 that prevents families from claiming Child Tax Credit or Universal Credit for more than two children (depending on the age of the third child), and affects families who are in work as well as families where no adult is working. The Scottish Government has now committed to mitigate the impacts of the policy through the introduction of a 'two-child limit payment', which will be available to people impacted by the policy. Once introduced in March

2026, this top-up payment is predicted to lead to 20,000 fewer children living in poverty.⁶⁵ The impact of this policy is explored in detail in [Part 3](#).

Single-parent families had a far higher risk of food insecurity than couples with children. Single-parent families made up 3% of households in Scotland, but represented 13% of households experiencing food insecurity. Similarly, 17% of people referred to food banks said they were a single parent.

Table 12 Profile of people referred to food banks in the Trussell community, people experiencing food insecurity, and the general population in Scotland, by household type

Age	Referred to food banks %	Experiencing food insecurity %	Scotland general population %
Single adult	55	19	21
Couple with no children 16 or younger	6	15	32
Couple with children	7	14	16
Single adult with children	17	13	3
Multi-adult household with no children	10	30	25
Multi-adult household with children	6	9	4

Source: Hunger in Scotland Wave 2 general population and food bank survey.

Couples with children were not over-represented among households referred to food banks. This is despite our UK-wide figures highlighting that this household type has a higher risk of food insecurity and needing to turn to charitable food provision than most other households. Just one in 14 (7%) people referred to food banks in Scotland reported living as a couple with children. Across Scotland, 16% were living as a couple with children.

In contrast, there is an over-representation of single adults living alone at food banks. Over half (55%) of people referred to food banks were living on their own, compared to 21% across Scotland.

Couples with no children were heavily under-represented among households referred to food banks, making up 32% of households in Scotland, but just 6% of households referred to food banks.

Our UK-level regression analysis underlined how the number of adults in a household can have an impact on the risk of needing to use a food bank. People living with one other adult, two other adults, and three other adults were all less likely to use a food bank than single adult households.

⁶⁵ Scottish Government, (2025), *Scrapping the two-child limit to help end child poverty*, <https://www.gov.scot/news/scrapping-the-two-child-limit-to-help-end-child-poverty/>

Food banks in the Trussell community in Scotland are likely to support a particularly high proportion of single-adult households, because these households:

- are more likely to face acute hardship – over half (56%) of households experiencing destitution, the deepest form of hardship, are single adults living alone who are of working age.⁶⁶ Food banks in the Trussell community support people who are experiencing deeper forms of hardship than people experiencing food insecurity or turning to other charitable food providers (as explored further in [Part 3](#))
- are consequentially more likely to be in touch with advice services (e.g. debt advice, or support with social security payments), and therefore more likely to be able to access a referral to a food bank in the Trussell community
- face a significant risk of homelessness. They make up 68% of households in Scotland who have been assessed as homeless or threatened with homelessness.⁶⁷ As we will discuss below, there is an important relationship between the use of food banks and homelessness
- have higher costs, particularly relating to housing and essential bills, than people who split these costs with a partner, family member or housemate.^{68,69}

In our conversations with people referred to food banks, we heard how people living alone were struggling to afford the essentials and get by on a daily basis.

“

Me and my partner separating would be the thing that has impacted our finances. He does pay a certain amount every month towards the kids, but when you think about the fact that my wage is less than what I'm having to pay in childcare, and now I have to pay rent and bills and food and clothes and everything else.

”

Woman, age 31-54, Scotland, Person taking part in Research Question 1, No.29

People also described how living alone can go hand in hand with social isolation and a lack of support from friends and family, both of which can make someone more likely to need to use a food bank. We look further at the relationship between social isolation and food bank need in [Part 3](#) of this report.

⁶⁶ Fitzpatrick, S, et al, (2023), *Destitution in the UK 2023*, JRF, <https://www.jrf.org.uk/deep-poverty-and-destitution/destitution-in-the-uk-2023>

⁶⁷ Scottish Government, (2025), *Homelessness in Scotland: update to 30 September 2024*, <https://www.gov.scot/publications/homelessness-in-scotland-update-to-30-september-2024/documents/>

⁶⁸ Office for National Statistics, (2019), *The Cost of Living Alone*, <https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/families/articles/thecostoflivingalone/2019-04-04>

⁶⁹ McCreadie, M, (2024), *Single and paying for it – the cost of living alone in the UK in 2024*, UK Debt Expert, <https://ukdebtxpert.co.uk/blog/single-and-paying-for-it-the-cost-of-living-alone-in-the-uk-in-2024/>

Food insecurity is higher for renters and people experiencing homelessness

“

I'm paying near enough £80 [every fortnight] for my rent arrears, which is leaving me basically with nothing.

”

Man, age 31-54, Scotland, Person taking part in Research Question 3, No.53

Food insecurity and the use of charitable food provision was far more common for people in Scotland who were renting than for people who owned their homes (either outright or with a mortgage). More than a third (35%) of people renting in Scotland (either privately or in social housing) experienced food insecurity in 2024, with one in nine (11%) having used charitable food providers. In contrast, just 6% of owner-occupiers reported experiencing food insecurity, and only 2% had used a charitable food provider.

While private renters made up an equal proportion of households experiencing hunger as they do in the wider Scottish population (11% and 9%, respectively), people living in social housing were over-represented among households who were food insecure.

Around one in eight (13%) of the Scottish population reported living in social housing; however, people living in social housing made up two fifths (42%) of households experiencing food insecurity ([Table 13](#)).

Despite having a lower risk of food insecurity, people who own their homes make up a substantive minority of people who had experienced food insecurity in Scotland in 2024. Just over a quarter (27%) of people who

experienced food insecurity owned their home either outright or with a mortgage.

Similar patterns are seen among people referred to food banks in the Trussell community in Scotland. There 56% of people were socially renting, and 10% privately renting. Food banks (5%) support far fewer owners-occupiers than are represented among people experiencing food insecurity (27%) and across the Scottish general population (64%).

Food banks in Scotland support a higher proportion of social renters, and a lower proportion of private renters than the average for food banks across the Trussell community (42% and 20% respectively across the entire Trussell community). This is likely to reflect the fact that Scotland has a higher proportion of social housing than the rest of the UK.

Our findings reflect extensive wider research into problems with rental sectors across Scotland, which are discussed in more detail in [Part 3](#).

For too many people issues with their housing result in homelessness, and our findings highlight this as a key issue impacting people referred to food banks in Scotland. Almost two fifths (38%) of people referred to food banks had experienced some form of homelessness in the past year (5% of people across Scotland reported experiencing homelessness).

Private renters in Scotland do have higher levels of protections, with the government introducing a new Private Residential Tenancy (PRT), effectively ending no-fault evictions, in 2017.⁷⁰ There are lower levels of homelessness in Scotland compared to England as a result of this.⁷¹

⁷⁰ Reynolds, L, and Ehrlich, E, (2019), *Research: Evaluating changes to rental agreements in Scotland*, Shelter, https://england.shelter.org.uk/professional_resources/policy_and_research/policy_library/research_evaluating_changes_to_rental_agreements_in_scotland

⁷¹ Watts, B, et al, (2024), *The Homelessness Monitor: Scotland 2024*, Crisis, <https://www.crisis.org.uk/ending-homelessness/homelessness-monitor/the-homelessness-monitor-scotland-2024/>

Despite this, homelessness is a growing problem in Scotland. The number of households in temporary accommodation increased by 15% from September 2022 to 2024, to over 16,600 households.⁷² The number of homelessness applications made where at least one member of the household was rough sleeping increased by 28% between 2020/21 to 2023/23, to over 1,900 households.⁷³

There is clear wider evidence that shows that the risk of homelessness is greater for some people than others, and this is the case for people referred to food banks.^{74,75} One group this is true for is men. Men referred to food banks in Scotland were more likely to be homeless or have experienced homelessness than women (41% compared to 32%).

Table 13 Profile of households referred to food banks in the Trussell community, households experiencing food insecurity, and the general population in Scotland, by housing situation

Household situation	Referred to food banks %	Experiencing food insecurity %	Scotland general population %
Private rented	10	11	9
Social rented	56	42	13
Owned outright or with a mortgage	5	27	64
Securely living with friends or family	2	7	6
Homeless	22	7	3
Multi-adult household with children	6	9	4

Source: Hunger in Scotland Wave 2 general population and food banks survey.

72 Scottish Government, (2025), *Homelessness in Scotland: update to 30 September 2024*, <https://www.gov.scot/publications/homelessness-in-scotland-update-to-30-september-2024/documents/>

73 Scottish Government, (2024), *Homelessness in Scotland: 2023-24*, <https://www.gov.scot/publications/homelessness-in-scotland-2023-24/pages/reasons-for-homelessness-and-prior-circumstances/>

74 Ministry of Housing, Communities and Local Government , (2025), *Statutory homelessness in England: Oct - Dec 2024*, <https://www.gov.uk/government/statistics/statutory-homelessness-in-england-october-to-december-2024/statutory-homelessness-in-england-october-to-december-2024>

75 Office of National Statistics, (2023), *People experiencing homelessness, England and Wales: Census 2021* <https://www.ons.gov.uk/peoplepopulationandcommunity/housing/articles/peopleexperiencinghomelessnessenglandandwales/census2021#sex>

Other inequalities increased the likelihood of food insecurity

Many people in Scotland face structural inequalities based on their impairments or conditions, ethnicity, gender, sexuality, care experience, and immigration status.⁷⁶ Structural inequalities refer to systemic, long-term and often hidden patterns of unequal access to resources, opportunities, and power that are built into the structures of society.

These patterns of inequality are often reinforced by social norms, policies, and institutions that perpetuate unfair advantages and disadvantages for certain groups of people. Individually, these structural inequalities can increase a person's likelihood of experiencing poverty and food insecurity; they can also intersect with one another to compound experiences of hardship. We explore some of these interactions below, including some instances of intersectional hardship.

We also look at whether people from different communities are at increased risk of some of the drivers of hunger explored in **Part 3** of this report, including whether people:

- are in receipt of means-tested social security payments
- have experienced any changes in life circumstances
- are disabled
- have a mental health condition
- are living in a household without anyone working

- have experienced homelessness in the last 12 months
- are socially isolated.

In some cases, we saw an under-representation of people from certain groups at food banks, implying that people may not be accessing the support that they need. There are some possible explanations for this, including:

- There is much evidence that people from marginalised groups are more likely to have poor experience of services such as healthcare (e.g. a GP) and family support, many of which may act as referral agents for food banks.^{77,78,79,80} The resulting mistrust may reduce the likelihood of accessing support and food bank referrals in future.
- We also know from our conversations with people who are food insecure and/or referred to food banks that stigma, shame and fear of judgement can be significant barriers, particularly to accessing charitable support. Cultural differences in beliefs and social norms around asking for help may intersect with these concerns, meaning they are felt more strongly by people from some marginalised groups.
- People may also have different places where they receive support including from within their communities.

⁷⁶ This is not an exhaustive list but reflects the data that we have available to analyse. Many disabled people face structural inequalities, but as the experience of disabled people is explored earlier in this section we do not report in detail about disabled people in this part of the report.

⁷⁷ Dimova, E, et al, (2022), *What are LGBTQ+ people's experiences of alcohol services in Scotland? A qualitative study of service users and service providers*, Scottish Health Action on Alcohol Problems, <https://kinderstrongerbetter.org/wp-content/uploads/2022/03/shaap-lgbt-report-web-FINAL.pdf>

⁷⁸ Social Research, (2022), *Experiences of Social care in Scotland*, <https://www.gov.scot/binaries/content/documents/govscot/publications/research-and-analysis/2022/06/national-care-service-experiences-social-care-caring-scotland/documents/experiences-social-care-scotland/experiences-social-care-scotland/govscot%3Adocument/experiences-social-care-scotland.pdf>

⁷⁹ Bachmann, C, and Gooch, B, (2018), *LGBT in Britain – Health*, Stonewall, <https://www.stonewall.org.uk/resources/lgbt-britain-health-2018>

⁸⁰ Zubairi, K, et al, (2022), *Understanding the lived experience of Covid-19 for marginalised groups*, https://vhscotland.org.uk/wp-content/uploads/2022/02/Full-Report_Lived-experience-of-Covid-19-for-marginalised-communities.pdf

Ethnicity

In 2024, we found that people from racialised communities in Scotland were over-represented among people referred to food banks.

As **Figure 7** demonstrates, one in eight (12%) people referred to food banks were from racialised communities, compared to 5% of people in Scotland as a whole. This is a large change from 2022, when 2% of people referred to food banks were from racialised communities.

The growth in the proportion of people from racialised communities referred to food banks in the Trussell community between 2022 and 2024 in Scotland is unlikely to be explained by any change in the overall rate of food insecurity or charitable food provision for people from racialised communities. Across the UK these rates remained consistent between 2022 and 2024.

This growth may at least partly reflect methodological changes. In Wave 2, we invested in changes to the food bank survey methodology to increase access for people who either didn't speak English or spoke English as a second language. This did have an impact, with 1.3% of responses to the food bank survey across the UK being in another language in 2024 – compared to 0.7% in 2022.

The increase may also reflect the work that food banks in the Trussell community have been doing to improve inclusivity. Since 2022, Trussell has supported food banks in our community with their equity, diversity and inclusion (EDI) work, with a focus on building inclusive communities. This has included supporting food banks to develop EDI Strategies and Action Plans, training on the production of local inclusion strategies, and supporting food banks to tailor their approach to the needs and demographics of their local community, ensuring support provided is relevant, timely and person-centred.

There are indications that people from racialised communities are over-represented among people experiencing food insecurity in Scotland. One in nine (11%) people who experienced food insecurity were from racialised communities. Although not a statistically significant difference, it is notable to compare this against the Scottish population where 5% of people are from racialised communities.

These findings are in line with wider evidence showing that poverty rates in Scotland are not equal across different ethnicities. People from some racialised communities are far more likely to be in poverty than White people.⁸¹ The latest figures show that half (50%) of people of a Mixed, Black or Black British, or another ethnicity, background are in poverty. In comparison, 18% of White British people are in poverty. This analysis also highlights that poverty rates have grown for people from a racialised community in Scotland over the last 20 years, with the poverty gap between White people and people from racialised communities growing from 19 percentage points to 30 points. The reasons for these disparities are likely to include systemic racism and discrimination in employment, housing and health – all of which drive income inequalities.⁸²

Our UK-level findings suggest that some people from racialised communities were at greater risk of food insecurity than others – highlighting the intersection of structural inequalities. This included people from racialised communities who were also part of the LGBTQIA+ community, who provided unpaid care, and who were women.

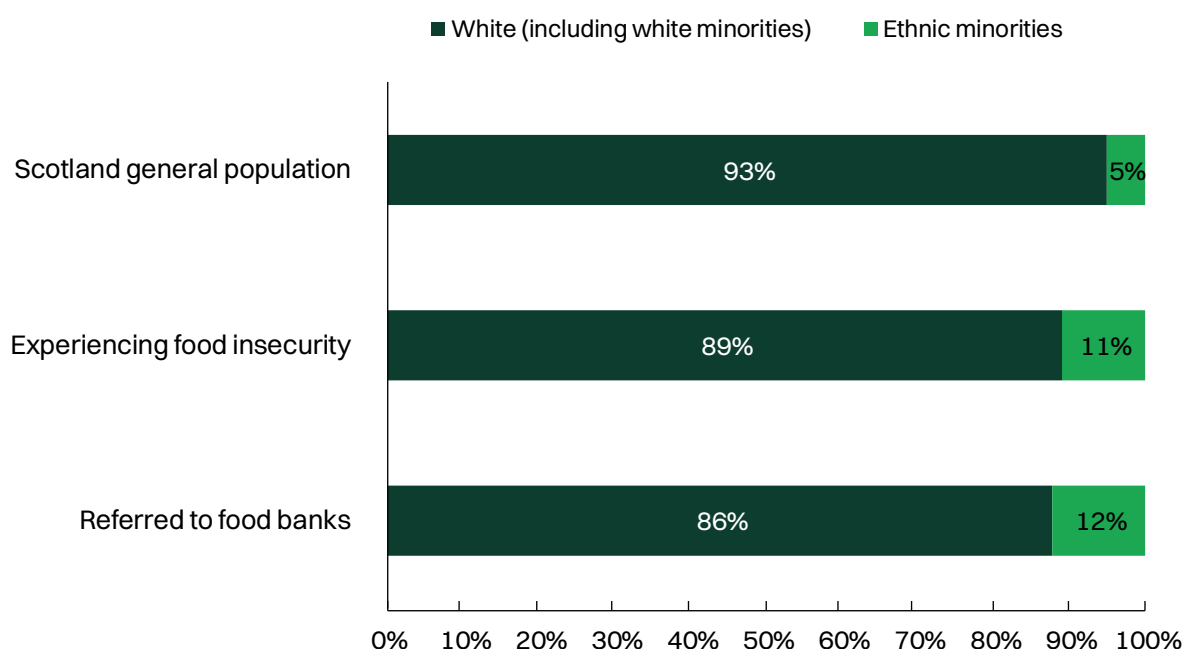
We also saw higher rates of food insecurity across the UK⁸³ for people from racialised communities who were unpaid carers (34% vs. 22% of people from racialised communities who were not unpaid carers). There is also a gendered element to food insecurity among people from racialised communities. Three in 10 (29%) women were food insecure, compared to one in five (19%) men.

81 Scottish Government, (2025), *Poverty and Income Inequality in Scotland 2021-24*, <https://data.gov.scot/poverty/index.html#Definitions>

82 Matejic, P, et al, (2024), *Bangladeshi, Black African and Pakistani households at higher risk of very deep, long-term poverty*, JRF, <https://www.jrf.org.uk/race-and-ethnicity/bangladeshi-black-african-pakistani-households-higher-risk-of-very-deep-poverty>

83 Our sample sizes did not allow us to conduct this detailed analysis for Scotland.

Figure 7 Profile of people referred to food banks in the Trussell community, people experience food insecurity, and the general population in Scotland, by ethnicity



Source: Hunger in Scotland Wave 2 general population survey.

Table 14 below highlights that across the UK people from racialised communities were at higher risk of experiencing some of the factors we identify as increasing the likelihood of someone experiencing hunger. People from racialised

communities were particularly likely to be in receipt of means-tested social security payments, to have experienced homelessness, and to be socially isolated.

Table 14 Likelihood of experiencing risk factors associated with hunger – people from racialised community compared to people from a White background: UK

Risk factor	Experience
Experienced challenging or harmful life event	No difference
Is disabled	Lower risk – 22% vs. 29%
Has a mental health condition	Lower risk – 12% vs. 16%
Is in a household with no one working	Lower risk – 10% vs. 27%
Experienced homelessness	Increased risk – 12% vs. 3%
Is socially isolated	Increased risk – 18% vs. 6%
Is socially isolated	Increased risk – 18% vs. 6%

Source: Hunger in the UK Wave 2 general population survey.

Gender

There was no significant difference between the risk of food insecurity for men (17%) and women (13%) in Scotland. Similarly, women were no more likely to use any form of charitable food provision than men (4% and 6%).

This reflects the picture of poverty in Scotland for men and women. Overall, the most recent data shows that women and men experienced the same level of relative poverty after housing costs (19%). There are however some differences when looking at gender and specific household types. For example, the poverty rate for men living alone (33%) was slightly higher than that for women living alone (28%). Single mothers also face higher poverty rates (28%) than the average.⁸⁴ Adults in single-parent households are far more likely to be women than men – nine in 10 single parents in Scotland are women.⁸⁵

These findings carry through to food banks in the Trussell community in Scotland. Women were not over-represented among people referred to food banks in Scotland. Just under half of referred people were women (47%), slightly lower than the rate in the general population (50%). Most (74%) men referred to food banks were people living alone, compared to 32% of women. Over a quarter (27%) of women referred to food banks said they were living alone with children, compared to 9% of men.

As shown in **Table 15** women across the general population in Scotland were more likely to face most of the risk factors we have identified. We saw particularly high rates of disability, mental health conditions, and likelihood of experiencing an adverse life event for women when compared to men.

Table 15 Likelihood of experiencing risk factors associated with hunger and hardship: Women compared to men

Risk factor	Experience
Receipt of means-tested social security	No difference
Experienced adverse life event	Increased risk – 34% vs. 31%
Is disabled	Increased risk – 34% vs. 29%
Has a mental health condition	Increased risk – 20% vs. 12%
Is in a household with no one working	No difference
Experienced homelessness	Reduced risk – 3% vs. 7%
Is socially isolated	Reduced risk – 6% vs. 8%

Source: Hunger in Scotland Wave 2 general population survey.

84 Scottish Government, (2025), *Poverty and Income Inequality in Scotland 2021-24*, <https://data.gov.scot/poverty/index.html#Definitions>

85 One Parent Families Scotland, (2025), *Key Statistics*, <https://opfs.org.uk/who-we-are/media/>

Sexuality

People from the LGBTQIA+ community, who make up 6% of the Scottish general population, made up 8% of both people referred to food banks in the Trussell community in Scotland and people experiencing food insecurity (**Table 16**).

These findings resonate with existing research which found that 25% of non-heterosexual adults were living in poverty in Scotland between 2020 - 2023, compared to 19% of heterosexual adults.⁸⁶

Table 16 Profile of people referred to food banks in the Trussell community and the general population in Scotland, by sexuality and gender identity

Sexuality	Referred to food banks	Experiencing food insecurity %	Scotland general population %
Not LGBTQIA+	92	92	94
LGBTQIA+	8	8	6

Source: Hunger in Scotland Wave 2 surveys.

LGBTQIA+ people across the UK⁸⁷ were far more likely to have experienced homelessness, a key driver of hunger. This corroborates existing evidence finding that 18% of people from the LGBTQIA+ community have experienced homelessness, and that young people from the community were twice as likely to have experienced homelessness compared to heterosexual people.^{88,89} This finding is likely to be the case in Scotland as well, as evidence points to the link between being part of the LGBTQIA+ community and an increased risk of homelessness – LGBT young people account for 24% of the young homeless population.⁹⁰

People from the LGBTQIA+ community we surveyed across the UK were also more likely to be socially isolated, and to have experienced a change in life circumstances than people who were not identified with the LGBTQIA+ community. We also see that health risks were higher for LGBTQIA+ people, over half were disabled, and two in five people had a mental health condition. A quarter of LGBTQIA+ people were in receipt of means-tested social security payments, far higher than the rate for people not part of this community.

86 Scottish Government, (2025), *Scotland's Population Health Framework: Equality Impact Assessment*, <https://www.gov.scot/publications/scotlands-population-health-framework-equality-impact-assessment/pages/4/>

87 Our sample sizes in Scotland did not allow us to conduct this detailed analysis. UK results are presented to give an indication of the varied experiences.

88 Akt, (2025), *No place like home*, <https://www.akt.org.uk/wp-content/uploads/2025/02/akt-No-Place-Like-Home-Research-report-lgbt-youth-homelessness-2025.pdf>

89 Stonewall, (2018), *LGBT in Britain - Home and Communities*, <https://www.stonewall.org.uk/resources/lgbt-britain-home-and-communities-2018>

90 LGBT Youth Scotland, (2022), *Life in Scotland for LGBT Young People in 2022*, <https://lgbtyouth.org.uk/life-in-scotland-for-lgbt-young-people-in-2022/>

Table 17 Likelihood of experiencing risk factors associated with hunger – people who were LGBTQIA+ compared to people who were not LGBTQIA+: UK

Risk factor	Experience
Receipt of means-tested social security	Increased risk – 26% vs. 16%
Experienced challenging or harmful life event	Increased risk – 57% vs. 34%
Is disabled	Increased risk – 52% vs. 27%
Has a mental health condition	Increased risk – 39% vs. 14%
Is in a household with no one working	Lower risk – 10% vs. 26%
Experienced homelessness	Increased risk – 11% vs. 3%
Is socially isolated	Increased risk – 18% vs. 6%

Source: Hunger in the UK Wave 2 general population survey.

Care experience

People who are care experienced spent time as a child or young person in the care of a local authority, such as living in a children's home, or in foster care with family members or other carers. People who are care experienced face distinct systemic barriers,⁹¹ and are more likely to experience financial hardship as adults than people who do not have care experience.⁹²

There was a stark over-representation of people who are care experienced among people referred to food banks in Scotland. Across Scotland, 2% of people were care experienced in 2024,^{93,94} but this stood at one in five (20%) people referred to food banks and 5% of people experiencing food insecurity.

Our UK-level regression analysis indicates that the risk of needing to use a food bank was 32% greater for people who are care experienced than people who are not.

People across the UK⁹⁵ who were care experienced were at greater risk of facing many of the factors we identified as driving food insecurity. Their health was often worse with higher rates of disability and mental health conditions. As with care experienced people referred to food banks, we also saw a higher rate of experience of homelessness among people who were care experienced across the UK. Finally, exposure to the social security system was higher, with twice as many people with care experience receiving means-tested social security payments as people without care experience.

⁹¹ Trussell, (Forthcoming publication), *Maybe, tomorrow: Experiences of young people facing financial hardship in the UK*

⁹² Oakley, M, (2018), *Looked-after Children – The silent crisis*, Social Market Foundation, <https://www.smf.co.uk/publications/looked-after-children/>

⁹³ This should be interpreted with caution due to small sample sizes. The actual proportion is estimated to fall within the range 2.6% to 8.3% of people in Scotland who have had some care experience.

⁹⁴ Bardsley, D, et al, (2018), Public attitudes to care experienced young people, <https://www.tnlcommunityfund.org.uk/media/insights/documents/8.-Public-attitudes-to-care-experienced-young-people-Final-version-amended-2.pdf?mtime=20211201134803&focal=none>

⁹⁵ Our sample sizes in Scotland did not allow us to conduct this detailed analysis. UK results are presented to give an indication of the varied experiences.

Table 18 Likelihood of experiencing risk factors associated with hunger – people who were care experienced compared to people who were not: UK

Risk factor	Experience
Receipt of means-tested social security	Increased risk – 34% vs. 16%
Experienced challenging or harmful life event	Increased risk – 55% vs. 35%
Is disabled	Increased risk – 52% vs. 28%
Has a mental health condition	Increased risk – 27% vs. 15%
Is in a household with no one working	Increased risk – 32% vs. 24%
Experienced homelessness	Increased risk – 20% vs. 3%
Is socially isolated	No difference

Source: Hunger in the UK Wave 2 general population survey.

Unpaid care

People providing unpaid care⁹⁶ in Scotland had a higher rate of food insecurity than people who do not provide unpaid care (28% vs. 11%), and were also more likely to have needed to turn to charitable food provision in the previous 12 months (11% vs. 4%).

At a headline level, we didn't find that people who provide unpaid care were over-represented among people referred to food banks in Scotland. One in six (17%) people referred to food banks in 2024 provided unpaid care – a slightly smaller proportion than in the general population (21%) in Scotland. However, among people living with others, unpaid carers were over-represented. Over one in four (26%) people referred to food banks who were living with someone else provided unpaid care, whereas just over one in five

(21%) people living with someone in the general population provide care.

This aligns with wider evidence showing the poverty rate to be higher for unpaid carers.⁹⁷ Unpaid carers find it more difficult to find and maintain employment. Carers who are able to sustain a job tend to have to work part-time, in jobs that tend to be lower paid.⁹⁸ The result is that many unpaid carers find balancing caring with working exhausting – and eventually impossible.⁹⁹ The inescapable costs of providing care, such as additional food, energy and transportation costs, put further strain on tight budgets.¹⁰⁰ Certain types of unpaid care are particularly affected; for example, people caring for multiple generations at the same time, and people caring for the longest each week, and for multiple people.¹⁰¹ In Scotland,

⁹⁶ Meaning people who provide health or support to someone because they have long-term physical or mental health conditions or illnesses, or problems related to old age which is not part of any employment.

⁹⁷ Wyjadłowska, J, et al, (2024), *Poverty and financial hardship of unpaid carers in Scotland – A WPI Economics Report for Carers Scotland, Carers Scotland and WPI Economics*, <https://www.carersuk.org/reports/poverty-and-financial-hardship-of-unpaid-carers-in-scotland/>

⁹⁸ Murphy, L, (2022), *Constrained choices – Understanding the prevalence of part-time work among low-paid workers in the UK*, The Health Foundation and Resolution Foundation, <https://www.resolutionfoundation.org/publications/constrained-choices/>

⁹⁹ Galandini, S, and Ferrer, I, (2020), *Make care count – Unpaid and underpaid care work across Britain*, Oxfam <https://oxfamlibrary.openrepository.com/bitstream/handle/10546/620952/bp-make-care-count-060320-en.pdf?sequence=4>

¹⁰⁰ Carers NI and WPI Economics, (2023), *The experiences of poverty among unpaid carers in Northern Ireland*, <https://wpieconomics.com/publications/the-experiences-of-poverty-among-unpaid-carers-in-northern-ireland/>

¹⁰¹ Carers NI and WPI Economics, (2023), *The experiences of poverty among unpaid carers in Northern Ireland*, <https://wpieconomics.com/publications/the-experiences-of-poverty-among-unpaid-carers-in-northern-ireland/>

more than 300,000 people quit work to care every year.¹⁰²

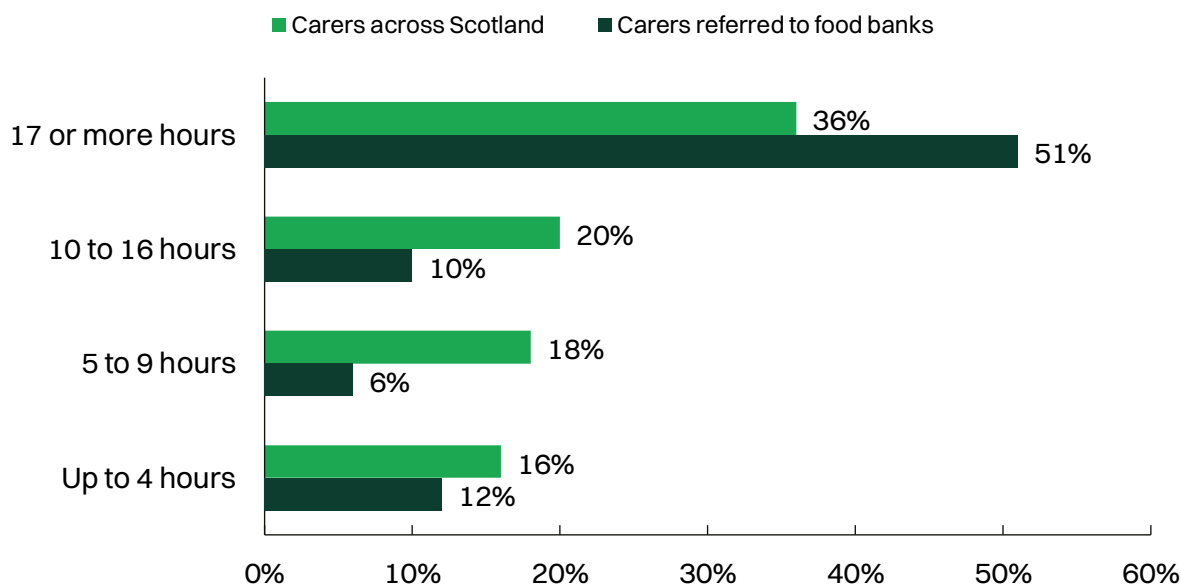
Exiting the labour market to provide unpaid care means carers have to rely on income from social security, including Carer's Allowance, the levels of which are low, at just £83.30 a week. The majority of people in receipt of Carer's Allowance do not have supplementary income from work.¹⁰³ Rules within Carer's Allowance also present barriers to work and study. Claimants cannot be in full-time education, which can make it harder to gain skills and move into higher paid employment. They must also be caring for at least 35 hours a week (equivalent to a full-time job) and cannot earn more than £196.00 per week.

The Scottish Government aims to improve outcomes for carers in Scotland by providing additional financial support through the Carer's

Allowance Supplement (CAS). This is a temporary top-up of Carer's Allowance, paid in two lump sums per year at a current rate of £293.50 (June 2025 payment).^{104,105} An evaluation of the payment found that carers feel CAS had a positive impact on their finances, allowing recipients to pay for necessities such as medical essentials, household bills, and equipment such as wheelchairs. However, benefits were usually only felt in the months where the payment was received. Carers also reported improvements on their quality of life, including physical and mental health, and feelings of recognition for their role as a carer.¹⁰⁶

Rates of food insecurity in Scotland increased as the number of unpaid caring hours increases: only 14% of people providing up to nine hours of unpaid care had experienced food insecurity, compared to 34% of people providing 10 or more hours of unpaid care.

Figure 8 Number of hours provided unpaid care for per week for carers referred to food banks and carers across Scotland



Source: Hunger in Scotland Wave 2 food bank and general population surveys.

¹⁰² Wyjadłowska, J, et al, (2024), *Poverty and financial hardship of unpaid carers in Scotland – A WPI Economics Report for Carers Scotland*, Carers Scotland and WPI Economics, <https://www.carersuk.org/reports/poverty-and-financial-hardship-of-unpaid-carers-in-scotland/>

¹⁰³ Coulter, A, et al, (2024), *Experiences of claiming and receiving Carer's Allowance – Qualitative and quantitative research with claimants*, Department for Work and Pensions and Government Social Research, <https://assets.publishing.service.gov.uk/media/66448280ae748c43d3793b86/experiences-of-claiming-and-receiving-ca-research-report-final.pdf>

¹⁰⁴ Scottish Government, (2020), *Carer's Allowance Supplement: evaluation*, <https://www.gov.scot/publications/evaluation-carers-allowance-supplement/pages/1/>

¹⁰⁵ Scottish Government, (2022), *Carer's Allowance Supplement Overview*, <https://www.mygov.scot/carers-allowance-supplement>

¹⁰⁶ Scottish Government, (2020), *Carer's Allowance Supplement: evaluation*, <https://www.gov.scot/publications/evaluation-carers-allowance-supplement/pages/1/>

As shown in **Figure 8**, most (51%) carers referred to food banks provided 17 hours or more of care a week; this compares to just under two in five (36%) carers across Scotland.

As demonstrated in **Table 19**, over two in five (43%) people providing unpaid care in Scotland were also disabled themselves, and one in four had a mental health condition – far higher than for people who do not provide care. Carers were also more likely to have to turn to support from the

social security system, and slightly more likely to be living in a household where no one is working.

It is a sign of how unpaid carers were not supported enough that the rate of homelessness experience for unpaid carers was three times that of people who don't provide care. A driver of this is the inadequacy of the social security system, with one in three unpaid carers in receipt of means-tested social security payments.

Table 19 Likelihood of experiencing risk factors associated with hunger and hardship – people who provide unpaid care compared to people who do not: Scotland

Risk factor	Experience
Receipt of means-tested social security	Increased risk – 30% vs. 11%
Experienced adverse life event	Increased risk – 53% vs. 28%
Is disabled	Increased risk – 43% vs. 29%
Has a mental health condition	Increased risk – 29% vs. 13%
Is in a household with no one working	Increased risk – 32% vs. 26%
Experienced homelessness	Increased risk – 10% vs. 3%
Is socially isolated	No difference

Source: Hunger in Scotland wave two general population survey.

Asylum and immigration

People with insecure migration status¹⁰⁷ were over-represented among people referred to food banks in the Trussell community in Scotland. One in 11(9%) people referred to food banks have insecure status. Our survey of people across Scotland indicates that around 1% of people in Scotland have insecure migration status (although given the small number of people picked up in the survey with this status, this figure should be treated with some caution). It is, however, likely that people with insecure status are over-represented among people referred to food banks in Scotland.

People who have migrated to the UK are a diverse group, with no typical journey or experience.

However, poverty rates for migrants are typically higher than for the UK-born population, largely as a result of UK immigration policy.¹⁰⁸ There are many features of the UK immigration system that can mean people subject to it are more likely to experience hunger.¹⁰⁹

Many types of temporary visas – for example, work visas, student visas or spouse visas – have a No Recourse to Public Funds (NRPF) condition attached. It means that anyone with this condition is not able to access most mainstream social security – both means-tested and non means-tested – including UC, Child Benefit, Adult Disability Payment , Scottish Welfare Fund, and many more.

Table 20 Likelihood of experiencing risk factors associated with hunger – people with insecure migration status compared to people with secure status: UK

Risk factor	Experience
Receipt of means-tested social security	Increased risk – 30% vs. 16%
Experienced challenging or harmful life event	No difference
Is disabled	Lower risk – 18% vs. 28%
Has a mental health condition	No difference
Is in a household with no one working	Lower risk - 6% vs. 25%
Experienced homelessness	Increased risk – 33% vs. 3%
Is socially isolated	Increased risk – 21% vs. 6%

Source: Hunger in the UK Wave 2 general population survey.

107 Defined as people who are a citizen of a European Union country - with pre-settled status, people holding a visa, people with Limited Leave to Remain in the UK, and people with Humanitarian, or refugee or Asylum Seeker status.

108 APPG on Migration, and APPG on Poverty, (2024), *The Effects of UK Immigration, Asylum and Refugee Policy on Poverty: A Joint Inquiry by the APPG on Migration and the APPG on Poverty*, https://appgpovertyinequality.org.uk/wp-content/uploads/2024/04/MigrationandPoverty_Report2024_V2.pdf

109 Joseph Rowntree Foundation, (2013), *Poverty and ethnicity in Northern Ireland*, <https://www.jrf.org.uk/race-and-ethnicity/poverty-and-ethnicity-in-northern-ireland>

Many people with restricted eligibility for public funds are able to work and support themselves, and never require help from the government. However, due to a lack of available support, they are in a much more precarious position should they face an unexpected shock, such as illness, job loss, or family breakdown. This was evident during the Covid-19 pandemic, when food banks across the UK saw an increase in the proportion of people with NRPF referred to food banks. In early 2020, around 2% of people referred to food banks were estimated to have NRPF; this increased to 11% in mid-2020 at the onset of the pandemic.¹¹⁰ People with NRPF specifically are also more likely to be in low-paid, unstable work. Taken together, this means that they are more likely to be going without essentials or falling behind on bills.¹¹¹

During our conversations with people referred to food banks, we heard from people who had migrated to the UK about the difficulties they had faced and the impact this had on their lives. They explained how challenging it was to start their lives all over again in a new place, often without

speaking the language, and how this made things like finding housing or employment challenging or impossible. Where they were able to connect with other people from their home country or with similar experiences, this was a source of comfort and support.

Our UK-wide findings¹¹² indicated that people with insecure migration status were more likely than people with secure status¹¹³ to face some of the risk factors identified for hunger. A third of people with insecure status had experienced homelessness in the last 12 months – starkly higher than the rate for people with secure status. People with insecure status were three times as likely to be socially isolated as people with secure status.

Only a small proportion of people with insecure status were in households where no one was working – perhaps reflecting the age breakdown of this group. The majority (69%) of people with insecure status were aged 18-34, compared to one in four (24%) of people with secure status.

Conclusion

In this section we outlined how some people are at increased risk of experiencing hunger. This can be due to socio-economic factors such as the high cost of living or the inadequate housing system, demographic and structural factors such as ethnicity, gender or disability, or life experiences such as being a parent or having caring responsibilities. For many people, these factors intersect and increase the risk of people hunger and being unable to afford the essentials.

In Part 3 we explore the primary drivers of hunger in Scotland, including an inadequate social security system, work, a lack of support and changes to people's life circumstances.

¹¹⁰ Bramley, G, et al, (2021), *State of Hunger*, Trussell, <https://cms.trussell.org.uk/sites/default/files/wp-assets/State-of-Hunger-2021-Report-Final.pdf>

¹¹¹ Leon, L, and Broadhead, J, (2024), *Understanding Migrant Destitution in the UK – Research Findings*, COMPAS, <https://www.compas.ox.ac.uk/publication/understanding-migrant-destitution-in-the-uk-research-findings>

¹¹² Our sample sizes in Scotland were not sufficient to conduct this analysis.

¹¹³ Note – our sample size for people with insecure immigration status was not sufficient to identify any intersectional impacts.

3.

What are the primary drivers of hunger in Scotland?

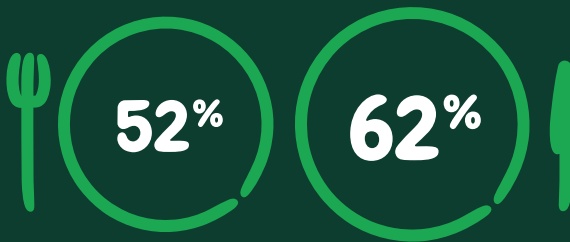




£148 was the average weekly amount people referred to food banks had to get by on after housing costs – a quarter of what the average household across Scotland had (£638)*



91% of people referred to food banks in Scotland had no savings, while a further 4% had less than £100 saved



52% of people in receipt of Universal Credit across the UK experienced food insecurity, rising to 62% for people with deductions from their payments



1 in 6 (16%)

people of working age in Scotland, who were in work, experienced food insecurity. Only 5% had used any form of charitable food provision



30% of people referred to food banks were severely socially isolated – compared to 12% of people across Scotland



36% of people in Scotland had not accessed any formal advice or support prior to a food bank referral

Key findings

In this section we explore how low incomes and a lack of financial resources are the primary drivers of food bank use. We detail how the social security system is failing to protect people from hunger. We explore how insecure, low paid, and inflexible work can leave people at risk of hunger. We assess the roles of social isolation, a lack of support networks, and the impact of changes in life in pushing people into severe hardship. Finally, we look at the role of a lack of support through crisis grants, and formal advice in driving hunger.

- **Most people were referred to food banks in the Trussell community in Scotland because their incomes were too low and insufficient to cover the cost of essentials. On average people referred to food banks had just £148 a week to get by on. This was just a quarter of what the average household across Scotland has to get by on (£638).**
- **People referred to food banks had limited access to other financial resources to draw on to help them avoid hunger. Most (91%) people referred to food banks had no savings, while a further 4% had less than £100 of savings. They also had high levels of debt and arrears on bills, with repayments further reducing the money they have to spend. Nearly all (92%) people referred to food banks were in some type of debt or arrears.**
- **The design and delivery of the social security system remained the most significant driver of low income for people referred to food banks. Most (88%) were in receipt of a means-tested social security payment, including three quarters of people (75%) in receipt of Universal Credit. In the general population across Scotland one in 12 (8%) people were in receipt of Universal Credit.**
- **Any reductions or caps to the level of social security payments people can receive significantly increased the risk of hunger. Across the UK over half (52%) of people in receipt of Universal Credit experienced food insecurity, rising to 62% for people with deductions from their payments.**
- **Disabled people face significant barriers in accessing the social security payments they are eligible for. Four in 10 (41%) people from disabled households referred to food banks are not receiving any social security payments related to their disability.**
- **Work did not always protect people from hunger. One in six (16%) working age people who were currently in work experienced food insecurity, and 5% used any form of charitable food provision.**
- **The likelihood of having experienced a change in life circumstances, such as a bereavement or loss of a job, increased for people referred to food banks, with eight in 10 people (79%) having experienced at least one life change in the last year. One in three (33%) people across Scotland had experienced at least one life change.**
- **Social isolation was a common experience for people referred to food banks. Three in ten (30%) people referred to food banks were severely socially isolated compared to one in eight (12%) people across Scotland.**
- **Few people referred to food banks had accessed support from the Scottish Welfare Fund, with more than a third (35%) of people not aware of this support.**
- **Over a third (36%) of people had not accessed any formal advice or support prior to a food bank referral. This includes support around mental health, debt, housing and employment.**

A lack of income and available financial resources drive food insecurity and the use of food banks

“

I've not got a penny, because I don't get paid until next Friday. My money's gone already.

”

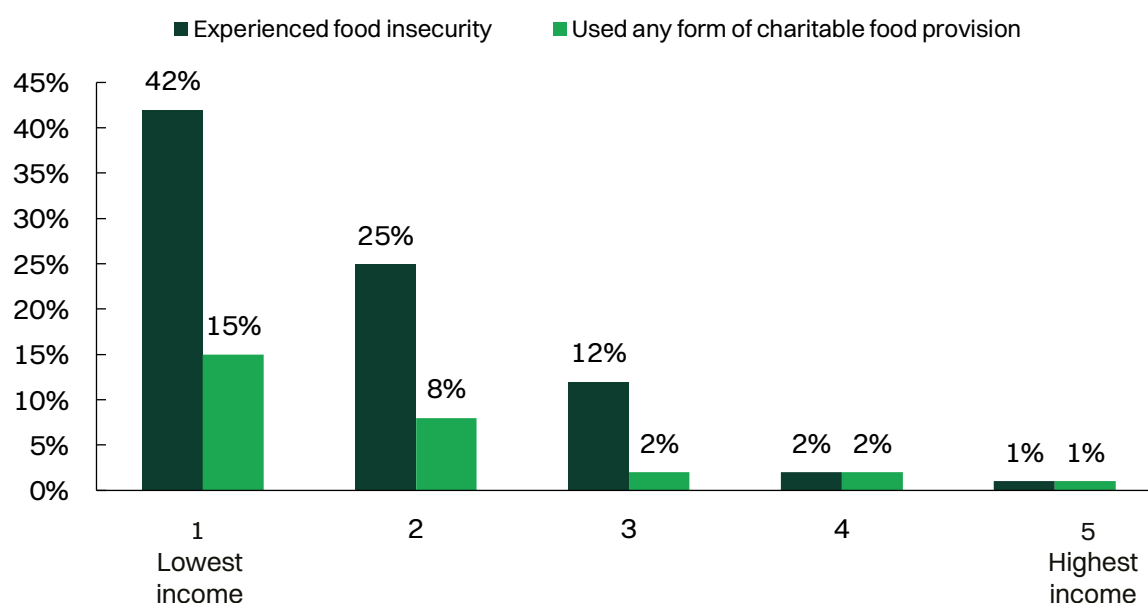
Woman, age 18-30, Scotland, Person taking part in Research Question 3, No.53

A lack of income had consistently been shown to be central to the need for food banks across Scotland.^{114,115} In 2024, we again saw that there was a clear relationship between the amount of money a household has coming in, and their risk of food insecurity and likelihood of turning to charitable food providers.

Figure 9 below shows how the risk of food insecurity and use of charitable food providers was far higher for people on the lowest incomes (42% and 15% respectively). These figures declined as incomes increased.

Our data highlights the extremely low levels of income that people referred to food banks had to get by on. As shown in **Figure 10** below, in 2024, the average weekly income of people referred to food banks was £148 a week.¹¹⁶ This was just a quarter (23%) of what the average household across Scotland had to get by on (£638). For many people referred to food banks this meant that they often ran out of money early on in the month, leaving them with very little to make ends meet with.

Figure 9 Risk of experiencing food insecurity and using any form of charitable food provision by equivalised income after housing costs (quintiles)



Source: Hunger in Scotland Wave two general population survey.

¹¹⁴ Bramley, et al, (2021), *State of Hunger*, Trussell, <https://www.trussell.org.uk/news-and-research/publications/report/state-of-hunger>

¹¹⁵ Weekes, T, Ball, E, and Padgett, S, (2025), *The Cost of Hunger and Hardship*, Trussell, <https://www.trussell.org.uk/news-and-research/publications/report/cost-of-hunger-and-hardship-final-report>

¹¹⁶ Mean equivalised after housing costs income.

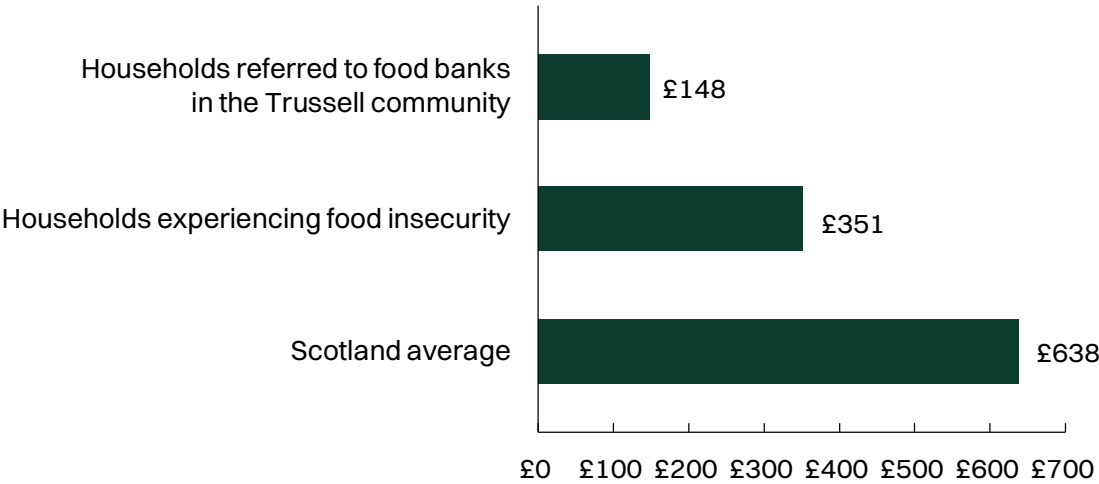
People referred to food banks had usually exhausted all possible financial support before a food bank referral, and had only turned to one for support once they had run out of options. Previous research has highlighted how people often needed to turn to food banks once they felt they couldn't ask for any more support from family and friends.¹¹⁷ In our conversations with people referred to food banks, we often heard how people had experienced hardship for an extended period of time before turning to a food bank.

People referred to food banks had regularly gone without essentials in the lead-up to turning to a food bank for support. In the month before they received support, 63% of people referred to food banks in the Trussell community in Scotland had been unable to afford basic toiletries like soap, shampoo, and toothpaste. The clear majority

(79%) had at least one day when they didn't eat at all or had only one meal in the month leading up to receiving support.

These steps people take before coming to a food bank perhaps explains why there is some evidence that households referred to food banks in the Trussell community in Scotland have particularly low incomes, compared to the average for households who have experienced food insecurity (see **Figure 10**). The extremely low levels of income for people referred to food banks may also reflect the referral system that food banks in the Trussell community operate. This system means people are referred from organisations who are already supporting people experiencing severe hardship, like Citizens Advice Scotland.

Figure 10 Mean equivalised income after housing costs for people referred to food banks, food insecure households, and people across Scotland



Source: Hunger in Scotland Wave 2 general population and food bank surveys.

While these patterns are striking, income alone is a limited measure of how much a household has available to spend on the essentials. This is likely why we still see some households with higher incomes experiencing food insecurity and needing to turn to a charitable food provider. The Social Metrics Commission (SMC) have addressed

this in their Total Available Resources framework, which seeks to better understand poverty through a measure which includes all available financial assets, debt, and inescapable costs, alongside income.¹¹⁸ This estimates how much a household actually has available to spend, and shows a stronger relationship with food insecurity, than

¹¹⁷ Bramley, et al, (2021), *State of Hunger*, Trussell, <https://www.trussell.org.uk/news-and-research/publications/report/state-of-hunger>
¹¹⁸ Social Metrics Commission, (2024), *Measuring Poverty 2024*, <https://socialmetricscommission.org.uk/wp-content/uploads/2024/11/SMC-2024-Report-Web-Hi-Res.pdf>

current poverty measures, which mainly rely on income alone.¹¹⁹

While we cannot replicate this approach in this research, we know that households who have been referred to food banks, and who have experienced food insecurity, had lower levels of

assets (savings), were more likely to experience debt, and have higher inescapable costs, such as childcare costs¹²⁰ and the extra cost of disability.¹²¹ Housing costs are not explored separately as they are included in our measure of income. The following sections on savings, debt, and costs explore this in more detail.

A lack of saving puts people at greater risk of food insecurity

Most people (91%) referred to food banks in Scotland in 2024 had no savings, with a further 4% having less than £100 of savings. In contrast, across Scotland 82% of people had some form of savings, with the most common amount being more than £5,000 (53%), and just 16% of people had no savings at all. Savings were also low for people experiencing food insecurity (51% have none at all).

Savings can provide an important buffer against income shocks or when something goes wrong. Previous research highlights the important role of savings in mitigating unexpected expenses like a car breaking down or a boiler failing, income loss from changes to employment and social security payments, and the costs associated with changes in life circumstances, such as a family member falling ill or facing eviction.¹²² Even small levels of emergency savings have been shown to have long-term impacts on the likelihood of low-income households avoiding food insecurity.¹²³ Our regression analysis supports this: people with any savings had a far lower risk of needing to turn to a food bank than people without any savings.

Through our conversations with people referred to food banks, we frequently heard of the immense pressure that dealing with unexpected costs puts on people who having no savings to cover these. Most people explained how keeping up with essential costs was a fine balance that could easily be tipped if an unexpected cost came their way.

“

My partner's car. Sometimes, if it's needing a repair, his mum will give him the money to help him repair his car so he can keep it on the road. Because should we have to try and find that money, what would we live off? Because we don't have any savings.

”

Woman, age 31-54, Scotland, Person taking part in Research Question 1, No.1

119 Department for Work and Pensions, (2025), *Below Average Resources: Developing a new poverty measure*, <https://www.gov.uk/government/statistics/below-average-resources-developing-a-new-poverty-measure/below-average-resources-developing-a-new-poverty-measure#below-average-resources-and-income-comparisons>

120 Proxied as having any children aged 0-5 in the household.

121 Proxied as being in receipt of social security payments related to disability.

122 Brown, S, et al, (2021), *The protective role of saving: Bayesian analysis of British panel data*, *Journal of Empirical Finance*, <https://www.sciencedirect.com/science/article/abs/pii/S0927539821000426>

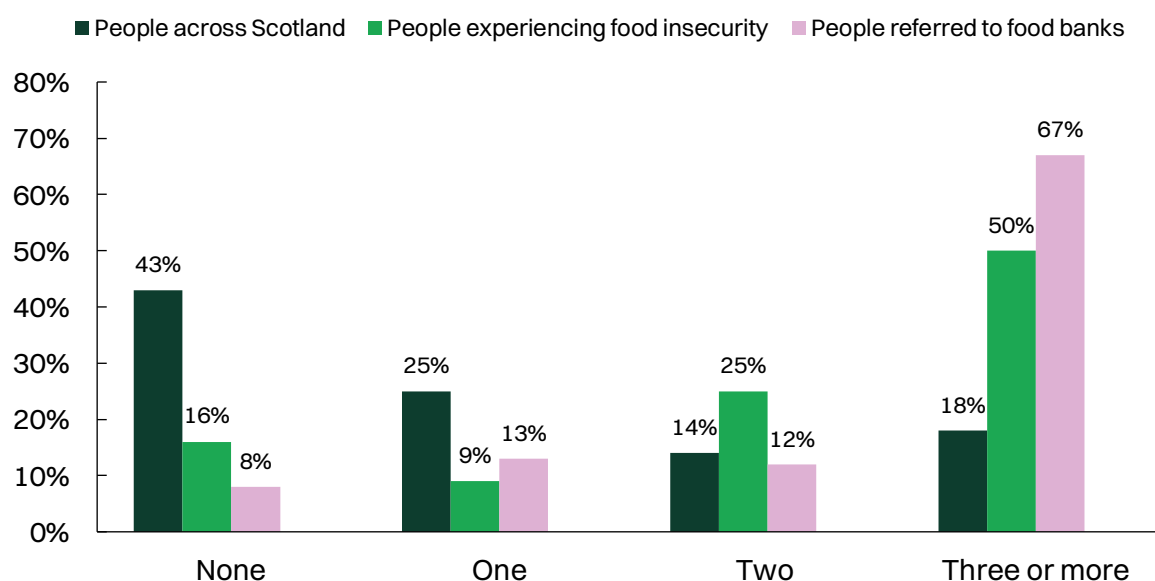
123 Gjertson, L, (2016), *Emergency saving and household hardship*, *Journal of Family and Economic Issues*, <https://doi.org/10.1007/s10834-014-9434-z>

High levels of debt and arrears leave people without enough to get by on

Nearly all people referred to food banks in Scotland in 2024 were in some type of debt or arrears (92%). This includes borrowing, household bills arrears, and deductions from social security payments for debt owed to national and local governments, as well as utility companies. This was substantially higher than the prevalence of debt among the general population (57%). We also saw considerably high levels of debt for people experiencing food insecurity (84%). Our UK-level regression analysis highlights that people with three or more household bills arrears are at increased risk of needing to turn to a food bank compared to someone without any arrears.

As shown in **Figure 11**, people referred to food banks were highly likely to be facing multiple forms of debt and arrears, with the majority (67%) managing three or more arrears or debts, and one in eight (12%) with two. This was far higher than the prevalence of multiple debts and arrears in the wider Scotland population, where around one in five people (18%) had three or more debts. Facing multiple types of arrears or debts was also far more likely for people experiencing food insecurity than the average across Scotland.

Figure 11 Number of bills in arrears or sources of debt for people across Scotland, people experiencing food insecurity, and people referred to food banks



Source: Hunger in Scotland Wave two food bank and general population surveys.

Half (49%) of people referred to food banks reported having relied on a loan from family or friends, compared to only one in nine people (11%) in the wider Scotland population. This was the most common source of credit for people referred to food banks. The importance of informal support of this kind is discussed in more detail in a [later section](#) of this report.

The broader nature of the debt faced by people referred to food banks was markedly different to people in the wider Scotland population. They were particularly likely to be indebted to high-cost credit and exploitative loan sources such as pawnbrokers (10%), payday loans or doorstep lenders (6%), or an unlicensed lender (3%) than people across Scotland (1%, <1% and <1% respectively).

People experiencing food insecurity were also at heightened risk of being in higher risk debt. These findings support wider evidence which highlights how high levels of debt can drive severe hardship.¹²⁴

Wider research has explored how low-income households in Scotland are being forced to use unsecured lending as a last resort to pay for bills and essentials. Mental Health Foundation Scotland found that a third (34%) of Scottish adults had replied on unsecured debt to pay essential living costs in the last 12 months.¹²⁵

The heavy toll that debt and arrears have on people's mental health is clear. During our conversations with people referred to food banks, we repeatedly heard about the mental strain of being in debt, with some people speaking about how previously unmanageable debts led to a feeling of being stuck and out of control, with little hope of seeing a way out. This interaction at least

partially explains the significant levels of mental health conditions among people referred to food banks **explored earlier**. There is a clear cyclical relationship between the two. Wider evidence highlights that financial difficulty drastically reduces recovery rates for common mental health conditions.¹²⁶ The lack of a route out of debt is also likely to partially drive prolonged hardship and leave people experiencing hunger for longer periods of time.

These findings support wider evidence on the impact that financial pressures are having on people's wellbeing. In 2023, The Office for National Statistics reported that people who were behind on energy bills reported lower levels of happiness and higher levels anxiety. Half of adults (49%) who reported that they were behind on energy bills reported high levels of anxiety, compared to a third of people who were not behind on energy bills (33%).¹²⁷

Enabler: Support with debt management

People shared many examples of how paying off, consolidating or reducing their debts enabled them to have more income to afford the essentials, and relieved the mental strain of not knowing how debts will be paid off. One person sought advice from Citizens Advice to help manage their bankruptcy repayments, and another person had consolidated their debts in the last six months and paid off the interest. People described the relief that managing debts brought and the positive impact this had on both people's ability to afford the essentials and on their mental health.

“I’ve spoken to StepChange and I got some help and some advice from them and I’m just now speaking to them about getting some help applying for the ScottishPower Hardship Fund. So, I’m just in the process of trying to get that organised.”

Man, age 31-54, Scotland, Person taking part in Research Question 3, No.75

¹²⁴ Treanor, T, (2023), *How public debt and arrears are experienced by low-income families*, Aberlour, <https://www.aberlour.org.uk/publications/how-public-debt-and-arrears-are-experienced-by-low-income-families>

¹²⁵ Mental Health Foundation, (2023), *New data shows the cost-of-living is still harming Scots' mental health with a third going into debt to pay essentials*, <https://www.mentalhealth.org.uk/about-us/news/new-data-shows-cost-living-still-harming-scots-mental-health-third-going-debt-pay-essentials>

¹²⁶ Money and Mental Health Policy Institute, (2019), *Money and mental health: the facts*, <https://www.moneyandmentalhealth.org/wp-content/uploads/2019/03/debt-mental-health-facts-2019.pdf>

¹²⁷ Office for National Statistics, (2023), *How are financial pressures affecting people in Great Britain?*, <https://www.ons.gov.uk/peoplepopulationandcommunity/wellbeing/articles/howarefinancialpressuresaffectingpeopleingreatbritain/2023-02-22>

People turning to food banks are likely to face higher inescapable costs

Many of the groups we identified in **Part 2** as having a higher risk of hunger are particularly likely to face higher inescapable costs – including disabled people, families with children, and people with caring responsibilities. Two fifths (41%) of people referred to food banks in Scotland were in receipt of disability social security payments – indicating that they may face additional costs related to their conditions or impairments. This compared to around one in six (15%) people across Scotland. One in three (33%) people experiencing food insecurity were in receipt of disability social security payments.

The additional costs of disability are significant; Scope estimates that disabled households need an extra £1,095 a month on average just to have the same standard of living as non-disabled households.¹²⁸

The low value of income replacement payments, such as the standard allowance of UC, can mean that disabled people use their disability social security payments to afford essentials like food and clothing, rather than on the additional costs related to their disability.¹²⁹ As **noted previously** disabled people and disabled households were at particularly high risk of needing to turn to a food bank for support, to be food insecure, and to need support from a charitable food provider.

Higher childcare costs were also likely for people referred to food banks. They were more likely than people across Scotland to have young children, when childcare is particularly expensive. Over one in seven (14%) people referred to food banks in Scotland were living with a child aged 0-5, compared to one in 11 (9%) across Scotland. The inescapable costs of childcare are a likely driver of why single-parent families were particularly prevalent at food banks. Where single parents have majority care, limited child maintenance,

and a single income, the inescapable costs of raising a child are more acute.

In Scotland, all three and four-year-olds and eligible two-year-olds are eligible for 1,140 free hours of early learning and childcare. This can often be difficult to access, especially for people on low incomes. For example, where families need to use a private nursery or a childminder, while families claiming UC can have 85% of their childcare costs reimbursed. This is currently done retrospectively, meaning they have to have enough money to pay upfront, which is not possible for most people referred to food banks. Free provision is rarely available outside of the standard 9-5 working week, and wraparound childcare is often costly, inflexible, and difficult to find, especially in more rural areas.

While not a measure currently included in the SMC framework, there is evidence to suggest that carers are likely to face higher and inescapable costs than other households. These include the costs of transport, food, and replacement care.¹³⁰ We **previously reported** on the over-representation of unpaid carers among people referred to food banks, and their higher rates of food insecurity. It is likely that people referred to food banks face higher inescapable costs due to their caring responsibilities.

¹²⁸ Scope, (2025), *Disability Price Tag 2025*, <https://www.scope.org.uk/campaigns/disability-price-tag>

¹²⁹ Bigg, H, et al, (2023), *Disability and financial hardship: How disability benefits contribute to the need for food banks in the UK*, Trussell and ScotCen, <https://www.trussell.org.uk/news-and-research/publications/report/disability-and-financial-hardship-how-disability-benefits>

¹³⁰ Wyjadłowska, J, et al, (2024), *Poverty and financial hardship of unpaid carers in the UK*, Carers UK, https://www.carersuk.org/media/dnxerxqv/poverty_financial_hardship_uk_web.pdf

Persistently low incomes are driven by an inadequate social security system



The money that I got from them [Universal Credit] I'm using just for electricity and food, but you can't really get by on it. To be honest, I don't know how anybody can live on what I get: £60 a week. By the time you've put £20 electricity in and buy some food, then you're left with nothing.



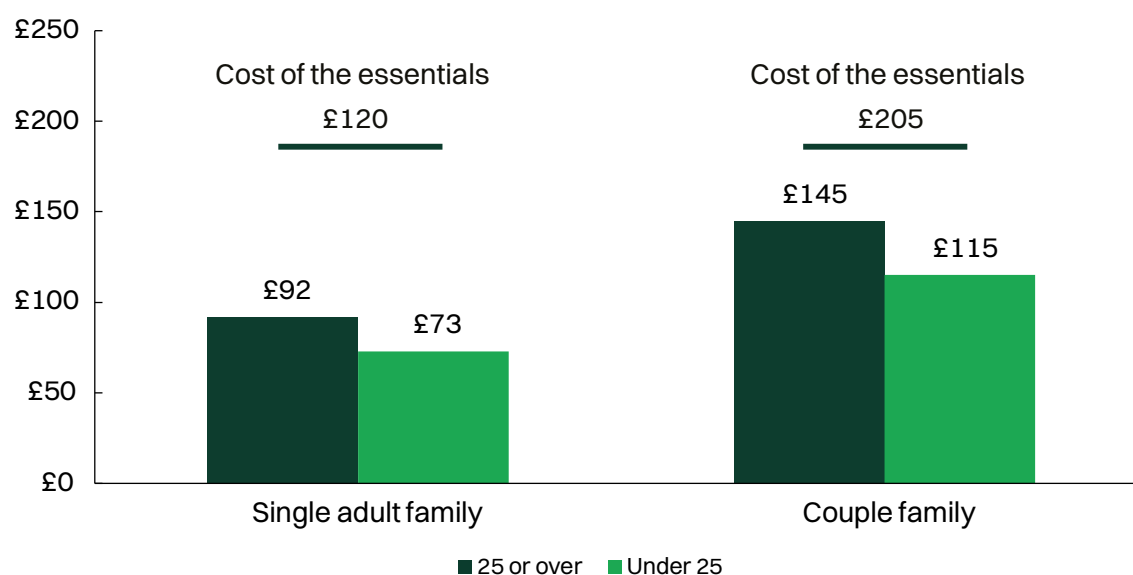
Man, age 31-54, Scotland, Person taking part in Research Question 3, No.53

The design and delivery of the social security system remained the most significant driver of low income for people experiencing food insecurity in 2024. Wider evidence collected through the FRS highlights that 43% of households in receipt of UC in Scotland are food insecure, compared to 2% of

households in receipt of State Pension.¹³¹ These rates were starkly higher than those collected as part of the FRS for Scotland as a whole (11%), and indicate how the value of social security payments is not sufficient to ensure people don't have to go without essentials like food. They were also far higher than for households in receipt of Pension Credit (9%).

Despite receiving means-tested social security support, people still need to turn to food banks to get by. Most (88%) people referred to food banks in Scotland were in receipt of a means-tested social security payment. Our regression analysis highlighted that people in receipt of means-tested payments have a far higher risk of needing to turn to a food bank than people not in receipt of those payments. Three quarters (75%) of people referred to food banks were in receipt of UC, compared to one in 11 (9%) people across Scotland.

Figure 12 UC's standard allowance compared to the indicative Essentials Guarantee level (£ per week in 2025/26)



Source: JRF, (2025), Guarantee our Essentials.¹³²

¹³¹ The FRS uses a 30 day measure of food insecurity compared to this studies 12 month measure. DWP, (2025), *Stat-Xplore – Family Resources Survey – Household Food Security Dataset*, <https://stat-xplore.dwp.gov.uk/webapi/jsf/dataCatalogueExplorer.xhtml>

¹³² JRF, (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>

This reflects the inadequate level of support provided by our social security system. The basic rate of UC, intended to support with essential living costs, is now at around its lowest ever level as a proportion of average earnings. There is a sizeable gap between this basic rate and the amount people need to be able to afford the essentials; as highlighted in **Figure 12**, the current rate falls short by £28 per week for a single adult (aged 25 or over), and £60 for a couple (25 or over).¹³³

Through our conversations with people referred to food banks, we repeatedly heard how inadequate income from social security meant people did not have enough money to afford the essentials, and were forced to make difficult decisions on how to prioritise which essentials they could afford that month. This included deciding between heating and eating, making difficult decision on which essential bills to pay, and parents going without toiletries or other essentials to ensure their children were provided for.

“

Just sometimes you think, ‘What do I do?’ Do I use this couple of pounds? I’ve hardly any food left for the week... You can’t even really split it because, again, you’re still only putting either a couple pounds on food and a couple of pounds on the electricity. It’s either one or the other.

”

Man, age 31-54, Scotland, Person taking part in Research Question 1, No.5

The social security system provides support for people who have a high risk of inescapable costs such as disability or caring, but as with other payments is often found to be insufficient to cover these additional costs. Wider evidence highlights the inadequacy of disability social security payments, with income insufficient to cover the unavoidable additional costs of disability.¹³⁴

Enabler: Increased income from social security payments

We consistently heard how increasing income from the social security system enabled people to better afford the essentials.

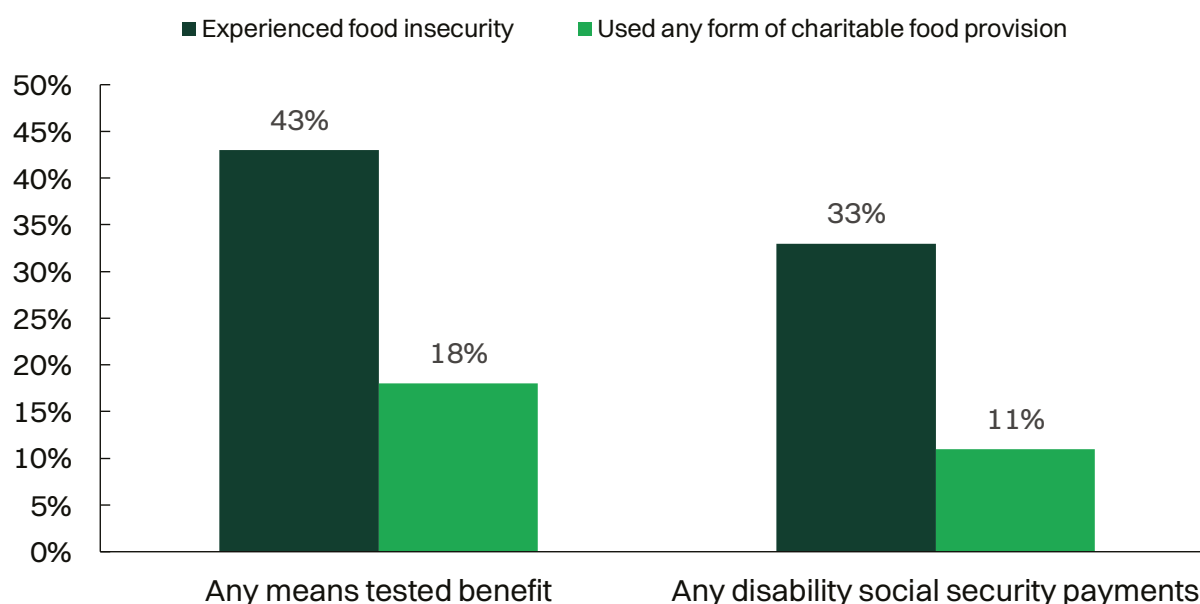
This was largely achieved through additional income from claiming social security payments for which people were eligible. Some people had started receiving UC for the first time and others had started to receive additional payments such as Personal Independence Payments or other disability social security payments. JRF found that newly disabled people who started to receive disability payments were almost 50 percent more likely to exit very deep poverty than people who did not start to receive payments – highlighting the importance of maximising incomes.

People referred to food banks also described how additional income from the UK government’s Cost of Living Payments (provided to people in receipt of means-tested social security between 2022-2024) was a lifeline that enabled people to pay for things that they couldn’t afford before. For example, buying a new washing machine which meant not having to pay to use the laundrette every week, paying off debts or loans, undertaking training courses, buying clothes, topping up gas and electricity meters, or bulk buying food/stocking freezers up.

¹³³ Joseph Rowntree Foundation, and Trussell, (2025), *The Essentials Guarantee level: update for 2025/26*, <https://www.jrf.org.uk/social-security/guarantee-our-essentials-reforming-universal-credit-to-ensure-we-can-all-afford-the>

¹³⁴ Trussell, (2023), *Disability and financial hardship: How disability benefits contribute to the need for food banks in the UK*, <https://www.trussell.org.uk/news-and-research/publications/report/disability-and-financial-hardship-how-disability-benefits>

Figure 13 Risk of experiencing food insecurity and using any form of charitable food providers by receipt of social security payments



Source: Hunger in Scotland Wave 2 general population survey.

Social security payments for carers are also evidenced to be inadequate in ensuring people can meet their essential costs, meaning that a significant proportion of carers are struggling financially, unable to afford the cost of food or bills.¹³⁵

Figure 13 highlights that the rate of food insecurity and charitable food provision use was higher for people claiming these payments in Scotland. One in three (33%) people in receipt of any disability social security payments experienced food insecurity in 2024, and one in nine (11%) had used any form of charitable food provision.

“

Universal Credit, that's paid monthly, I was getting paid weekly at my job. Same with the PIP, that's monthly as well... Once the bills are paid, we're struggling for three weeks. So, it's been a bit [difficult], not just money-wise, but mentally as well, with the depression that it's caused.

”

Man, age 31-54, Scotland, Person taking part in Research Question 1, No.28

¹³⁵ Carers UK, (2023), *State of Caring 2023*, <https://www.carersuk.org/media/ktmpiuwl/cuk-soc-finance-report-2023.pdf>

Insufficient social security can be further reduced by deductions to payments, pushing people deeper into hardship



So I'm losing that off my Universal Credit, which is really, really annoying, because it's money I need for food, for amenities, for gas, electricity, for everything like that. If you're losing that then you're losing money that you could [use to] buy food, so then sometimes you're put into a situation where you do have to ask people.



Man, age 31-54, Scotland, Person taking part in Research Question 1, No.5

As we've seen, people's income from UC is frequently too low to afford the essentials. On top of this, this income can be further reduced by deductions to their payments. Our regression analysis found that, for people in receipt of social security payments, any reduction or cap on the amount they are receiving can significantly increase their likelihood of needing to turn to a food bank. Within this regression analysis we looked at the impacts of the following reductions or limits for people claiming social security payments¹³⁶:

- Having deductions from their payments.
- Currently or recently sanctioned.
- Subject to the 'bedroom tax'.
- Subject to the two-child limit.
- They are a private renter and have a shortfall between their Housing Benefit and their housing costs.

If someone in receipt of social security payments is subject to one of these caps or deductions, they

were 76% more likely to need to turn to a food bank than someone in receipt of social security without a deduction or cap. The risk for people with two or more deductions or caps is even greater, and is a significant predictor of the risk of needing to turn to a food bank.¹³⁷

It should be noted that there are some unique mitigations in place in Scotland aiming to protect people from some of the elements of the social security system that result in caps or deductions to payments: the benefit cap, and the removal of the spare room subsidy ('bedroom tax').

In Scotland, people can apply for a Discretionary Housing Payment to cover the reductions in social security payments through the 'bedroom tax' and/or the benefit cap.

While these represent welcome interventions, it is likely that some people are missing out on the mitigations because they need to apply for and receive Discretionary Housing Payments. The mitigations are not automatic, requiring people to be aware of the reductions to their payments, and to take action to apply for support. Our evidence shows how crucial this additional support is to preventing people from turning to food banks – and it is reasonable to assume that that the overall finding here, of reductions to the value of people's social security payments increasing the risk of needing to turn to a food bank, is likely to still be valid for Scotland.

We take a closer look at deductions from social security payments and the two-child limit in this section, as they are two key issues for people referred to food banks.

¹³⁶ As a simple count of issues, rather than the individual impact of each issue. The benefit cap is another issue which can constrain the amount a household receives through the social security system. In Wave 2 we did not ask whether someone was subject to the benefit cap due to the high levels of missing data we collected for that question in Wave 1. This means this issue is not included in the regression analysis.

¹³⁷ An odds ratio tells you how the odds of an outcome change when a predictor (independent variable) changes. In this case whether someone is subject to a cap or deduction. This could also be reported as people with two or more deductions or caps were over four times more likely to need to turn to a food bank than someone in receipt of social security payments with no caps or deductions.

Deductions from people's social security payments are a clear driver of hunger

As we've seen, people's income from UC is too low to afford the essentials. It is deeply concerning that this income can be further reduced by deductions. Deductions from UC are a particular issue in Scotland, with over half (51%) of households on UC in Scotland having deductions from their payments – higher than the average across Great Britain (47%).¹³⁸ Almost £210 million is deducted from people receiving UC across Scotland each year.¹³⁹

The Department for Work and Pensions (DWP) makes deductions from people's regular social security payments for the repayment of various debts that they owe. Deductions can be applied for a variety of reasons, primarily:

- A social security benefit overpayment.
- A budgeting loan or 'advance payment'.
- A local council debt.
- Other third-party debt (i.e. for rent arrears, utility bills, or court fines).¹⁴⁰

Advance payments are offered to people in receipt of UC to cover essential costs during the five-week wait before a first payment. This wait is built into the design of the social security system, with people moving on to UC (either through the transition from legacy social security payments, or claiming for the first time) having to wait at least five weeks for a first payment. This is often a significant challenge for people who are unable to cover the cost of essentials during this period. An advance payment can cover this gap; however, this must be repaid, leaving people with less money to live on in subsequent months

when payments eventually start.¹⁴¹ **Table 21** below highlights that deductions to repay advances for a budgeting loan (45%) were the most common form of debt for people with deductions referred to food banks in Scotland, followed by advances to cover the five-week wait (42%).

The rates of food insecurity and use of charitable food provision rise even higher for people receiving UC with deductions. Across the UK¹⁴², over three in five (62%) people claiming UC and facing deductions experienced food insecurity in 2024, and one in three (32%) had used any form of charitable food provision. These figures were far higher than those for people receiving UC without deductions (47% and 20%).

Food banks in Scotland have long seen the impact of deductions on people's financial situation. Six in 10 (61%) people referred to food banks in Scotland in receipt of UC were facing deductions in 2024, and overall half (50%) of all people referred to food banks were facing deductions. In February 2025, 51% of households on UC across Scotland had a deduction from their payments.¹⁴³ Wider research shows that, in Scotland, disabled families and single-parent families are at greater risk of having public debt and arrears.¹⁴⁴ This is concerning, given we know these are groups of people with a higher risk of food insecurity, and who are over-represented in food banks.

It is important to note that our research was conducted prior to the introduction of the UK government's Fair Repayment Rate in April 2025. This places a stricter limit on how much can

¹³⁸ DWP, (2025), *Universal Credit deductions statistics March 2024 to February 2025*, <https://www.gov.uk/government/statistics/universal-credit-statistics-29-april-2013-to-10-april-2025/universal-credit-deductions-statistics-march-2024-to-february-2025>

¹³⁹ Treanor, M, (2025), *Exploring public debts and arrears using Citizens Advice Scotland data, Aberlour*, https://aberlour-web-admin.s3.eu-west-2.amazonaws.com/docs/Full%20report_Exploring%20public%20debts%20and%20arrears%20using%20Citizens%20Advice%20Scotland%20data.pdf

¹⁴⁰ UK government, (2022), *Universal Credit: Third party payments creditor and supplier handbook*, <https://www.gov.uk/government/publications/how-the-deductions-from-benefit-scheme-works-a-handbook-for-creditors/universal-credit-third-party-payments-creditor-and-supplier-handbook>

¹⁴¹ Porter, I, (2024), *We need to end the 5-week wait for Universal Credit – here's how*, Joseph Rowntree Foundation, <https://www.jrf.org.uk/social-security/we-need-to-end-the-5-week-wait-for-universal-credit-heres-how>

¹⁴² Our sample size was not sufficient to carry out this analysis in Scotland. This analysis across the UK is presented to address a key issue facing people referred to food banks in Scotland.

¹⁴³ DWP, (2025), *Universal Credit deductions statistics March 2024 to February 2025*, <https://www.gov.uk/government/statistics/universal-credit-statistics-29-april-2013-to-10-april-2025/universal-credit-deductions-statistics-march-2024-to-february-2025>

¹⁴⁴ Treanor, M, (2025), *Exploring public debts and arrears using Citizens Advice Scotland data, Aberlour*, https://aberlour-web-admin.s3.eu-west-2.amazonaws.com/docs/Full%20report_Exploring%20public%20debts%20and%20arrears%20using%20Citizens%20Advice%20Scotland%20data.pdf

be taken from people’s UC standard allowance payment to repay debt (a reduction from 25% to 15%).¹⁴⁵ It is too early to assess impact, but this change is expected to have a positive impact in reducing the burden of debt for people, and providing more certainty for people about

how much of their income is protected from debt repayments. Nevertheless, key drivers of deductions and caps still remain baked into the system, with fundamental processes and rules, like the five-week wait for a first payment, and the benefit cap, still in place.

Table 21 Reasons for having a social security deduction, people referred to food banks in the Trussell community in Scotland

Deduction reason	%
To repay an advance payment taken to cover a specific expense (a budgeting advance)	45%
To repay an advance payment taken to cover the five-week wait for Universal Credit	42%
To repay Council Tax arrears	23%
To repay previous benefit overpayments (e.g. from the DWP or the Council)	18%
To repay a court fine/fines	17%
To repay an advance payment taken on because of a change of circumstances	16%
Because of deductions from third parties (e.g. to repay arrears on rent or energy bills)	14%
To repay a Hardship Payment from the DWP	5%
Other debts and fines	13%
I don't know why	1%

Source: Hunger in Scotland Wave 2 food bank survey.

People referred to food banks described being pushed further into hardship due to reductions from their UC payments, to pay back an overpayment or an advance payment. These reductions subsequently led to other forms of debt and the exacerbation of financial difficulties. The overall impact is that people are left with no option but to turn to a food bank for support.

“

I’m going through a bit of a hassle with this Universal Credit just now actually, that they’re taking money off me for things. I’ve a debt. I’m querying the debt, so hopefully I can either get that money back... At least get it stopped.

”

Man, age 31-54, Scotland, Person taking part in Research Question 1, No.5

¹⁴⁵ UK Government, (2025), *Universal Credit change brings £420 boost to over a million households*, <https://www.gov.uk/government/news/universal-credit-change-brings-420-boost-to-over-a-million-households#:~:text=The%20Fair%20Repayment%20Rate%20places,this%20is%20reduced%20to%2015%25>

Wider research had highlighted the severe impacts of public debt and deductions in Scotland – including how they can increase financial pressures on low-income families. People making repayments for debt and arrears can be forced

to turn to other forms of credit in order to be able to afford essentials, and a lack of certainty and control erodes mental health.¹⁴⁶

Barrier: Deductions from social security payments

Some people we spoke to had seen reductions to their social security payments through unmanageable deductions since using a food bank, which had pushed them deeper into hardship. For example, one person was £5,000 in debt, as they had believed that their UC payments was paying their rent. As a result, they were receiving less from UC due to debt repayments – which was causing severe financial difficulty and anxiety.

Previous research for Trussell has highlighted how deductions from social security payments often leave people in a vicious cycle of debt, which can trigger a downward spiral in their financial situation.

Source: Trussell, (2022), *Debt to Government, deductions and destitution*.¹⁴⁷

Policy proposal from legislative theatre event:

Improve how information about changes to social security payments are communicated, by ensuring that when people are subject to deductions or stop receiving social security payments for other reasons there is clear explanation of why these payments have been

stopped, as well as better follow up on people's circumstances. This could include a checklist for Jobcentre staff with information to share and ask for when people phone with a problem, and a calendar of when to expect payments when a new claim starts.

¹⁴⁶ Treanor, M, (2023), *How public debt and arrears are experienced by low-income families*, Aberlour, <https://web-backend.aberlour.org.uk/wp-content/uploads/2023/06/aberlour-qualitative-report.pdf>

¹⁴⁷ Bennett-Clemmow, A, et al, (2022) *Debt to Government, deductions and destitution*, Trussell, <https://cms.trussell.org.uk/sites/default/files/wp-assets/Debt-to-government-deductions-and-destitution-qualitative-research-report.pdf>

The risk of hunger for families with three or more children is extremely high



I know I'm not the only one that's cutting back on things to make sure your kids can have what they're needing and what they're wanting... It's hard to say, it's been the school holidays, so it's been a bit pandemonium with the holidays and everybody's in, and growing, and eating a lot.



Woman, age 31-54, Scotland, Person taking part in Research Question 1, No.1

As highlighted in **Part 2**, families with three or more children were particularly likely to experience food insecurity, and to need to turn to a food bank. Nearly a quarter (24%) of the total support provided by food banks in the Trussell community in Scotland is for families with children¹⁴⁸, despite people in these families making up just 8% of the population across Scotland.¹⁴⁹

A significant driver of this increased risk is the two-child limit. The number of households affected by the policy is increasing over time, as a greater number of third and subsequent children are born

after 6 April 2017, from when the policy applies. By April 2024, over 92,000 children in Scotland were living in a family who were not receiving support for at least one-child due to the policy.¹⁵⁰ Some estimates suggest that over 100 additional children across the UK are pulled into poverty every day due to this.¹⁵¹ The Scottish Government have now committed to mitigate the impacts of the policy through the introduction of a 'two-child limit payment' which will be available to people impacted by the policy. Once introduced in March 2026, this top-up payment is projected to lead to 20,000 fewer children living in poverty.¹⁵²

Trussell's Cost of Hunger and Hardship research found a sharp increase in severe hardship for families in Scotland with three or more children in recent years. In 2012/2013, one in seven (14%) people living in families with three or more children in Scotland were experiencing severe hardship. By 2022/2023, almost one in three (30%) were in severe hardship. In the same period, the rates for people in one-child families increased only slightly from 13% to 14%, and in two-child families from 10% to 11%. As **Figure 14** highlights below, the rate of severe hardship for people living with three or more children increased sharply after the introduction of the two-child limit in 2017.

148 Trussell, (2025), *Emergency food parcel distribution in the UK April 2024 – March 2025*, https://cms.trussell.org.uk/sites/default/files/2025-05/EYS_factsheet_UK_2025.pdf

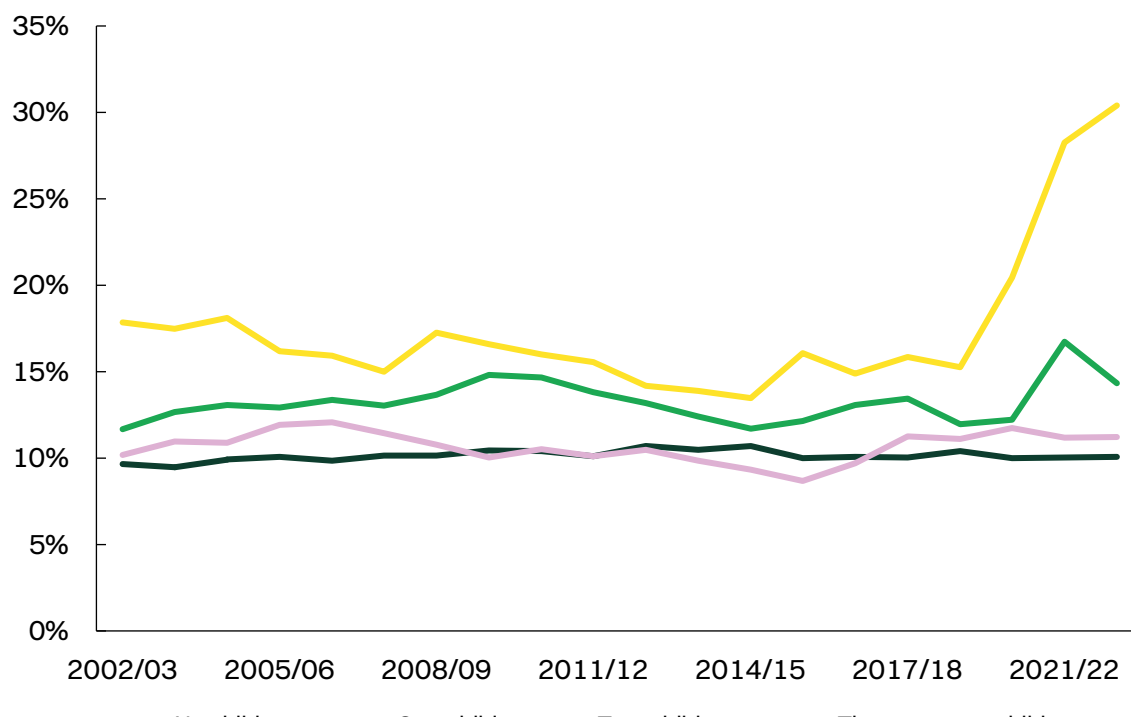
149 DWP, (2025), *Households Below Average Income, average figures for Scotland for 2021 to 2024*, <https://stat-xplore.dwp.gov.uk/webapi/jsf/dataCatalogueExplorer.xhtml>

150 End Child Poverty, (2025), *Scrapping the two-child limit to lift children out of poverty and boost local economies*, https://endchildpoverty.org.uk/two_child_limit-2025/

151 CPAG, (2025), *New costings: scrapping two-child limit is 'by far' most cost-effective way to cut child poverty*, <https://cpag.org.uk/news/new-costings-scrapping-two-child-limit-far-most-cost-effective-way-cut-child-poverty>

152 Scottish Government, (2025), *Scrapping the two-child limit to help end child poverty*, <https://www.gov.scot/news/scrapping-the-two-child-limit-to-help-end-child-poverty/#:~:text=The%20Scottish%20Government%20will%20effectively,Shirley%20Anne%20Somerville%20has%20confirmed.>

Figure 14 Rates of severe hardship for people by number of children lived with from 2002/03 to 2022/03: Scotland



Source: FRS and HBAI dataset (1998/99–2022/23), WPI Economics analysis.

Other social security flaws in design and delivery have continued to harm people's ability to afford essentials



But what scared me with Universal Credit, I had to wait five weeks for my first payment, and that's what scared me. I was scared to come away from weekly payments to go and have to wait five weeks.



Woman, age 31–54, Scotland, Person taking part in Research Question 3, No.65

As well as facing deductions from already insufficient levels of support, people often experience long delays in starting to receive

payments in the first place. As previously discussed, UC has a built-in delay in the form of the five-week wait. We frequently hear from food banks that this wait is a significant factor driving people to their doors, as they are often left with no income at all following a job loss or other unexpected change, or when migrating from legacy benefits. Wider evidence also shows links between the five-week wait, food insecurity and use of charitable food provision.¹⁵³

For other types of social security, especially those relating to disability such the Adult Disability Payment (ADP), people may wait months from the start of a claim before they start receiving payments. In 2022, the Scottish Government introduced the ADP, which has replaced PIP for

¹⁵³ Richards-Gray, L. (2024), *Why are We Waiting? The Five-Week Wait for Universal Credit and Food Insecurity Among Food Sector Workers in the UK*, <https://doi.org/10.1080/10875549.2024.2393137>

disabled people of working age in Scotland. The key change from PIP is in the way that claims are made and assessed, with ADP aiming for a more person-centred approach which emphasises trust in individuals.¹⁵⁴ Some groups of people who had applied for the ADP in Scotland reported being adversely affected by long processing times, such as people needing to access other social security support for a disability, people with mental health conditions or degenerative cognitive conditions, and lone parents.¹⁵⁵ These are all groups of people who are more at risk of needing to turn to a food bank.

As in Wave 1, problematic assessments continued to be an issue across the UK. Flawed assessments mean disabled people either face incorrect awards or are deemed ineligible for payments. In Scotland despite the introduction of ADP and the new processes associated with that payment, there remain a significant number of incorrect decisions. In 2024/25, half (50%) of new applicants to the ADP who appealed a decision on their application had this appeal upheld.¹⁵⁶ This leaves many people facing lengthy waits to appeal. During this time, they must meet the additional costs relating to their impairment or condition on their own from savings, from other income from social security payments that are meant to cover other essential costs, from work, by taking on debt or leaving other bills unpaid, or by relying on informal support – either from friends and family, or from charities, including food banks.

Some people we spoke to found that despite being signed off by their GP as not fit for work it was difficult to prove to the Jobcentre that they were unable to look for work. This was particularly noted by people with mental health conditions. This meant that they weren't able to access additional social security payments, putting them

at greater risk of hunger. As well as the immediate impact on people's ability to afford essentials, this process is often arduous and further damaging to people's physical and mental health¹⁵⁷ – putting people at greater risk of deeper and more prolonged hardship, given the cyclical and causal relationship between health and hardship.¹⁵⁸

An inability or delay in accessing disability social security payments also prevented people from being able to unlock other types of support for disabled people, such as a Blue Badge or Motability vehicle, or exemption from the benefit cap. This meant that, if a person was reassessed as ineligible or eligible for a lower award when their PIP/ADP was reviewed, they were at risk of not just missing out on income, but also losing their transport or other support (which in turn might help some people stay in work and boost their income).

In addition to design and process failings, people said that they felt communication and support from the DWP and Jobcentre work coaches was poor. People said that these interactions held uncomfortable power dynamics, and that staff displayed a lack of empathy. People described how they did not feel they were provided with appropriate advice or support, and that staff failed to provide a tailored and supportive route back into work that aligns with people's skills and aspirations. This is supported by research from IPPR which outlined that the UK employment system's focus on provision is too narrow and focused on the short term. The 'any job' model limits a focus on sustainable, long-term goals, and there are hundreds of thousands of economically inactive disabled people who want to work but are missing out on support.¹⁵⁹

154 Scottish Government, (2022), *Adult Disability Payment: policy position paper*, <https://www.gov.scot/publications/adult-disability-payment-policy-position-paper/pages/1/>

155 Scottish Government, (2024), *Independent Review of Adult Disability Payment (ADP): call for evidence and consultation analysis*, <https://www.gov.scot/publications/independent-review-adult-disability-payment-adp-analysis-responses-public-consultation-call-evidence/>

156 Social Security Scotland, (2025), *Adult Disability Payment statistics to 30 April 2025*, <https://www.socialsecurity.gov.scot/reporting/publications/adult-disability-payment-statistics-to-30-april-2025>

157 Biggs, H, et al, (2023), *Disability and financial hardship: How disability benefits contribute to the need for food banks in the UK*, Scottish Centre for Social Research for Trussell, <https://www.trussell.org.uk/news-and-research/publications/report/disability-and-financial-hardship-how-disability-benefits>

158 Marchi, M, et al, (2024), *Investigating the impact of poverty on mental illness in the UK Biobank using Mendelian randomization, nature human behaviour*, <https://www.nature.com/articles/s41562-024-01919-3>

159 IPPR, (2023), *Working together: Towards a new public employment service*, <https://www.ippr.org/articles/working-together>



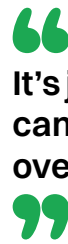
The Jobcentre don't help you at all.

Woman, age 18-30, Scotland, Person taking part in Research Question 3, No.53

Less than half of disabled people claiming UC who had worked with a Work Coach said that they felt they were able to have a say in the kind of work that they were asked to apply or look for.¹⁶⁰ We heard through our conversations with people referred to food banks that these experiences left people frequently feeling disempowered, disrespected, and undervalued when work coaches pushed people to apply for jobs that did not reflect and recognise their expertise and interests. This matches similar evidence from people claiming UC in Glasgow who described the jobsearch process as disempowering and leaving them lacking in independence.¹⁶¹

Our findings on Jobcentres are consistent with wider evidence on how the Jobcentre experience can leave people feeling unsupported.¹⁶² This includes how the experience of working with a Jobcentre or trying to claim social security payments can lead to people feeling reluctant to continue engaging with the social security system or with particular parts of the system – such as the process for claiming PIP, for example due to the heavy burden of proof placed on claimants¹⁶³ and the complexities of navigating the application process due to a lack of information and support.¹⁶⁴ Research for the DWP found that the application form for claiming PIP was likely to make already anxious applicants want to disengage

from the application process altogether. For other people trying to claim PIP, disengagement may be due to a lack of confidence in navigating the claims or appeals process, an expectation of a negative outcome, or anxiety and disillusionment with the system.¹⁶⁵ Disengagement from this part of the system can leave disabled people unsupported and increase their risk of hunger.



It's just they've no time for you. They cannot give you any help. It's overrun. It's overrun, everything is. It's a shambles.

Woman, age 18-30, Scotland, Person taking part in Research Question 3, No.53

In other cases, people can feel compelled to disengage completely, and forego support from the system, leaving them at a much greater risk of hunger. The Welfare Conditionality project found that conditionality leads to behaviours like disengagement from the social security system for a substantial minority of people.¹⁶⁶ This is supported by research from IPPR which outlined that the assumption people have no intrinsic motivation to find work has led to an increasing use of the threat of financial penalties to drive engagement, despite evidence that this is counter-productive.¹⁶⁷

¹⁶⁰ Survey of people claiming Universal Credit by YouGov on behalf of Trussell, Total sample size was 1,209 adults. Fieldwork was undertaken between 21 January and 3 February 2025. The survey was carried out online. The figures have been weighted and are representative of all adults on Universal Credit (aged 16+).

¹⁶¹ Robertson, L, Wright, S, and BR Stewart, A, (2020), *How well is Universal Credit supporting people in Glasgow*, JRF, <https://www.jrf.org.uk/social-security/how-well-is-universal-credit-supporting-people-in-glasgow>

¹⁶² Olejniczak, J, et al, (2025), *Found anything yet?: Exploring the relationship between Universal Credit claimants and their work coaches*, Citizens Advice, <https://www.citizensadvice.org.uk/policy/publications/found-anything-yet-exploring-the-relationship-between-universal-credit/>

¹⁶³ Citizens Advice, (2025), *Burdens of proof: How difficulties providing medical evidence make PIP harder to claim*, <https://www.citizensadvice.org.uk/policy/publications/burdens-of-proof-how-difficulties-providing-medical-evidence-make-pip-harder/>

¹⁶⁴ DWP, (2024), *Experiences of PIP applicants who received zero points at assessment*, <https://www.gov.uk/government/publications/experiences-of-pip-applicants-who-received-zero-points-at-assessment>

¹⁶⁵ Wildman, J, et al, (2024), *Understanding the drivers of food insecurity among disabled people: a rapid evidence review*, Trussell, <https://natcen.ac.uk/sites/default/files/2024-02/Disability-and-Financial-Hardship-Evidence-Review-2023.pdf>

¹⁶⁶ Dwyer, P, (2018), *Final findings: overview*, http://www.welfareconditionality.ac.uk/wp-content/uploads/2018/05/40414_Overview-HR4.pdf

¹⁶⁷ IPPR, (2023), *Working together: Towards a new public employment service*, <https://www.citizensadvice.org.uk/policy/publications/burdens-of-proof-how-difficulties-providing-medical-evidence-make-pip-harder/>

Through our conversations with people referred to food banks, we heard instances where people had chosen to disengage from the system and stop claiming social security payments they are eligible for because of the challenges of navigating the system and how they were treated by the DWP and the Jobcentre, including a lack of empathy and compassion from staff.

While our research undoubtedly highlights the need for improvement and reform, wider research shows that support provided through Jobcentres can have a positive impact. Critical factors include tailored support and specialist expertise that reflects the person's current circumstances and health needs^{168,169,170,171}.

- A focus on wellbeing and flexibility.
- Closer integration of relevant services (e.g. health, skills, employment, and housing) – for example, through co-location or warm referrals.
- Consistent work coaches and sufficient work coach capacity.

- More accessible and inclusive physical jobcentre environments.
- A more voluntary, trust-led approach to employment support conversations.
- Staff being trained in, and adopting, trauma-informed approaches to service provision.

Where Jobcentre support can be led by these principles, there is a better chance of ensuring people do not feel pushed out of the social security system, and of boosting incomes through work. This, in turn, gives people a stronger chance of avoiding needing to turn to food banks.

Policy proposal from legislative theatre event:

- Redesign Jobcentres to be creative, friendly places, that are understood as a public service, with the objectives changing from compliance to engagement.
- Jobcentre coaches must create a plan in partnership with jobseekers based on skills, capabilities, and desire to find the most appropriate role, and invest in long-term relationships between coaches and jobseekers.
- Create an independent inspectorate agency to hold Jobcentre staff to account and administer consequences for poor service.

168 Trussell, (2025), *Written submission by Trussell*, <https://committees.parliament.uk/writtenevidence/138849/default/>

169 Clery, E, Dear, L, and Edney, Ch, (2023), *The Single Parent Employment Challenge*, Gingerbread, <https://www.gingerbread.org.uk/wp-content/uploads/2023/01/The-Single-Parent-Employment-Challenge-Report-SPEC.pdf>

170 IFF Research on behalf of DWP, (2025), *The experience of Additional Work Coach Support: Findings from qualitative interviews with customers*, <https://www.gov.uk/government/publications/the-experience-of-additional-work-coach-support-findings-from-qualitative-interviews-with-customers/the-experience-of-additional-work-coach-support-findings-from-qualitative-interviews-with-customers>

171 Olejniczak, J and Harrison, K, (2025), *Found anything yet? Exploring the relationship between Universal Credit claimants and their work coaches*, Citizens Advice, <https://www.citizensadvice.org.uk/policy/publications/foand-anything-yet-exploring-the-relationship-between-universal-credit/>

People are missing out on the social security support they should receive

While most people referred to food banks in Scotland were in receipt of some form of social security support, one in eight people (12%) were not. Across the UK, the most common reasons people gave (after having no recourse to public funds – 21%) for why they were not in receipt of income from social security was that they hadn't applied (14%) or they were waiting for an initial claim or appeal outcome (12%).¹⁷² Many more were likely to not be receiving all the support for which they were eligible.

This might in part reflect the disengagement after encountering the system we have outlined above. It also reflects how complex the social security system can be to navigate. Issues with accessing social security payments were explored extensively in Wave 1, where we heard that people referred to food banks struggled to find out what support they might be eligible for or understand how social security payments are calculated.

A recent evaluation into the impact of advice services provided via food banks in the Trussell community provides more recent context.¹⁷³ In a reflection of the extent to which people are missing out on vital payments without professional support, advice services based in food banks are helping people to achieve significant financial gains. More than one in three (37%) people supported received additional social security income as a result of accessing the service. This was either through increasing existing social security payments (10%) or, more often, because they had started to receive social security payments (31%). A minority (4%) had both received more and started to receive new income from social security.

The evaluation highlights two key ways in which the social security system is inaccessible. First, many

people are unaware of the social security payments for which they are eligible. Second, application forms for social security support can be particularly difficult to complete without support.

In line with these findings, we found that these problems were particularly experienced by disabled people. Almost four in 10 (41%) people from disabled households referred to food banks in Scotland were not receiving any social security payments related to their impairment or condition. Although not everyone who is disabled will be eligible for social security support, problems of accessibility persist. In Wave 1 of the Hunger in the UK research, many disabled people simply did not know about what payments they were eligible for or the right way to ask for or access that support.¹⁷⁴ Likewise, as mentioned there remain issues with the ADP application form, with some recommendations that its overall length is reduced, and that questions are revised to allow applicants to maximise the opportunity to articulate how their impairment or condition affects their daily life.¹⁷⁵ The evaluation of food bank advice services notes that people with mental health conditions or learning difficulties reported finding it difficult, if not impossible, to complete social security application forms without help.



Getting this extra money that I realised that I was eligible for, even though I hadn't had it before since I was 18; I'm now in my 40s.



Woman, age 31-54, Scotland, Person taking part in Research Question 2, No.65

¹⁷² Our sample size was not sufficient to analyse the reasons why people referred to food banks in Scotland were not in receipt of payments specifically. UK-wide data here is included to show what may have been the reasons in Scotland.

¹⁷³ Finney, A, et al, (2024), *Evaluating the advice and support services provided through food banks: An evaluation report for Trussell from the Personal Finance Research Centre at the University of Bristol*, Personal Finance Research Centre and the University of Bristol, https://cms.trussell.org.uk/sites/default/files/2024-10/Evaluating%20the%20advice%20and%20support%20services%20provided%20through%20food%20banks_FINAL_30092024%20%281%29.pdf

¹⁷⁴ Weekes, T, et al, (2023), *Hunger in the UK*, Trussell, <https://www.trussell.org.uk/publications/hunger-in-the-uk>

¹⁷⁵ Scottish Government, (2025), *Independent Review of Adult Disability Payment*, <https://www.gov.scot/binaries/content/documents/govscot/publications/independent-report/2025/07/independent-review-adult-disability-payment-final-report/documents/independent-review-adult-disability-payment-final-report/independent-review-adult-disability-payment-final-report/govscot%3Adocument/independent-review-adult-disability-payment-final-report.pdf>

Barrier: Applying for and receiving social security payments

There remain barriers for people to apply for and receive additional social security payments – limiting the role the social security system can play in reducing hardship. One person said that they are no longer receiving income support due to the stress of applying and the negative interactions they had with the DWP staff member they were working with. Another person said that they found that applying for PIP could take from three to six months, which was causing significant stress and hardship.

Previous research for Trussell found that the process of applying for ADP could be physically and emotionally exhausting. Some people had flagged that the experience was an improvement from applying for PIP, but there remained concerns about the form including its length, repetitiveness, and a belief that its wording was aimed at catching out applicants.

Source: Trussell, (2023), Disability and financial hardship.¹⁷⁶

Case study: Molly

Molly has been partially sighted since childhood, but until recently had not received any social security payments related to her condition. She realised she was eligible for the ADP through an advisor at Social Security Scotland. Molly applied and was successful with her claim. She also received a back payment for the month she applied for the ADP. Receiving more income has had a positive impact on her ability to pay for the essentials, and she has not needed to use a food bank. She has also been able to buy new clothes for her children, save money towards holidays, pay for therapy and home renovations.

There have also been positive developments around Molly's health. She was diagnosed with chronic pain after years of struggling with it. She is now managing the condition through exercise and medication. Now receiving the ADP, the diagnosis also allowed her to be re-assessed for a higher component and meant she was eligible for a mobility car.

“

It's [ADP] been an absolute godsend... I can pay for things more, like taking my sons out for something to eat or go swimming. Just [I] can do things with them now and I can also do that with my mum, my dad. I pay every month for a holiday that we're going away [on] next year again... [The] fact is my children are not losing out on anything, like what they were before. I feel so much happier. I've no worries.

”

Molly feels much more positive now her financial situation has improved. While she feels nothing can be certain for the future, her new financial stability has allowed her to enjoy life and not worry about affording the day-to-day essentials.

¹⁷⁶ Biggs, H, et al, (2023), *Disability and financial hardship*, Trussell, <https://cms.trussell.org.uk/sites/default/files/wp-assets/Disability-Benefits-Research-Report.pdf>

There is not yet, to our knowledge, any evidence of the impact of ADP on hardship or food insecurity in Scotland. However, a review of ADP uncovered insight around the process of applying for the payment, which may impact uptake. While some people described feeling respected during the process and welcomed changes to assessments, others felt that improvements were needed to improve efficiency, understanding of conditions and their impacts and ensure applicants are treated fairly. Most people (70%) felt that the process inadequately accounted for the impact of fluctuating health conditions.¹⁷⁷

Molly's story is a powerful reminder of the life-changing potential of a well-functioning social security system. When it works, it can provide people with the stability and support they need to live with dignity. For Molly, ADP meant being able to afford essentials, manage her health, and access equipment that helped her live more independently. But, as we've explored, too many people are still being let down by a system that should be there to support them. Molly's experience highlights just how vital it is to ensure the social security system is designed so people get the support that they need.

Work does not consistently prevent people from experiencing financial hardship

Work should provide an adequate source of income that protects people from food insecurity and the need to turn to charitable food provision. However, as mentioned in **Part 2**, we have seen a significant increase in the number of working households referred to food banks in the Trussell community in Scotland.

One in six (16%) working-age adults who were in work experienced food insecurity in 2024, and 5% used any form of charitable food provision. This was far lower than the rates for working-age adults not in work (28% and 10% respectively), but still indicates that work does not yet provide a reliable route out of hunger and charitable food provision. These findings are similar to 2022, where 21% of working age adults in work had experienced food insecurity. Figure 13 shows the rate of food insecurity and use of charitable food providers by whether the respondent to our survey was working.

The rise in working households referred to food banks in Scotland in 2024 (24% in 2024; up from 17% in 2022) shows how, increasingly, work is not providing reliable protection from, or a route out of, severe hardship. Wider Trussell research into the cost of severe hardship explored a range of barriers that people face in finding good work.¹⁷⁸ Poor-quality and insecure work can push people into severe hardship for a range of reasons, including low pay, unpredictable hours and wages, and inadequate protection from hardship when workers become sick or disabled. Other evidence has highlighted how increased rights, such as collective bargaining, or a high minimum wage are associated with lower food insecurity for workers.¹⁷⁹

The experience of severe hardship can then, in turn, make it difficult for people to find a route out of insecure work due to the costs of seeking employment and childcare, as well as the mental and physical toll of severe hardship, which can make it difficult to move to better work.

¹⁷⁷ Scottish Government, (2025), *Independent Review of Adult Disability Payment*, <https://www.gov.scot/binaries/content/documents/govscot/publications/independent-report/2025/07/independent-review-adult-disability-payment-final-report/documents/independent-review-adult-disability-payment-final-report/independent-review-adult-disability-payment-final-report/govscot%3Adocument/independent-review-adult-disability-payment-final-report.pdf>

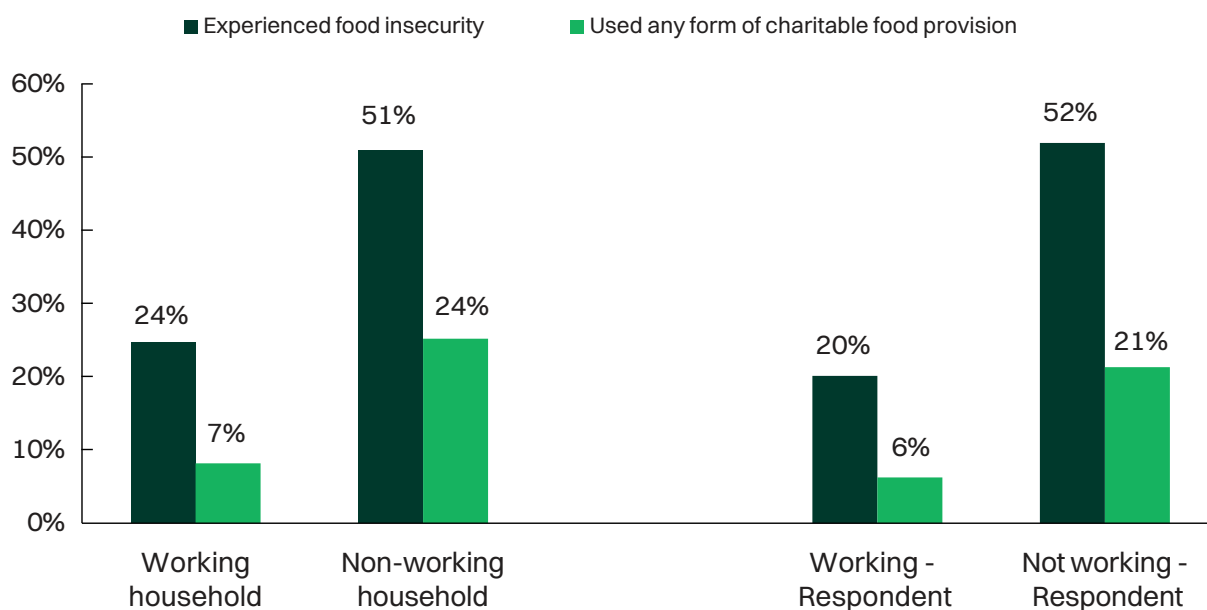
¹⁷⁸ Weekes, T, Ball, E, and Padgett, S, (2025), *The Cost of Hunger and Hardship – Final report*, Trussell, https://cms.trussell.org.uk/sites/default/files/2025-06/cost_of_hunger_and_hardship_june25.pdf

¹⁷⁹ Reeves, A, Loopstra, R, and Tarasuk, V, (2021), *Wage-setting policies, employment, and food insecurity*, *Am J Public Health*, <https://pmc.ncbi.nlm.nih.gov/articles/PMC7958043/>

Insecure work puts people in hardship in a precarious position, which can mean people feel unable to challenge or question poor conditions, for fear of negative repercussions. These factors

can lead to people already experiencing severe hardship being stuck in poor-quality and insecure work, and feeling trapped in prolonged and deepening hardship.

Figure 15 Risk of experiencing food insecurity and using any form of charitable food provision by individual and household work status: 18 to 64-year-olds



Source: Hunger in Scotland Wave 2 general population survey.

People in precarious employment are over-represented at food banks

While work does not always prevent food insecurity and the need for food banks, it does greatly reduce the risk of these experiences – particularly when it is secure, decently paid, and offers enough hours to provide a reasonable income. One of the main factors in our UK-level regression modelling that reduced the likelihood of needing to turn to a food bank was the number of people in work in the household. The presence of one worker reduced the odds of someone accessing a food bank to under one-fifth in the general population model (0.18), compared to households with no one working. The presence of two or more workers reduced the odds to less than a tenth (0.08).

Whether or not work protects people from severe hardship and food insecurity is heavily dependent

on the type of work people are in. We see several patterns in our data that help to explore this and shed light on the types of work which offer less protection against food insecurity.

People referred to food banks were more likely to have variable hours; zero-hours contracts were particularly prevalent for people referred to food banks. One in six (15%) working-age people referred to food banks in Scotland, who were in work, were on zero-hours contracts compared to 3% of the same group across Scotland. Through our conversations with people referred to food banks we heard how restrictive zero-hours contracts can be for people, and the level of uncertainty and stress this can cause when people are unable to know what income they will have on a weekly basis.

Enablers and barriers – Finding decent, secure, and fairly paid work

Securing stable employment can result in positive changes to life circumstances, contributing to both financial stability and improved wellbeing. Through our conversations with people referred to food banks, we heard how stable employment was most commonly achieved through a promotion at work, or being

able to take on additional working hours. Key improvements people had seen due to being in stable employment included increased income (which covered the cost of the essentials), and a boost in confidence, as well as reduced stress and anxiety, and improved wellbeing.

“

I've done work for an agency, and it's just been on and off with me, like, a day here and a day there, but if I do things like that then it just messes up my Universal Credit money that I get.

”

Man, age 18-30, Scotland, Person taking part in Research Question 3, No.72

Varying hours have been shown to make it difficult to manage finances, live fully autonomous lives and form and pursue long-term goals.¹⁸⁰ Zero-hours work is frequently low paid, with few opportunities for training or career development, meaning these arrangements can act as a poverty trap for workers; one in seven people living in destitution in the UK have a zero-hours contract or are in other insecure work.¹⁸¹ Working-age people referred to food banks were also more likely to work fewer hours per week than people across Scotland, as seen in **Figure 16**.

Part-time work is often the only option available for some people – due to caring or childcare responsibilities, or because health problems make full-time work impossible. In 2024, most (87%) part-time workers across Scotland were women. Women living with children were more likely to be in part-time work (26%) than women not living with children (10%), which was not the case for men.

This finding supports wider research in this area exploring how women in Scotland are bearing the brunt of poor-quality, low-paid, part-time work with fewer opportunities for progression. As part-time work is predominantly found in lower-paid jobs and sectors, the higher prevalence of part-time work among women is a key driver of lower earnings among women compared to men.¹⁸² In terms of career progression, women are also less likely than men to reach senior positions in organisations, accounting for 40% of 'managers, directors and senior officials' in Scotland, compared with 60% for men.

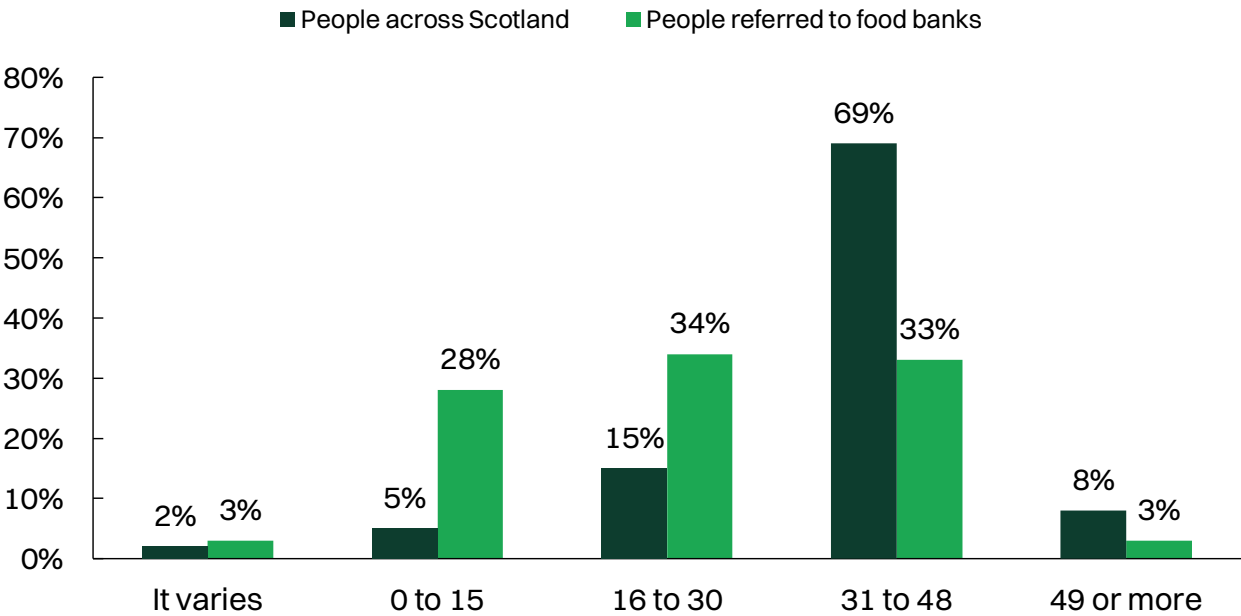
In addition to part-time work resulting in less income as a direct result of having fewer hours or generally being in lower paid sectors, part-time work is overwhelmingly more likely to be the types of jobs (e.g. retail and hospitality) that are more precarious, with fewer entitlements and rights, compared to full-time work.

¹⁸⁰ Atkinson, J. (2022), *Zero-hours contracts and English employment law: Developments and possibilities*, <https://journals.sagepub.com/doi/full/10.1177/20319525221104165#core-fn24-20319525221104165-1>

¹⁸¹ Fitzpatrick, S. et al. (2020), *Destitution in the UK 2020*, JRF, <https://www.jrf.org.uk/deep-poverty-and-destitution/destitution-in-the-uk-2020>

¹⁸² Brett, M. and Macfarlane, L. (2022), *Women, Work and Wealth in Scotland's changing economy 2022*, Scottish Women's Budget Group, <https://www.swbg.org.uk/content/publications/Women-Work-Wealth-in-a-changing-economy-report.pdf>

Figure 16 Number of hours usually worked per week for working-age people, in work across Scotland, and people referred to food banks



Source: Hunger in Scotland Wave 2 food bank and general population surveys.

Low pay can leave people at greater risk of food insecurity

The type of occupations people work in also has an impact on food insecurity levels, with food insecurity more prevalent for people working in occupations that are associated with low pay. More than one in four (28%) people in

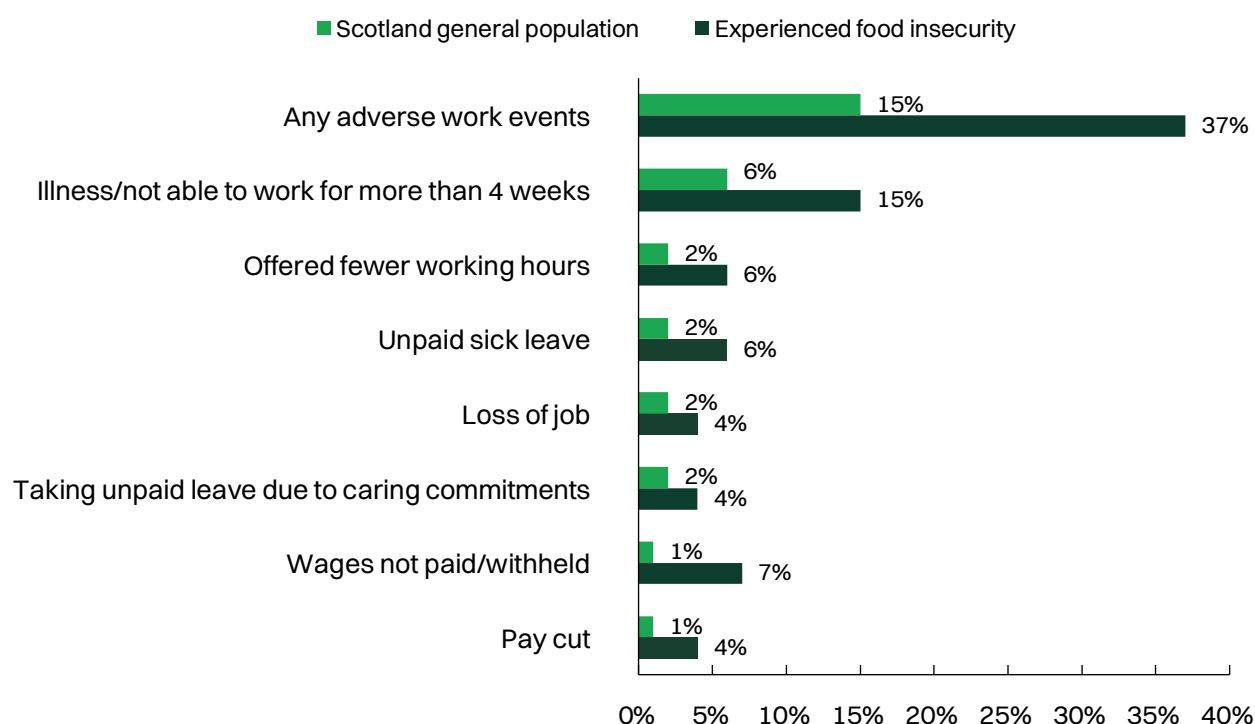
Scotland working in routine manual and service occupations experienced food insecurity in 2024, compared to 8% of people in managerial, administrative and professional occupations.

Reductions in working hours, pay cuts, and unpaid sick leave all increase the risk of food insecurity

Changes to people's working life can put people at greater risk of food insecurity and increase their likelihood of needing to turn to a charitable food provider. More than two fifths (41%) of people across Scotland who had gone through at least one challenging or harmful change at work in the previous 12 months experienced food insecurity. This was more than twice the proportion of people who experienced food insecurity in Scotland as a whole (15%).

As [Figure 17](#) below shows, one in seven (15%) people experiencing food insecurity were unable to work for more than four weeks, compared to just 6% of people in Scotland overall. Other adverse work experiences that were more common among people experiencing food insecurity than the general population in Scotland included wages not being paid (7% vs 1%), being offered fewer hours (6% vs 2%), going on unpaid sick leave (6% vs 2%) and having a pay cut (4% vs 1%).

Figure 17 People experiencing different adverse work events across Scotland



Source: Hunger in Scotland Wave 2 general population survey.

The prevalence of needing to take unpaid sick leave is particularly striking for people referred to food banks in Scotland. More than one in three (36%) working-age people referred to food

banks, who were in work, were on short-term or temporary sick leave. This compared to 1% across the general population in Scotland.

Barrier: Insecure and inflexible work

The way in which insecure and inflexible work prevented people from moving out of severe hardship was a key theme that came out of our conversations with people six months, and two years, after a food bank referral.



I've done some just odd jobs for agencies, so some temp work. So, I might get a couple of weeks' work at, I don't know, a café or something, or a couple of weeks' work for the Royal Mail but obviously, it's not constant, it's not permanent, it's only temporary work. And that just made things difficult, I couldn't seem to get myself into a decent full-time job.



Man, age 31-54, Scotland, Person taking part in Research Question 3, No.72

Insecure work conditions, such as not receiving sick pay or holiday pay, can be catalysts for needing to use a food bank at those moments of need. For people we spoke

to who remained in insecure work, these issues continued to make it difficult for them to consistently afford the essentials.

We heard varied experiences of returning to work after a period of time off. Some people were supported by their employer when returning, whereas other people found that there had been no acknowledgement of how their personal circumstances had affected their ability to work, or any reasonable adjustments made for their return.

The lack of support in returning to work, caused anxiety and made it harder for people to stay in work. For example, one person said that there had been no cover during her time off meaning she was facing a huge backlog of work to catch-up on, alongside a lack of flexibility and understanding about childcare arrangements.

People with caring responsibilities described how juggling caring commitments with work was often impossible, which meant that opportunities for increasing income and improving financial circumstances were very limited.

Policy proposal from legislative theatre event:

- Establish a defined period when someone loses their job, during which housing-related costs/social security payments are covered and any debt is identified and managed.
- Unemployment grant amounts should be based on people's current level of income, not a general cap; and it should apply to anyone that has been employed and pays taxes (regardless of NRPF).
- Reduce the bureaucracy for all grants and ensure they can be accessed on or offline, as well as reducing the waiting period for UC and all grant funds.

Barriers to finding adequate work leave people at risk of food insecurity

Some people may find it more difficult to find and sustain work, and particularly to find work which is suitable either for their health conditions or their caring responsibilities. This means support from the social security system is essential but, as discussed earlier, is too often inadequate, increasing the risk of experiencing food insecurity and needing to turn to charitable food provision.

Working-age disabled people in Scotland were far less likely to be in work than working-age people who weren't disabled. Six in 10 working-age disabled people (61%) were working compared to 85% of working age people without impairments or conditions. It is important to note that working-age disabled people were also more likely to have unpaid caring responsibilities than working-age people who were not disabled (29% compared to 20%) which will contribute to this. There is also wider evidence to suggest these barriers were more acute for some disabled people depending on the nature of their impairment or condition. For example, only three in 10 (31%) neurodivergent people were in employment, compared to 55% of all disabled people.¹⁸³

Most (71%) working-age disabled people referred to food banks in Scotland who were out of work said that their impairment or condition meant they were unable to work. One in 11 (9%) said that their caring responsibilities prevent them from working.

Disabled people often face a plethora of barriers to find and sustain work, and work which adequately supports them to afford the essentials. For example, they can face significant (direct and

indirect) additional transportation costs, with one in four disabled people citing accessible transport as the reason why they are not in work.¹⁸⁴ Many disabled people also need to work part-time to manage their conditions¹⁸⁵ which, as discussed above, can make it harder for work to pay, and ensure disabled people can protect themselves from hunger. Even for disabled people who are able to work full-time, there remains a significant disability pay gap. People working full-time with a work-limiting health condition earn on average 15% less per hour than people without a health condition.¹⁸⁶

In addition to there being a shortage of suitable roles for many disabled people, they are also likely to come up against a lack of flexibility and support from employers, especially disabled people with fluctuating impairments or conditions.¹⁸⁷ Among disabled people who are looking for work, 15% said that an application has been rejected explicitly because of their disability.¹⁸⁸

The design and delivery of the social security system, which is often punitive and inflexible, can create a sense of fear among disabled people who are looking for work. This is often the case for people who want to try a job, but are concerned about the financial impact of losing social security payments if it doesn't work out. Similarly, there is a real concern that engaging with work or employment support will prompt reassessments and a loss of financial support, or unrealistic jobseeking expectations. Almost three in four disabled people receiving work-related social security payments said fear of losing these

183 GOV.UK, (2025), *Employment prospects for neurodiverse people set to be boosted with launch of new expert panel*, <https://www.gov.uk/government/news/employment-prospects-for-neurodiverse-people-set-to-be-boosted-with-launch-of-new-expert-panel>

184 Transport for All, (2025), *Financial barriers*, <https://www.transportforall.org.uk/the-issues/financial-barriers/>

185 TUC, (2021), *Disabled workers' access to flexible working as a reasonable adjustment*, <https://www.tuc.org.uk/sites/default/files/2021-10/DisabledWorkersFlexibleworking2.pdf>

186 Atwell, S, et al, (2023), *What we know about the UK's working-age health challenge*, The Health Foundation, <https://www.health.org.uk/reports-and-analysis/analysis/what-we-know-about-the-uk-s-working-age-health-challenge>

187 Joseph Rowntree Foundation, (2024), *Unlocking benefits: Tackling barriers for disabled people wanting to work*, <https://www.jrf.org.uk/work/unlocking-benefits-tackling-barriers-for-disabled-people-wanting-to-work>

188 Scope for Business, (2023), *Understanding the challenges of disabled jobseekers*, <https://business.scope.org.uk/understanding-the-challenges-of-disabled-jobseekers/>

vital sources of income was a “significant or very significant” barrier to finding work.¹⁸⁹

When looking for work, inflexible interview processes often hinder, or outright prevent, neurodivergent people from entering employment. A recent survey of neurodivergent adults found that half have been discriminated against by a prospective employer, or recruiter, because of their neurodivergence.¹⁹⁰ Half (51%) also said that they are fearful of disclosing their neurodivergence to prospective employers; this fear may be warranted, with one in four (25%) saying that they have been ‘ghosted’ after disclosing their neurodivergence.¹⁹¹

Even when neurodivergent people overcome these barriers and enter employment, many remain fearful of discrimination, with two thirds (65%) saying this was the case.¹⁹² On the other hand, a survey of employers found that the majority do not know how to adequately support, or make their roles more accessible for neurodivergent people.¹⁹³

This gap is also driven by disabled people’s experience of education. Across Scotland, working-age disabled people were less likely to be educated to degree level or above (22%) compared to working-age people without a condition or impairment (35%). They were also more likely to only hold qualifications at GCSE level or equivalent, or below (21%), compared to non-disabled people (10%). This gap in qualifications

restricts the types of jobs some disabled people may be able to gain. Research has highlighted that workers with fewer skills and qualifications are more likely to work in roles with far greater physical demands¹⁹⁴, and to experience hazardous physical working conditions which may not be suitable for disabled people.¹⁹⁵

As **discussed previously**, people referred to food banks were more likely to face childcare costs than similar people across Scotland, and this emerges as a barrier to work for some referred people. A lack of affordable or available childcare was a key reason for not being in work for one in eight (12%) working-age adults referred to food banks who were living with children. Despite a significant uplift in funded childcare being made available for families with three- and four-year-old children in Scotland, families experiencing poverty still struggle to afford and access childcare, particularly for younger children. Research from JRF shows that further increasing the number of free hours of childcare support available¹⁹⁶ would allow two in three (64%) parents to work or study more, and allow over half (52%) of parents to look for more secure work.¹⁹⁷

189 Joseph Rowntree Foundation, (2024), *Unlocking benefits: Tackling barriers for disabled people wanting to work* <https://www.jrf.org.uk/work/unlocking-benefits-tackling-barriers-for-disabled-people-wanting-to-work>

190 Zurich UK, (2024), *Excluded from the job market: almost half forced to hide their neurodiversity* <https://www.zurich.co.uk/media-centre/excluded-from-the-job-market-forced-to-hide-their-neurodiversity>

191 Zurich UK, (2024), *Excluded from the job market: almost half forced to hide their neurodiversity* <https://www.zurich.co.uk/media-centre/excluded-from-the-job-market-forced-to-hide-their-neurodiversity>

192 Birkbeck, University of London, (2023), *65% of neurodivergent employees fear discrimination despite UK businesses promoting neurodiverse workplaces* <https://www.bbk.ac.uk/news/neurodivergent-employees-fear-discrimination-despite-uk-businesses-promoting-neurodiverse-workplaces>

193 Birkbeck, University of London, (2023), *65% of neurodivergent employees fear discrimination despite UK businesses promoting neurodiverse workplaces* <https://www.bbk.ac.uk/news/neurodivergent-employees-fear-discrimination-despite-uk-businesses-promoting-neurodiverse-workplaces>

194 Andrasfay, T, (2021), *Physical work conditions and disparities in later life functioning: Potential pathways, SSM – Population Health*, <https://www.sciencedirect.com/science/article/pii/S2352827321002652>

195 Bloomer, E, (2014), *Local action on health inequalities: Increasing employment opportunities and improving workplace health*, Public Health England, https://assets.publishing.service.gov.uk/media/5a7eef2ed915d74e6227559/Review5_Employment_health_inequalities.pdf

196 Research based on a possible expanded offer of 35 hours per week, all year, for three and four-year-olds and 25 hours per week, again all year, for one and two-year-olds.

197 Evans, J, and Cabula, C, (2024), *Poverty proofing the future of early years childcare*, Joseph Rowntree Foundation, <https://www.jrf.org.uk/child-poverty/poverty-proofing-the-future-of-early-years-childcare>

Enabler: Improvements in housing situation

When people were able to secure improvements in their housing conditions, these often had an overwhelmingly positive impact on health and wellbeing. One person we spoke to had secured a new council house closer to family, improving access to their informal support network. Another person was able to move to a new house where the landlord was better at dealing with issues like broken appliances.

“

The housing advice I got was because we're moving house at the moment. So, that's advice from the Housing Association. It was very useful, because it helped us to move house. Just the advice she gave us. Just helping us get furniture and things like that.

”

Man, age 31-54, Scotland, Person taking part in Research Question 2, No.37

Some experiences of changes in circumstances can increase the risk of hunger

Housing insecurity and homelessness are clear drivers of hunger

In **Part 2** we identified that homelessness was a common and growing experience for people referred to food banks¹⁹⁸, and that renters were at far higher risk of hunger in Scotland. In our regression modelling, homelessness was highlighted as one of the key experiences associated with the use of food banks.¹⁹⁹ The relative odds of accessing support from a food bank were around 12 times higher among people with recent experience of homelessness than people without that experience.

Our findings, alongside wider evidence, suggest that there are significant and growing problems with housing in Scotland. Alongside the spiralling cost of other essentials, rents have risen steeply

during the cost of living crisis, piling extra pressure on low-income households. In the 12 months to July 2024, the average private rent increased by 8% in Scotland.²⁰⁰ The impact of rising rents is exacerbated by the failure of social security payments for housing to provide enough support to cover the cost of rent for many people living in the private rented sector.

There is no regular commitment to increase the rate at which Local Housing Allowance (LHA) is set, having been frozen several times in recent years. Increasingly, private renters have faced a shortfall between the support they receive to pay their housing costs, and their rents, meaning they must cut back on other essentials. Research from Crisis found that only 8% of properties advertised

¹⁹⁸ Reflecting patterns across Scotland where homelessness has increased between 2022 and 2024.

¹⁹⁹ A broad definition of homelessness is adopted, including not only rough sleeping but also other forms of insecure accommodation (e.g. emergency or temporary accommodation, or staying at a family or friend's house).

²⁰⁰ ONS, (2024), *Private rent and house prices, UK: August 2024*, <https://www.ons.gov.uk/economy/inflationandpriceindices/bulletins/privaterentandhousepricesuk/august2024>

Barrier: Housing insecurity and poor housing conditions

We frequently heard how unfit and insecure housing situations left people with little control over their lives, and prevented them from improving their financial situation.

One person was living in unsuitable temporary accommodation with their teenage sons, which was impacting on family life. The accommodation was not in the same area as the children's school, which increased travel costs. The transient nature of the family's living circumstances and awaiting the next move was also impacting on their ability to engage with their community and support networks. Another person said they were living in social housing with significant mould and damp, and found that both the living conditions and the strain of having multiple people in their home to fix the damp, issues impacted on their mental health. We heard how they were also left without a kitchen for over a week, leading to increased costs due to the requirement to eat out.

Rent increases, eviction notices and living in temporary accommodation without access to cooking facilities were also referred to by the people we spoke to as significant barriers to improving living conditions.



My house is falling apart with mould and damp, and I was dealing with a lot of council men and women in my house, looking at the house, and a bit of destruction in every room, trying to get the mould and damp.



Man, age 31-54, Scotland, Person taking part in Research Question 2, No.37

across Scotland between April and October 2024 were affordable for people in receipt of housing social security payments.²⁰¹

People are forced into the private rented sector in the first place because too few social and affordable homes are being built. 250,000 people in Scotland are on a waiting list for a social home. The impact of waiting can include being stuck living in non-decent conditions and feeling unsafe in their current living situation, impacting mental and physical health, finances and employment.²⁰²

The inadequacy of support for housing costs is therefore likely a critical way in which the social security system drives hunger. Food insecurity rates were higher for private renters across the UK²⁰³ in receipt of housing benefit (either through LHA or the housing element of UC). Half (50%) of private renters receiving social security support for housing payments experienced food insecurity in 2024 – twice the rate of private renters who do not receive social security housing payments (25%). This is likely driven by the shortfalls between the payments people receive to support them with their housing costs, and their rent. These shortfalls mean people will often have a choice between falling behind on their rent, cutting

201 Crisis, (2025), "Now I have my flat, my health is much more stable": How affordable private rents can help tackle health inequalities and homelessness, *Fewer than three in every 100 privately rented properties listed in England are affordable for people on housing benefit*, <https://www.crisis.org.uk/about-us/crisis-media-centre/fewer-than-three-in-every-100-privately-rented-properties-listed-in-england-are-affordable-for-people-on-housing-benefit-crisis-reveals>

202 Ryder, B, (2025), *Still Waiting: SFHA research documents experience of families waiting for social homes*, Scottish Federation of Housing Associations and Wheatley Group, <https://www.sfha.co.uk/news/still-waiting-sfha-research-documents-experience-families-waiting-social-homes>

203 Sample sizes in Scotland were not sufficient to analyse this data. UK findings are shown to indicate the impact of shortfalls in payments

back on food or other essentials, or plugging that gap with income from their other social security payments (which is supposed to cover other costs).²⁰⁴ These figures would likely have improved during the period of our fieldwork as LHA rates were updated in April 2024.

However, the UK government's subsequent decision to freeze LHA once again, from 1 April 2025, will lead to significant difficulty for private renters already finding it difficult to manage on the lowest incomes, potentially undoing any progress that has been made. Recent forecasting indicates private renters receiving LHA across the UK will see an average shortfall of £243 per month during the 2025/26 financial year, if the freeze is maintained.²⁰⁵

As the box above indicates, improvements to housing conditions are an important protective and enabling factor for addressing hunger and food bank need. However, problems with housing were a strong theme during our conversations with people referred to food banks, as well as in our participatory workshops. People described extensive barriers to finding a safe, secure and affordable home which met their needs, describing

having very little, if any, choice over where they and their families lived. In conversations with people six months and two years after they had been referred to a food bank, very few had seen improvements in their housing situation.

Homelessness is often a consequence of hardship, meaning that people who have experienced this will likely already have a higher risk of experiencing hunger. But the distinct experience of homelessness is itself something which can increase the risk of experiencing hunger.

Being forced to move into homeless accommodation like temporary accommodation can divide people from their communities and support networks, and trap them in unsuitable and unsafe environments. Shelter Scotland found that over half (55%) of people in temporary accommodation they spoke to had gone without meals because a lack of access to cooking facilities.²⁰⁶ Research exploring the experiences of children in temporary accommodation highlighted a range of issues with the conditions of housing and access to essential amenities, with detrimental impacts on children's physical and mental health.²⁰⁷

Policy proposal from legislative theatre event:

Greatly increase the supply of decent, affordable, and suitable homes to meet the current need, including accessible homes for disabled people, and more new social homes with rents tied to local incomes. Choice should be central to housing systems, particularly in relation to suitability for disabled people and so that residents can choose to stay close to their communities and

support networks. Bidding time should also be reduced and more accessible.

Implement new limitations on landlords' ability to evict tenants, and require landlords to provide information and support to tenants in case of eviction proceedings.

²⁰⁴ Citizens Advice, (2024), *Uprating Local Housing Allowance: Briefing Note*, <https://www.citizensadvice.org.uk/policy/publications/uprating-local-housing-allowance-briefing-note/>

²⁰⁵ Citizens Advice, (2024), *Uprating Local Housing Allowance: Briefing Note*, <https://www.citizensadvice.org.uk/policy/publications/uprating-local-housing-allowance-briefing-note/>

²⁰⁶ Sanders, B and Reid, B, (2018), *'I won't last long in here': Experiences of unsuitable temporary accommodation in Scotland*, *Crisis*, https://www.crisis.org.uk/media/239520/i_wont_last_long_in_here_2018.pdf

²⁰⁷ Svirydzenka, N, Lakhapaul, M, and Willaims, J, (2025), *In their own words: Children's experiences in temporary accommodation*, Shelter Scotland, https://scotland.shelter.org.uk/professional_resources/policy_library/in_their_own_words_childrens_experiences_of_temporary_accommodation



He's [participant's son] staying at his granddad's at the moment because we're in different accommodation, I've been waiting for another house... We've lived here for about four months, but he's not been with us for a little while because of the circumstances... It's a bedsit.



Man, age 31-54, Scotland, Person taking part in Research Question 2, No.37

Homelessness can also trap people in unsuitable and unsafe environments that can prolong people's experience of hardship, leaving them at risk of continued hunger. This includes through:

- making it more difficult to find and sustain employment. The lack of a safe, decent home makes it all the more challenging to meet the basic human needs such as eating, commuting, and sleeping that someone needs to work²⁰⁸
- unsuitable and unsafe accommodation having a significant impact on people's mental health and on someone's capacity to

seek and receive support for a mental health condition²⁰⁹, making it harder to move out of hardship

- homeless people and particularly young people lacking support networks being at greater risk of abuse or exploitation²¹⁰

Many food banks in the Trussell community in Scotland supply 'kettle packs' to people living in temporary accommodation, because they are unable to cook or heat food in any other way.

Our survey found that over a quarter (27%) of people referred to food banks who were experiencing homelessness did not have access to, or couldn't afford to use, a cooker, highlighting both their financial situation and the often-unsuitable accommodation they were living in. A similar percentage of people experiencing homelessness said that they had no access to, or can't afford to use, a hob (34%). At our legislative theatre event in 2024, housing was a prominent issue for people with lived experience of food insecurity, sector partners, and policy experts alike. Below is one of the proposals that was co-produced at the event.

Changing life circumstances put people at greater risk of food insecurity

Changing life circumstances such as a bereavement or health problem can rapidly push people on low incomes into deeper hardship, leaving them at higher risk of both food insecurity and needing to turn to a charitable food provider.

The risk of food insecurity (28%) and needing support from a charitable food provider (11%) was far higher for people in Scotland who had experienced a change in their life circumstances

in the last 12 months (such as a bereavement, becoming long-term sick, or a relationship breakdown) than people who had not (7% and 2% respectively). Our UK-wide regression analysis supports this finding; people who experienced a change in life circumstances were around two times more likely to have needed to turn to a food bank than people who hadn't experienced a change.

208 Crisis, (2021), *The experienced and impact of in-work homelessness across Britain*, <https://www.crisis.org.uk/ending-homelessness/homelessness-knowledge-hub/types-of-homelessness/barely-breaking-even-the-experiences-and-impact-of-in-work-homelessness-across-britain/>

209 Bell, A, and Boobis, S, (2024), *Breaking the cycle of homelessness and poor mental health*, Centre for Mental Health, <https://www.centreformentalhealth.org.uk/breaking-the-cycle-of-homelessness-and-poor-mental-health/>

210 MHCLG, (2025), *Homelessness code of guidance for local authorities*, <https://www.gov.uk/guidance/homelessness-code-of-guidance-for-local-authorities/chapter-8-priority-need>

Our **previous section** highlights that savings can mitigate against the impact of changing circumstances, but too many people don't have access to this buffer.

Food banks often support people who are managing changes to their life. Eight in 10 (79%) people referred to food banks had experienced at least one event, compared to just a third (33%) on average across Scotland.

The most common changes in life circumstances in the last 12 months for people referred to food banks were debt/bankruptcy (25% vs. 4% across Scotland), family or relationship breakdown (22% vs. 4%), alcohol dependency (18% vs. 2%), and becoming long-term sick or disabled (17% vs. 4%), followed by domestic abuse (17% vs. 1%), and losing a job (15% vs. 2%)

“

I lost my job in May 2024, so really [it's been a struggle financially] since then.

”

Man, age 31-54, Scotland, Person taking part in Research Question 1, No.2

Relationship breakdown, either with family or a partner, was one of the most prevalent life circumstance changes we heard about in our discussions with people referred to food banks. For some people, relationship breakdowns co-occurred alongside challenging or harmful life events such as experiencing domestic abuse or homelessness. Over half (53%) of people referred to food banks in Scotland who had experienced any family or relationship breakdown were also homeless, or had experienced homelessness at some point in the last 12 months. We also saw that over two fifths (43%) of people referred to food banks in Scotland who had experienced eviction or domestic abuse had also experienced a breakdown in relations with their parents or family.

“

When I was getting the food banks I was with quite an abusive guy. I'd been with him five years.

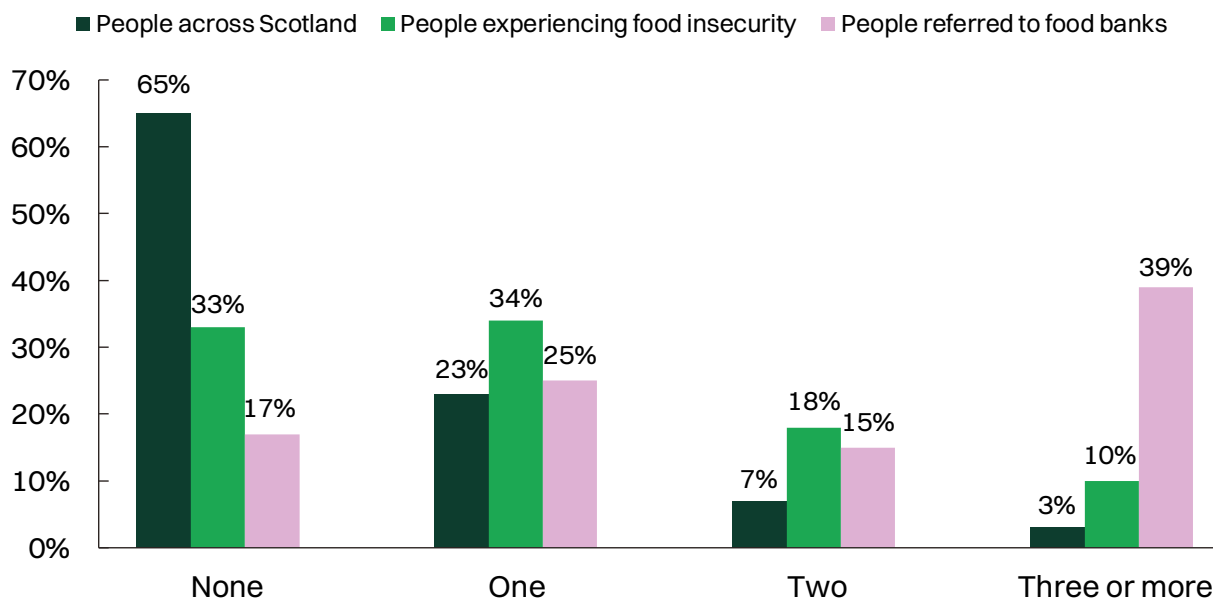
”

Woman, age 18-30, Scotland, Person taking part in Research Question 3, No.73

This kind of experience can also act as a catalyst for experiencing further life changes, such as increased health problems and homelessness. For example, several people shared how separating from a partner rapidly led to reduced household income; either due to going from two incomes to one with the same amount of essential bills to pay, facing a reduction in social security support, or factors such as having to reduce or stop work to take on additional childcare responsibilities. Our survey reflects how changing circumstances can compound to drive deeper hardship. People referred to food banks in Scotland were far more likely to experience multiple and compounding changes to their life circumstances than other groups of people.

As shown in **Figure 18** below, nearly two fifths (39%) of people referred to food banks had experienced three or more life changes in the last year, compared to just 3% of people across Scotland. People experiencing food insecurity were also more likely to have experienced multiple adverse changes in life circumstances (28% two or more).

Figure 18 Number of adverse changes in life circumstances in previous 12 months for people across Scotland, people experiencing food insecurity, and people referred to food banks



Source: Hunger in Scotland Wave 2 food bank and general population surveys.

Case study: Laura

Laura is a single parent of two young children. She lives in privately rented accommodation, works full-time and receives Universal Credit. She recently separated from her partner which put a strain on her finances. While her ex-partner contributes to child support payments, Laura struggles to afford the essentials for the household. Despite working full-time, her childcare costs exceed her income, leaving her struggling to afford her other essential expenses.

Since becoming a single parent Laura has had to change some of her food shopping habits to ensure the family has enough to eat. She is not able to buy as varied a diet as before, and relies on non-branded food and reduced food that she can freeze. She has also had to ask her parents for support buying food. Her parents have regularly ordered shopping from a supermarket for Laura and her children so they could eat.

Laura recently found out she was eligible for Universal Credit and receiving this has offered some financial relief, particularly helping her to cover her rent. Having this additional income also means she has not needed to ask her parents to buy her food recently. This has taken some pressure off as Laura was concerned about continuing to ask her parents for support, particularly as they reach retirement age. Before reaching out for support from her parents and receiving Universal Credit, Laura would eat less to ensure her children had enough food.

“

My wage is less than what I'm having to pay in childcare, and now I have to pay rent and bills and food and clothes and everything else.

”

People also reflected that the impact of changing circumstances was exacerbated by a lack of support, or support which was difficult to access. At one of our participatory workshops with people with lived experience of food insecurity, we heard how challenging and frustrating it can be to navigate the systems that should be in place to support us all through life's difficulties.

Most people had some form of caring responsibility – whether for children, grandchildren or parents. We heard how a change in life circumstances such as bereavement, or a child

leaving school, can result in an immediate loss of financial support – with no warning, explanation or onward support.

People shared how this can become unbearable following the death of a loved one when, in addition to having to navigate their grief, people had to also attempt to make sense of changes to their financial circumstances. In the workshop, we heard how people often had to spend hours waiting on the phone to DWP, caught in an endless loop of explaining their situation repeatedly and fighting to speak to the right person.

Social isolation and a lack of support networks leave people at greater risk of hunger

People who were socially isolated, meaning they see friends, family, or neighbour less than once a month or never, were at greater risk of hunger than people who were not socially isolated. While just 8% of the Scottish general population were people experiencing social isolation, of people experiencing food insecurity this figure stood at one in seven (14%).

Food banks often support people who are socially isolated. Around three in 10 (30%) people referred to food banks in Scotland were experiencing severe social isolation, compared to 8% across Scotland.

Our regression analysis highlights that the risk of needing to turn to a food bank was 31% higher for people who were socially isolated compared to people who were not socially isolated. There is extensive evidence of the cyclical relationship between social isolation and severe hardship, whereby social isolation can be both an outcome and a driver of people experiencing severe hardship.^{211,212}

Levels of social isolation among people referred to food banks were greater for people with no internet access (44%), people who were care experienced (41%), people with current or recent experience of homelessness (39%), men (35%), and people aged 35-54 (33%).

“

I've been just living pretty boring, keeping to myself, because I've not really been able to go out and do things, or afford things really. So, it's just been going out and just walking and doing things pretty solitary.

”

Man, age 31-54, Scotland, Person taking part in Research Question 3, No.75

The Scottish Government has recognised the importance of addressing social isolation, being one of the first countries to have published a social isolation and loneliness strategy, *A Connected Scotland*, in 2018. The strategy works towards a vision where individuals and communities

211 Boardman, J, Killaspy, H, and Mezey, G, (2022), *Poverty, Deprivation, and Social Exclusion in the United Kingdom*, Cambridge University Press, <https://www.cambridge.org/core/journals/the-british-journal-of-psychiatry/article/social-inclusion-and-mental-health-understanding-poverty-inequality-and-social-exclusion-by-jed-boardman-helen-killaspy-and-gillian-mezey-2nd-edn-cambridge-university-press-2023-3999-pb-410-pp-isbn-9781911623595/B01CC888BF668DFA8E6C9A97EF1F42DD>

212 Weekes, T, Ball, E, and Padgett, S, (2025), *The cost of hunger and hardship – Final report*, Trussell, https://cms.trussell.org.uk/sites/default/files/2025-06/cost_of_hunger_and_hardship_june25.pdf

are more connected, and everyone has the opportunity to develop meaningful relationships regardless of age, stage, circumstances or identity.²¹³ The current implementation plan, *Social isolation and loneliness: Recovering our Connections 2023 to 2026*, sets out strategic actions to meet priorities around empowering communities and building shared ownership, promoting positive attitudes and tackling stigma, creating opportunities for people to connect, and supporting infrastructure that fosters connection.²¹⁴

Despite this, Trussell's research shows that social isolation remains a significant issue in Scotland, and that more work needs to be done to reduce isolation and mitigate its impacts on hardship.

Through our conversations with people referred to food banks in the Trussell community, we heard how this cyclical relationship plays out in the decisions people were forced into making on a daily basis, and how this subsequently leads to both deepening hardship and continued risk of social isolation.

Case study: James

James worked in the hospitality industry for over 10 years but is currently unemployed. He receives social security payments but struggles to pay for the essentials. He has experienced anxiety for many years, which impacts his ability to ask for help from support services or friends and family.

He was recently pushed into deeper hardship due to the rising costs of living and a deterioration in his mental health that led to him needing to be hospitalised. These events were worsened by his fridge-freezer breaking. Repair costs and the need to buy food daily put additional strain on James's already stretched finances. As a result, he needed to seek access to food support. He found out about the food bank through a friend who recommended it to him.

James continues to need weekly food parcels through his local food bank. He has had positive experiences with the food bank, including feeling welcomed by the staff and receiving advice from them. However, James feels reluctant to engage with any other services as he feels he should be able to cope himself.

“

I've always looked after myself, and I've always helped my family. So, it's just, kind of, a bit hard for me to admit that I'm needing help. Sometimes it's just a bit daunting really, trying to explain certain things, and people might not see it the way that I see it... If I admit to this, are other people going to look at me differently?

”

James has had negative experiences with formal support that left him feeling more socially isolated and struggling to advocate for himself. Following his most recent hospitalisation for his mental health, the hospital discharged him without further support and refused to continue prescribing his anxiety medication. James felt dismissed by the staff managing this process, and so gave up on trying to access his prescription for the time being.

213 Scottish Government, (2023), *Social isolation and loneliness: Recovering our Connections 2023 to 2026*, <https://www.gov.scot/publications/recovering-connections-2023-2026/pages/2/>

214 Scottish Government, (2023), *Social isolation and loneliness: Recovering our Connections 2023 to 2026*, <https://www.gov.scot/publications/recovering-connections-2023-2026/pages/2/>

People were forced to see friends and family less frequently, as they couldn't afford associated costs such as travel. Equally, being socially isolated, for example due to a disability or health condition, could drive the deepening of hardship, as people had fewer opportunities to seek or receive financial or social support.

Social isolation and mental health were also interlinked with a direct two-way relationship between the impacts of loneliness and greater mental health distress.²¹⁵ We frequently heard from people referred to food banks how social isolation and mental health impact on each other.

As **previously discussed**, people with mental health conditions were over-represented among people referred to food banks. The cyclical relationship between social isolation and mental health drives deepening sustained hardship, meaning more people were at risk of hunger.²¹⁶

James's story further demonstrates this interplay between deepening hardship, social isolation and poor mental wellbeing. For many people like James, social isolation and hardship can exacerbate poor mental health, and cause feelings of shame, embarrassment and hopelessness.

Support from friends, family and the community can protect people from food insecurity, but was often exhausted

Food insecurity and the use of charitable food provision was far lower for people in Scotland who could rely on other forms of support (**Figure 19**). One in 10 (10%) people who could rely on their community for support experienced food insecurity in 2024, compared to 20% of people who could not rely on their community for support. Similar findings were seen for people who can rely on their friends for support compared to²¹⁷ who cannot. Our UK-level regression results indicated that the presence of support that people could rely on if they had a serious problem was a significant mitigator of the risk of needing to turn to a food bank.

Interestingly, there was a far smaller gap in support when looking at community support compared to other forms of support for people referred to food banks. Most people referred to food banks (56%) said they could rely on their community for support; this was only slightly lower than the proportion of people across Scotland (63%).

This perhaps reflects the food bank support that they have received. Food banks are often embedded in communities, and offer a range of support, from befriending and social spaces to social security and debt advice.

“

One of my best friends, she helps me quite a lot if I'm ever properly struggling. Not that I need to ask; I'll just say, 'I'm really struggling today,' and she'll be like, 'I've put £20 in your account, give me it when you get paid.'

”

Woman, age 18-30, Scotland, Person taking part in Research Question 3, No. 73

²¹⁵ Department for Digital, Culture, Media and Sport, (2022), *Mental health and loneliness: the relationship across life stages*, <https://www.gov.uk/government/publications/mental-health-and-loneliness-the-relationship-across-life-stages>

²¹⁶ Weekes, T, Ball, E, and Padgett, S, (2025), *The cost of hunger and hardship - Final report*, Trussell, https://cms.trussell.org.uk/sites/default/files/2025-06/cost_of_hunger_and_hardship_june25.pdf

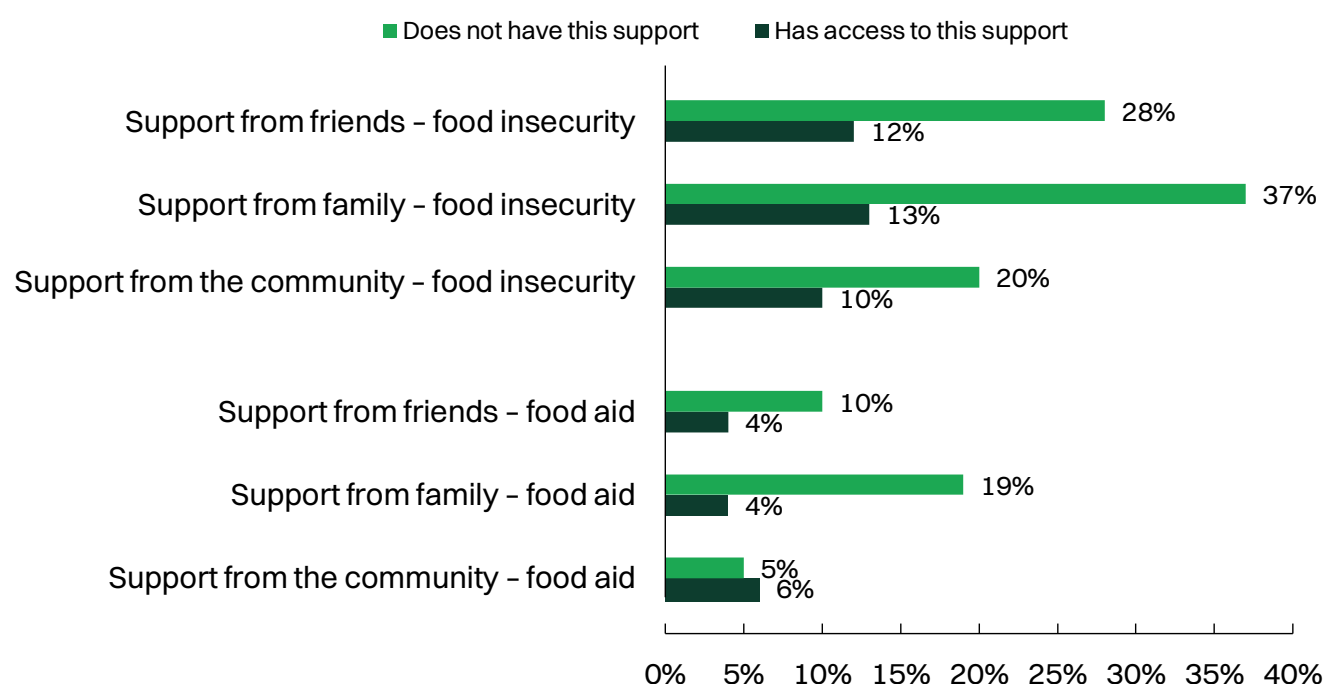
²¹⁷ Due to the low base size for people who cannot rely on their family in the Scotland general population survey, analysis has not been included here. However, the results would indicate a similar trend to those for people who can and cannot rely on their community and friends.

People referred to food banks were, however, far less likely to be able to rely on family than people across Scotland (65% vs. 93% of people across Scotland) and on friends (63% vs. 89%). Some people referred to food banks were at particular risk of lacking support networks. This was notably the case for:

- People who were care experienced, 58% of whom said they could rely on their family, compared to 66% of people who were not care experienced.
- Non-disabled people, 56% of whom said they could rely on their family, compared to 68% of disabled people. 57% of non-disabled people also said they could rely on their friends for support compared to 66% of disabled people.

As noted previously, where people did have support networks they can turn to, informal support was often provided in the form of financial assistance. Half (49%) of people referred to food banks in Scotland had already relied on a loan from family or friends, compared to just one in nine (11%) people in the general population. People referred to food banks described how informal support could also relate to housing, childcare, emotional support, and sharing food. Informal support has the potential to act as a protective factor, and can delay people needing to turn to a food bank for support, despite – in some cases – experiencing hardship.

Figure 19 Risk of food insecurity and needing to turn to charitable food providers by access to different types of support



Source: Hunger in Scotland wave 2 general population surveys.

However, informal support alone is often not sufficient to prevent people from experiencing food insecurity. When people have exhausted all options of informal support, it is frequently at

this point that they are forced to turn to a food bank.²¹⁸ Informal support can be short-term or inconsistent due to changing circumstances, and does not protect people from broader

²¹⁸ Weekes, T, Ball, E, and Padgett, S, (2025), *The cost of hunger and hardship – Final report*, Trussell, https://cms.trussell.org.uk/sites/default/files/2025-06/cost_of_hunger_and_hardship_june25.pdf

financial impacts, such as inflation, low salaries, and increase in cost of living. Through our conversations with people referred to food banks, we heard that it was common for people to experience an erosion of informal support leading up to a food bank referral; for example, due to declining mental health, changes in family circumstances, or a relationship breakdown.

“

I'm at the point where I'm a bit embarrassed to do it [ask parents for financial support] because I've done it one too many times... They will both be retired by the end of the year... They will be on less money anyway.

”

Woman, 31-54, Scotland, Person taking part in Research Question 1, No.29

We also heard how people referred to food bank's support networks were also struggling financially themselves, limiting the amount of support that they could provide, both financially and emotionally. People explained how they were mindful of not putting a strain on friendships or relationships or

overburdening loved ones who were also struggling to make ends meet. Wider Trussell research found that having to lend or borrow money from family and friends can also create tension in relationships – and can cause some people to feel like a burden to their loved ones.²¹⁹

“

I go down to my sister's now and again, but she's got two kids under five, so whenever I can get down, I'll go down, but any time I go down there she thinks I'm just in for something to eat and to tap money off her. So, most of the time I just hide away, just stay in the house, let her get on with it because obviously she's got her own life to lead; I don't want to burden her with any of my problems.

”

Man, age 31-54, Scotland, Person taking part in Research Question 3, No.73

Digital isolation can further exacerbate social isolation and hardship

One in six (16%) people referred to food banks in Scotland had no access to the internet. Additionally, only around a third (35%) had access in their homes through Wi-Fi, and just over half (53%) had access through a mobile phone network. Wider evidence has highlighted that digital exclusion is clearly related to income poverty, and to the risk factors of income poverty.²²⁰

We live in a digital world where access to core services is now primarily delivered online, and it's been shown that being unable to access the internet can be a key contributor in causing

and perpetuating social exclusion.²²¹ Taking into account this established impact of digital exclusion on social isolation, it therefore follows that nearly half (44%) of people referred to food banks who did not have access to the internet were severely socially isolated; this was nearly double the rate of social isolation compared to people who did have access to the internet (28%).

During conversations with people referred to food banks who were digitally excluded, we heard how trying to navigate services such as the social security system, as well as advice and

²¹⁹ Weekes, T, Ball, E, and Padgett, S, (2025), *The cost of hunger and hardship – Final report*, Trussell, https://cms.trussell.org.uk/sites/default/files/2025-06/cost_of_hunger_and_hardship_june25.pdf

²²⁰ Beebee, M, (2024), *Exploring the relationship between deep poverty and digital exclusion*, WPI Economics, <https://wpieconomics.com/publications/exploring-the-relationship-between-deep-poverty-and-digital-exclusion/>

²²¹ Data Poverty APPG, (2022), *State of the Nation Report 2*, <https://www.datapovertyappg.co.uk/news/the-data-poverty-appgs-second-state-of-the-nation-report>

support services for mental health, housing, and employment, can be frustrating and exhausting. This is likely to be a particular challenge for disabled people – and people with a physical

disability referred to food banks were twice as likely to not have access to the internet (26%) compared to non-disabled people (13%).

Few people are receiving formal advice or support before a food bank referral

The Scottish Welfare Fund, and other financial support from councils, is not providing sufficient protection from hunger

In Scotland, the Scottish Welfare Fund (SWF) provides non-repayable Crisis Grants and Community Care Grants to people facing destitution, acute financial emergencies (such as sudden loss of income, a house fire, or social security payment delays), or people who need help setting up or maintaining an independent home (such as the provision of furniture or appliances after leaving care or hospital).

The SWF is centrally funded by the Scottish Government, but delivered locally by councils under uniform national guidance. The fund has a ring-fenced budget and is regularly uplifted in line with inflation and rising demand. However, the Fund is a Budget-limited scheme, and local authorities report funding for SWF being under significant strain. Two thirds of local authority managers reported that the level of Scottish Government funding for SWF in their area was not meeting local need.²²² This led to 24 local authorities spending more than 175% of their budget in 2023/24.²²³

Support provided by the SWF was vastly underutilised by the people it is intended to support. One in five people (20%) referred to food banks in Scotland in 2024 had received

this support in the last three months.²²⁴ A lack of awareness of this support was a key driving factor (which as above may be driven by a lack of funding), with more than a third (35%) of people referred to food banks saying that they were not aware of this support. A further 6% were aware of this support, but said they did not know how to apply.

There are clear differences in access to crisis support across Scotland. The proportion not aware of this support was greater among non-disabled people (51%) compared to disabled people (31%), people who do not have a household member with a disability (31%) compared to people living in a disabled household (31%), and people who have recent experience of homelessness (40%) compared to people without this experience (33%).

Through our conversations with people referred to food banks, we frequently heard that people were not aware of the financial assistance they could access, and how gaining access to this support relied on people being able to independently navigate complex systems.

²²² Scottish Government, (2023), *Scottish Welfare Fund review: final report*, <https://www.gov.scot/publications/review-scottish-welfare-fund-final-report/pages/6/>

²²³ Scottish Government, (2024), *Scottish Welfare Fund Statistics: annual update 2023-24*, <https://www.gov.scot/publications/scottish-welfare-fund-statistics-annual-update-2023-24/pages/decisions-and-awards/>

²²⁴ This includes the Scottish Welfare Fund, the Discretionary Assistance Fund in Wales, Discretionary Support in Northern Ireland, and schemes run by local authorities across England.

“

I wouldn't know where to look [for formal support or advice].

”

Man, age 18-30, Scotland, Person taking part in Research Question 3, No.72

We also saw that despite facing hardship and being forced to turn to a food bank, very few people accessed the wider financial support available from their local council. One in eight people referred to food banks (12%) had applied for or received a Discretionary Housing Payment (DHP) from their local council in the last three months, and a similar proportion (13%) had applied for or received support with Council Tax in the same period.

Co-produced policy proposals

Through one of our participatory workshops, people who had been referred to a food bank co-produced recommendations for tackling digital exclusion to improve people's awareness of the support services available. We heard that people wanted to see:

- A proactive approach from the council to get more households online, with support services actively promoted.
- The council improving their phone lines; there should always be the option to speak to someone in person.
- A fast-track option to speak to a person if you don't have access to the internet, and specific lines for specific issues – so that when you get through, the person on the other end of the phone is informed and can help you.

At our legislative theatre event, additional recommendations on this theme were co-produced by people working across the anti-poverty sector and government representatives, alongside lived experience experts:

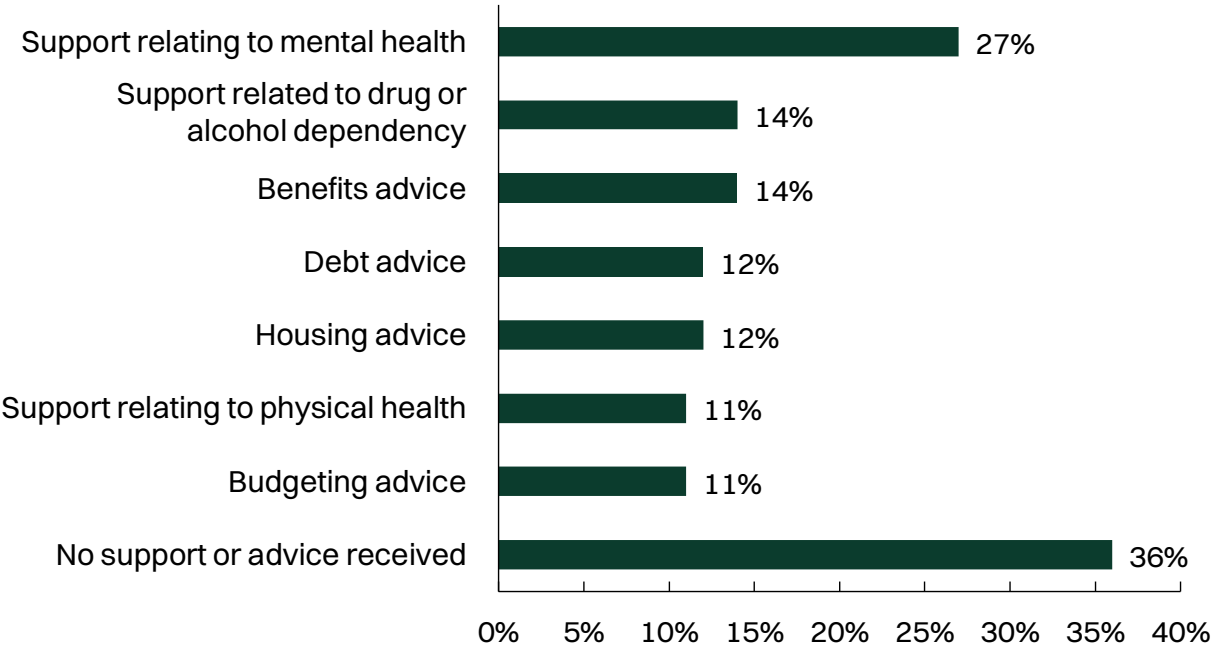
- Reverse the legacy of austerity, to make council offerings less 'faceless', more relationship-based, and rooted in communities and local charities.
- Embed in local authorities the duty to provide collaborative services with a 'no wrong door' approach.
- Council support services should be offered through multiple channels, including in person and online; digital services should be accessible, with training and support available to people using them.

Barriers to accessing formal support services

Far too many people in Scotland were not receiving advice and support before needing to turn to a food bank. As [Figure 20](#) shows, more than a third (36%) of people referred to food banks in Scotland in 2024 did not receive any formal support or advice prior to a food bank referral. This includes support around mental

health, debt, housing, and employment. Wider research emphasises the positive impact that receiving additional support or advice can have for individuals facing financial hardship. These include potential increases to income, as well as improved mental health and reduced feelings of isolation.²²⁵

Figure 20 Support and advice received prior to a food bank referral



Source: Hunger in Scotland Wave 2 food bank survey.

Support relating to mental health was received by a quarter (27%) of people referred to a food bank. Other widely mentioned forms of advice received were support for issues related to alcohol or drug dependency (14%), social security payments (14%), debt (12%), housing (12%), physical health support (11%) and budgeting (11%).

Research from the University of Bristol – as [discussed previously](#) – evaluated the effectiveness of income maximisation advice

services provided via food banks in the Trussell community. This research found evidence that advice services were helping to maximise people’s incomes through increased social security payments, ad hoc financial support (such as cash grants and fuel vouchers), and by writing off debt.²²⁶ The evaluation also found that while the advice received, and any potential financial gains, was not always sufficient to lift people out of destitution, half of food banks participating in the evaluation had experienced a reduction in

225 Charlesworth, Z, Clegg, A, and Everett, A, (2023), *Evaluation of Local Welfare Assistance: Final framework and research findings*, Policy in Practice, [Evaluation-of-Local-Welfare-Assistance-Policy-in-Practice-January-2023-2.pdf](#)

226 Finney, A, et al, (2024), *Evaluating the advice and support services provided through food banks: An evaluation report for Trussell from the Personal Finance Research Centre at the University of Bristol*, Personal Finance Research Centre, University of Bristol, <https://policyinpractice.co.uk/wp-content/uploads/2025/03/Evaluation-of-Local-Welfare-Assistance-Policy-in-Practice-January-2023-2.pdf>

their repeat referrals,²²⁷ indicating that the advice services provided were helping to reduce the need for emergency food.

People referred to food banks explained why they didn't receive formal support before a food bank referral, and what can be done to increase the

number of people accessing crucial support in a timely way that meets their needs. We heard clearly that there are key factors preventing people from accessing formal support. These are presented below, and we have explored some of these issues in more depth earlier in this report.

Policy proposal from legislative theatre workshop:

Through one of our participatory workshops, people who had been referred to a food bank co-produced the following recommendations, to improve awareness and experience of formal support services:

- Better connection between different services locally. This could include co-locating specialist support for the local community, such as housing support available at the Jobcentre, providing a local 'one-stop shop'.
- Involve people with lived experience and grassroots groups in service design, ensuring that services are built from the bottom up.

Lack of awareness of services, compounded by difficulties navigating complex systems

As mentioned, people were not always aware of the formal support services they were eligible to access, both locally and nationally. Where people were aware of the support available, we often heard of the challenges people faced in navigating complex systems that caused frustration, disempowerment, and ultimately could cause people to disengage from seeking support. For some people, gaining access to support wasn't as much about awareness as the barriers they faced in receiving it.

During one of our participatory workshops, people explored their experiences of not being able to access services and support because of barriers related to disability, language, and gender. Despite being in a city known for its good transport links, there were several examples of transport not being accessible to people who were older, ill or disabled – which presented barriers to receiving support or advice.

²²⁷ Finney, A, et al, (2024), *Evaluating the advice and support services provided through food banks: An evaluation report for Trussell from the Personal Finance Research Centre at the University of Bristol, Personal Finance Research Centre, University of Bristol*, <https://policyinpractice.co.uk/wp-content/uploads/2025/03/Evaluation-of-Local-Welfare-Assistance-Policy-in-Practice-January-2023-2.pdf>

Needing to prioritise immediate needs

People referred to food banks said that they had to prioritise meeting their immediate needs for food and essential bills over accessing other formal support services, even if these other needs were just as serious. Through our conversations, we heard that people tended to associate accessing support services, outside of food support, with long-term issues that required effort, motivation and support to improve. For example, relating to physical and mental health, housing, or debt. This also reflects the often-severe mental load of experiencing hardship that can make it difficult to focus on longer-term changes – when coping on a day-to-day basis is so challenging.²²⁸

“

I struggle with anxiety, so I find myself feeling like I can't speak up. I just want to get out and go back home, close my door and that's it.

”

Man, age 31-54, Scotland, Person taking part in Research Question 2, No.3

The mental and physical impact of living in hardship meant that some people weren't ready to engage with support services. The implications of seeking support, practically or emotionally, could feel daunting – and require more energy and mental resource than people currently had. We heard how some people struggled to ask for help and support, and didn't see this as the norm in their communities.

“

I would like to say no, but, yes, I did need additional support. But I don't like to ask for it, I've always looked after myself. But I'm slowly learning that those people are actually there to help, and to help you get on the right track.

”

Man, age 31-54, Scotland, Person taking part in Research Question 2, No.36



²²⁸ Weekes, T, Ball, E, and Padgett, S, (2025), *Cost of Hunger and Hardship – final report*, Trussell, <https://www.trussell.org.uk/news-and-research/publications/report/cost-of-hunger-and-hardship-final-report>

Stigma and embarrassment

Through our conversations, we frequently heard that people felt judgement and stigma from formal support services, their communities and peers – which put them off accessing formal support, despite facing hardship.

“

I'm slowly learning that those people [formal support services] are actually there to help, and to help you get on the right track.

”

Man, age 31-54, Scotland, Person taking part in Research Question 2, No.36

Self-stigma and embarrassment were also key factors that prevented people from accessing support services, with feelings of shame and failure, particularly in relation to being unable to provide for their families, being a commonly shared experience. This reflects previous findings, which highlight that feelings of shame, embarrassment, fear and guilt prevent people from reaching out for financial support – leading to a worsened financial situation.²²⁹

“

I think it's a mindset sometimes for people. I'm working full-time, I'm supporting my family, my kids aren't going without. So, I'll just do without and it'll be fine. We'll just manage like this...

When it shouldn't be like that, and I think it's hard to change, sometimes, people's mindset, especially when they're working, to tell them, you know, 'It's OK. Don't be ashamed. There are loads of people in your situation that you wouldn't even believe, that have to get food support.' But I think it's very hard; it's that word 'stigma', isn't it?

”

Woman, age 31-54, Scotland, Person taking part in Research Question 1, No.1

Previous poor experiences with services

We have heard throughout this report how previous negative or challenging experiences with services can shape how someone engages with future support – whether that be directly through the social security system or with advice services. Some people referred to food banks expressed frustration with the complexity of systems, long wait times for appointments and services, and a lack of empathy and understanding from some staff members.

“

I don't know why everything is so complicated in Scotland and the UK. I just don't get it, everything is so complicated, it's, like, an absolute crow's nest.

”

Man, age 31-54, Scotland, Person taking part in Research Question 2, No.45

²²⁹ Scottish Parliament Cross-Party Group on Poverty, (2023), *An inquiry into poverty-related stigma in Scotland*, <https://www.povertyalliance.org/wp-content/uploads/2023/02/Report-of-the-inquiry-into-stigma-CPG-on-Poverty.pdf>

Case study: Nathan

Nathan experienced a significant financial change in his life last year. He discovered he was eligible for a non-refundable bursary for people who were in care as a child to help with education fees. Having returned to education, he now receives a slightly higher income from the bursary, and he no longer needs the help of a food bank. Overall, this means Nathan is in a better place after struggling with finding employment, mental health conditions and a bereavement over recent years.

“

Things are tight at the minute, but I'm definitely doing better than I was, I'm now receiving a bursary, which helps. Which was more than before I was on Universal Credit and the bursary is a bit more than that, so that helps a bit... I'm not using the food bank anymore, or I haven't since last month, well, six weeks, eight weeks at least anyway. Just because I'm now able to go out and buy fresh food, so I'm doing that now.

”

Nathan also feels less stressed because his income is in the form of a bursary instead of Universal Credit. The process of continuously searching for jobs, having to evidence his search for work to receive UC, and the uncertainty about how much the payment would be each month has been a constant source of stress for Nathan. These pressures worsened Nathan's mental health and resulted in him being signed off from college by his GP. Nathan feels hopeful thinking about the future now that he has some financial stability; however, living in hardship again still concerns him. He worries about returning to Universal Credit, but he looks forward to being able to develop a career for himself after his studies.

Perceived ineligibility and not believing services could meet needs

Some people did not perceive they were eligible for additional support, or that the support offered would be able to help them or meet their needs. Examples we heard through our conversations included people telling us they did not need budgeting advice because they had very little money, despite getting into further debt and finding it difficult to pay bills, and people not realising they were eligible to claim additional social security payments that could increase their income.

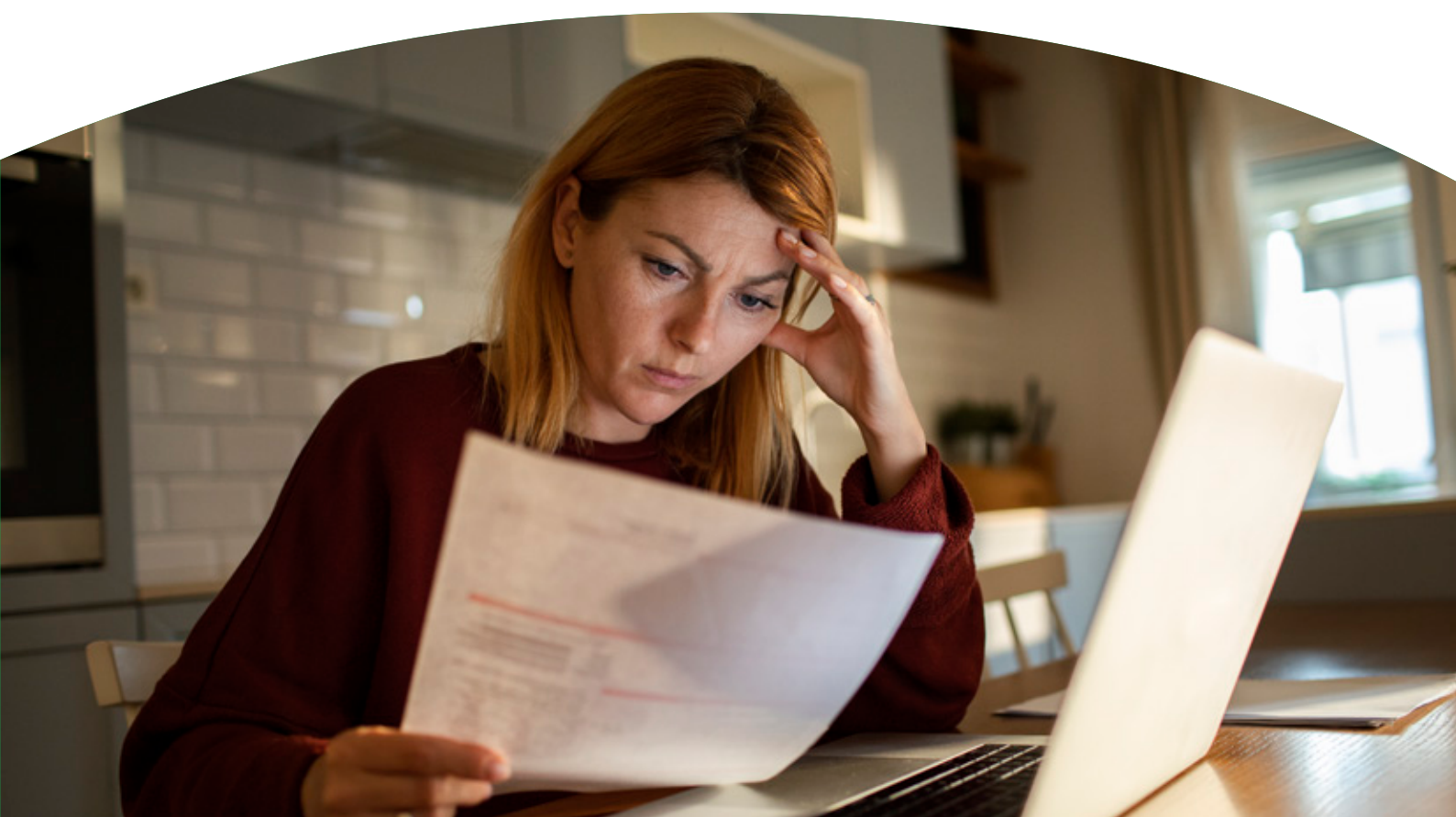
“

Although my finances are incredibly limited, I'm not worried that I'm going to lose them at any point. You know, the kids are clothed, they're healthy, they're warm, and I know there's a lot of people that aren't in that situation.

”

Woman, age 31-54, Scotland, Person taking part in Research Question 1, No.29

Nathan's story highlights the positive impact that formal support can have, including supporting people in their education and allowing people to set up a foundation for themselves. However, Nathan's story also demonstrates how it can be a question of luck whether people become aware of the support they are eligible for. In Nathan's case, he may have additionally benefited from receiving this support much earlier to prevent him from needing to access a food bank in the first place. This story emphasises the need both to support people to access the formal support that is available to them, but also to ensure that this is done in a timely manner, before crisis point is reached.



Enabler and barrier: Access to advice and support

Positive experiences with formal support services were a key enabling factor in supporting the navigation of complex systems to increase income from social security, and to improve debt management. Organisations including Citizens Advice, along with local councils and charities, were important routes to finding and accessing support.

We heard how advice services supported people to consolidate debts, to access additional income (from fuel vouchers, the Household Support Fund, or social security), and signposted to other organisations to provide support with non-financial issues. People who had applied for social security payments described the long and complicated process they had to go through to receive this income, and most would not have been able to complete this without the assistance of an advice service. The support provided to fill out application forms, having someone to speak to and advocate on their behalf, and knowing that these services were there to turn to reduced anxiety and brought relief and reassurance.

However, people frequently described the mental burden of making changes, with the day-to-day stress of living in severe hardship being a significant barrier in accessing support. For others who had negative experiences of formal support, or of applying for particular support, there was also a concern around re-traumatisation.

“

Eventually I got in contact with someone from the council... And she managed to basically sort out nearly everything, like, forms. I wasn't eligible for certain things, but she still did the forms for me, because she was, like, 'We can always try'... And she managed to sort out, I think it was, two household support funds and food banks, fuel vouchers. And she actually filled out a form for me with Universal Credit, so that I could possibly leave my job without getting sanctions or anything like that.

”

Woman, age 31-54, Scotland, Person taking part in Research Question 3, No.79

This meant that people were not always able to access the support they needed to improve their situation. For example, one person we spoke to had managed to gain access to mental health support through Citizens Advice but was too overwhelmed by the next steps required to attend appointments. Despite feeling positive about this opportunity, they felt the information and paperwork required to do this was too much of a mental load for them to manage, and they could not follow through. They continued visiting their GP, as this was the more manageable option to help with their mental health.

Conclusion

In Part 3 we outlined the primary drivers of hunger. These include both financial and non-financial factors, which together combine to increase the likelihood of someone experiencing hunger.

People most commonly lack the financial resources needed to afford the essentials such as food because of the design and delivery of the social security system. This system provides inadequate financial support, and caps and deductions to the amount that people can receive often increases the risk of hunger. For many the social security system is inaccessible, meaning they find it difficult to claim the social security payments they were eligible for. This can lead to some people disengaging from the system entirely, leaving them without the support they need.

Work does not always provide adequate protection from hunger, particularly in cases where it is low paid, poor quality, and insecure. People may also face barriers to finding, sustaining, or increasing the intensity of work. These can include managing their health condition or childcare responsibilities.

People experiencing hunger often lack support networks and are socially isolated. This can mean they feel the impact of changing life circumstances more acutely as they don't have additional support they can draw on. Changes to people's circumstances can often leave people at risk of hunger, and we find a particular link to homelessness.

People experiencing hunger are not receiving the right formal support at the right time. This includes crisis support, and advice services to ensure that people receive all of the income they are eligible for.

4.

Conclusion

This report provides an updated picture of the nature and scale of food insecurity across Scotland in 2024, and the role of food banks in supporting people who experience it. It is clear that far too many people are still struggling to afford essentials like food – despite inflation easing.

No clear progress on reducing hunger in Scotland, with more people facing severe hardship

There has been no clear progress on levels of food insecurity, or the use of charitable food provision, since 2022.

People who were already facing substantial structural inequalities – including disabled people, people from racialised communities, and people from the LGBTQIA+ community – were significantly more likely to experience hunger than other groups. There is a clear need for investment in updating our social security system, which currently drives an increased risk of hunger for working-age people, and particularly for families with children, and single adults living alone.

A range of barriers prevent people moving out of severe hardship and into a position where they can sustainably afford the essentials. These include how the impact of severe hardship makes it harder to improve mental and physical health, ongoing deductions from social security payments leaving people without enough to get by on, challenges in applying for and receiving social security payments, insecure and inflexible work, and the impact of housing insecurity, high rents, and poor housing conditions.

We can still further our understanding of hunger

As with Wave 1 of our research, there remain areas about the nature and drivers of hunger in Scotland that could be explored in future research. These include:

- **Our understanding of the experiences of food insecurity and the use of charitable food provision for people who are transgender.** Sample size limitations prevented us from specifically analysing the experiences of trans people in this report. Future research could explore this qualitatively, or through

boosting the representation of this community in quantitative data collection.

- **The impact, if any, of the implementation of innovative policies across the UK on hunger, and what can be learnt from these to tackle hunger in Scotland.** These could include:
 - The Scottish Child Payment.
 - The commitment to scrap the two-child limit in Scotland from April 2026.
- The new Crisis and Resilience Fund (in England) from April 2026.
- **How services and support can intervene earlier** to prevent someone from reaching a point of hardship where they need to turn to a food bank for support.
- **The increased use of food banks in the Trussell community by people aged 65 and over, and likely future trends.**

Food banks are not the answer to people going without the essentials

The core driver of hunger is a lack of income and other financial resources; this is most commonly underpinned by a failure of our social security system to adequately support people. These issues often overlap with insecure work, social isolation, changing life circumstances, and a lack of advice and crisis support.

It is clear that while food banks provide people with much needed emergency support, this support cannot fully mitigate against the sustained challenges that people face in affording essentials such as food. Many people we spoke to were still finding it difficult to afford these essentials six months, or even two years, after being supported by a food bank.

People we spoke to identified enabling factors that did support them to move out of severe hardship, signposting where we must look to instead for solutions to tackle severe hardship in Scotland and across the UK. These include increasing their income from social security payments and accessing advice or support to do this, receiving advice and support with debt management, improvements in their physical or mental health and/or receiving social security support for their health conditions, finding decent, secure, and fairly paid work, improvements in their housing situation (which could include improved conditions, security, or affordability), and finally whether they built relationships within their community to increase the reach and strength of their support networks.

All parties need to outline the bold action that they will take to tackle food bank need in Scotland

This report lays bare the imperative for more determined action to tackle severe hardship, particularly if the Scottish government is to deliver on its commitments to end the need for food banks and eradicate child poverty. We need to urgently see a clearer vision on how we

will tackle the severe hardship that is becoming entrenched across communities. Failing to act will increasingly lead to unacceptable experiences of severe hardship becoming normalised for people and society.

The public debate on living standards and severe hardship, particularly surrounding attempted cuts to social security for disabled people, has shone a spotlight on some key considerations for both the Scottish and UK government's next steps. First, the public wants to see visible signs of change on living standards – the persistence of food banks and emergency food in our communities must be tackled. Second, neither voters nor their elected representatives want punitive fiscal measures for people on the lowest incomes. Policy changes that tackle severe hardship and brings a more supportive route into work cannot be achieved by pushing people into, or further into, poverty. And third, there is no route to significant policy change – particularly on social security – without engaging with the expertise of people with lived experience of hunger, hardship and wider experiences. The UK government's attempt to make record cuts to support for disabled people without consultation was fundamental to the subsequent backlash; we must look forward to how we deliver change with and alongside people experiencing severe hardship.

The level and depth of severe hardship faced by people in Scotland not only has a devastating impact for individuals and families; it has a huge impact on public finances and the Scottish economy. Failure to address hunger and hardship leads to costs of £5.6 billion a year to the public finances and economy in Scotland. This simply can't continue.²³⁰

Despite Scottish Government commitments to end the need for food banks and eradicate child poverty, there has been little progress over the last four years on the use of food banks in the Trussell community in Scotland. This report illustrates two inescapable facts relating to these commitments. First, that hunger and food bank need are driven by multiple factors, requiring a cross-government approach to this commitment. Second, that there can be no serious pathway to ending the need for emergency food without investing in further updates to our social security system in Scotland and across the UK

At UK level, this should include:

- Uprating and maintaining LHA rates, which would bring £20 million in benefits annually, and lift 3,000 people out of hunger and hardship by 2026/27.
- Implementing the Essentials Guarantee, which would drive around £1.5 billion in annual economic and fiscal benefits, and lift 200,000 people out of hunger and hardship in Scotland by 2026/27.

And here in Scotland, in addition to the policy changes outlined **earlier**, this should include:

- Ensuring everyone receives the social security income they are eligible for, which would drive £800 million in annual economic and fiscal benefits, and lift 100,000 people out of hunger and hardship in Scotland by 2026/27.
- Following through on commitments to effectively scrap the two-child limit, which would bring benefits of around £115 million, and lift 27,000 people in Scotland out of hunger and hardship by 2026/27.
- Extending the Scottish Child Payment to £40 a week by the end of this parliament, which would drive around £435 million in annual economic and fiscal benefits, and lift 84,000 people out of hunger and hardship by 2026/27.
- Creating a grant to mitigate against the five-week wait, which would drive £30 million in economic and fiscal benefits, and lift 6,000 people out of hunger and hardship, by 2026/27.
- Reducing the disability employment gap by 20%, which would bring about £230 million in economic and fiscal benefits, and lift 36,000 people out of facing hunger and hardship, by 2026/27.

In the longer term, the Scottish Government should use all its powers across fair work, public services, taxation and social security, to progress the delivery of a Minimum Income Guarantee.

²³⁰ Weekes, T, Ball, E, and Padgett, S, (2025), *Cost of Hunger and Hardship – final report*, Trussell, <https://www.trussell.org.uk/news-and-research/publications/report/cost-of-hunger-and-hardship-final-report>

We have seen many welcome actions and signs of intent from the Scottish Government – but not yet of the scale needed to end hunger in Scotland, and to build a future where everyone can afford the essentials.

As we approach the 2026 Holyrood election, we must see clear, bold and fully-funded plans from all parties to address the stark experiences of hunger outlined in this report. We need to see real

change, in both our social security system and in local interventions, if we are to turn the tide of hunger in Scotland and end the need for charitable food aid. In a wealthy nation like Scotland, no one should need to turn to charity to feed themselves or their family. Scotland demands better. It's time to end hunger in Scotland.



Appendices

Appendix 1: Regression results

Table 22 General population Model results

	Odds	Odds Lower CI	Odds Upper CI	T-Value	P-Value
(Intercept)	0.08	0.01	0.44	-2.87	0.01
Gender: Male	1.08	0.89	1.30	0.78	0.44
Gender: Other	1.04	0.53	2.03	0.12	0.90
Age 25-34	1.24	0.91	1.68	1.37	0.17
Age 35-44	1.63	1.11	2.39	2.51	0.01
Age 45-54	1.72	1.28	2.30	3.61	0.00
Age 55-64	1.02	0.71	1.46	0.08	0.93
Age 65+	0.37	0.25	0.54	-5.04	0.00
Ethnicity: Mixed/Multiple	1.32	0.96	1.81	1.69	0.10
Ethnicity: Asian/Asian British	0.79	0.53	1.17	-1.19	0.24
Ethnicity: Black/Black British	1.61	0.78	3.31	1.30	0.20
Ethnicity: Other	1.57	1.08	2.29	2.35	0.02
1 other adult in hhold	0.65	0.59	0.72	-8.85	0.00
2 other adults in hhold	0.42	0.37	0.48	-12.87	0.00
3 other adults in hhold	0.38	0.31	0.46	-9.37	0.00
Children in hhold	1.10	0.94	1.29	1.22	0.23
1 worker in hhold	0.18	0.16	0.21	-24.76	0.00
2 workers in hhold	0.08	0.04	0.16	-7.17	0.00

	Odds	Odds Lower CI	Odds Upper CI	T-Value	P-Value
Experienced homelessness	11.81	10.12	13.79	31.27	0.00
Physical disability	1.10	1.00	1.20	2.03	0.05
Long-term physical condition/illness	0.64	0.52	0.80	-3.93	0.00
Mental health condition	1.25	1.11	1.41	3.70	0.00
Learning difficulty/disability	1.77	1.39	2.24	4.70	0.00
1+ caring responsibilities	0.58	0.50	0.67	-7.38	0.00
Social contact: Once or twice a month or more	1.03	0.92	1.17	0.55	0.58
Social contact: Less than monthly/never	1.31	1.14	1.50	3.89	0.00
1 source of social support	0.72	0.61	0.85	-3.94	0.00
2 sources of social support	0.64	0.53	0.76	-5.16	0.00
3 sources of social support	0.72	0.61	0.85	-3.94	0.00
Receives means-tested benefits	3.90	3.18	4.80	12.93	0.00
1 benefit issue	1.72	1.42	2.09	5.56	0.00
2+ benefit issues	4.10	3.27	5.14	12.27	0.00
Has savings	0.15	0.11	0.21	-12.00	0.00
1-2 household bill arrears	1.11	0.98	1.26	1.60	0.11
3+ household bill arrears	1.75	1.50	2.04	7.16	0.00
Zero-hours contract	1.30	0.98	1.72	1.81	0.07
1+ negative life event	2.15	1.87	2.46	11.03	0.00
In care as child	1.32	1.14	1.53	3.71	0.00

Green shading indicates where variables significantly increase the risk of using a food bank. Pink highlighting indicates where variables significantly reduce the risk of using a food bank.

Table 23 Social Security Model results

	Odds	Odds Lower CI	Odds Upper CI	T-Value	P-Value
(Intercept)	0.56	0.09	3.41	-0.62	0.53
Gender: Male	1.29	1.05	1.59	2.42	0.02
Gender: Other	1.18	0.61	2.29	0.50	0.62
Age 25-34	0.84	0.68	1.04	-1.64	0.10
Age 35-44	1.18	0.89	1.54	1.16	0.25
Age 45-54	1.25	0.96	1.63	1.65	0.10
Age 55-64	0.78	0.56	1.08	-1.51	0.14
Age 65+	0.27	0.19	0.37	-7.79	0.00
Ethnicity: Mixed/ Multiple	1.09	0.80	1.49	0.57	0.57
Ethnicity: Asian/Asian British	0.40	0.27	0.61	-4.27	0.00
Ethnicity: Black/Black British	1.06	0.52	2.16	0.17	0.87
Ethnicity: Other	0.53	0.37	0.77	-3.37	0.00
1 other adult in hhold	0.65	0.58	0.74	-7.06	0.00
2 other adults in hhold	0.43	0.37	0.49	-11.18	0.00
3 other adults in hhold	0.63	0.48	0.83	-3.26	0.00
Children in hhold	1.20	1.01	1.41	2.13	0.04
1 worker in hhold	0.19	0.16	0.22	-23.70	0.00
2 workers in hhold	0.08	0.05	0.13	-10.13	0.00
Experienced homelessness	12.39	10.65	14.40	32.70	0.00
Physical disability	1.03	0.93	1.14	0.60	0.55
Long-term physical condition/illness	0.60	0.48	0.77	-4.13	0.00

	Odds	Odds Lower CI	Odds Upper CI	T-Value	P-Value
Mental health condition	1.21	1.08	1.36	3.23	0.00
Learning difficulty /disability	3.19	2.27	4.48	6.68	0.00
1+ caring responsibilities	0.51	0.43	0.60	-7.87	0.00
Social contact: Once or twice a month or more	0.96	0.86	1.08	-0.64	0.52
Social contact: Less than monthly/never	1.09	0.96	1.24	1.31	0.19
1 source of social support	0.67	0.56	0.82	-3.99	0.00
2 sources of social support	0.75	0.62	0.90	-3.01	0.00
3 sources of social support	0.60	0.46	0.79	-3.64	0.00
1 benefit issue	1.76	1.51	2.04	7.29	0.00
2+ benefit issues	4.18	3.13	5.59	9.66	0.00
Has savings	0.14	0.10	0.20	-11.43	0.00
1-2 household bill arrears	0.81	0.70	0.93	-2.90	0.00
3+ household bill arrears	1.48	1.24	1.77	4.33	0.00
Zero-hours contract	0.87	0.62	1.24	-0.74	0.46
1+ negative life event	1.65	1.46	1.87	7.98	0.00
In care as child	1.78	1.49	2.13	6.30	0.00

Green shading indicates where variables significantly increase the risk of using a food bank. Pink highlighting indicates where variables significantly reduce the risk of using a food bank.

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