



Hunger in Northern Ireland

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, and how much worse the situation has become in recent years.

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 increasingly severe hardship in communities across Northern Ireland.

Thousands more people in Northern Ireland experienced food insecurity in 2024 than in 2022 – 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, with concerning signs that individuals are having to routinely go without essentials like food or heating.

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 the Northern Ireland any of us want. The public overwhelmingly wants a just and compassionate society, one where no one needs a food bank to survive. That's where we find hope.

This report has been published at a pivotal time, as The Northern Ireland Executive finalises its consultation process on its first Anti-Poverty Strategy (2025). Our findings and recommendations will provide robust evidence to support this strategy, and help to achieve its strategic vision of ensuring that poverty and its impacts are “effectively and sustainably eradicated across our communities”.

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 future we want for everyone in Northern Ireland. We know what's pushing people to food banks and, for the first time, this report shows what has helped some people out of severe hardship. So we know what needs to change. The evidence is clear that hunger in Northern Ireland is not a food problem; it's an income problem. If we're to end the need for food banks, we must make sure that 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 Northern Ireland 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 for Communities (DfC). 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 Domestic Rates 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
CPI	Consumer Price Index
DLA	Disability Living Allowance
DWP	Department for Work and Pensions
ESA	Employment and Support Allowance
FRS	Family Resources Survey
HBAI	Households Below Average Income
HFSSM	Household Food Security Survey Module
IFAN	Independent Food Aid Network
IMD	Index of Multiple Deprivation
JRF	Joseph Rowntree Foundation
JSA	Jobseeker's Allowance
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
UC	Universal Credit
USDA	United States Department of Agriculture

Executive summary

This report outlines the scale, nature, and drivers of hunger in Northern Ireland. It finds compelling evidence that, despite falling inflation, more and more people are going without food because they can't afford it.

Last year in 2024, the Northern Ireland Executive published its plan for government, a pledge to 'Do what matters most' for people in Northern Ireland.¹ It is increasingly clear that there is no path to many of the commitments laid out in that document, without addressing the disturbingly high level of

severe hardship in our communities. The worrying signs of the increasing severe 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, and to design solutions to reverse these trends for good – and bring tangible change to people's lives.

Rising hunger, no progress in reducing food bank use, and clear signs of engrained hardship

Thousands more people in Northern Ireland were food insecure in 2024 than in 2022. In 2024, 520,000 people across Northern Ireland, including 130,000 children, lived in food insecure households, compared with 370,000 people in 2022 (including 110,000 children). This represents one in five households across Northern Ireland (21%) experiencing food insecurity in 2024 (an increase of five percentage points on the same period in 2022). 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 in Northern Ireland. One in 14 (7%) households in 2024 used at least one type of charitable food provision in the last year. This remains unchanged since 2022.

There is a gulf in the risk of hunger based on where you are living in Northern Ireland – households in the most deprived areas of

Northern Ireland were twice as likely to be food insecure than households in the least deprived areas (33% vs. 16%).

There continues to be a concerning number of people experiencing the deepest forms of hardship in Northern Ireland. There has been no progress made on the proportion of households reporting 'very low food insecurity', which has remained unchanged at 11% for both 2022 and 2024. This means that over half (58%) of households experiencing food insecurity in Northern Ireland had very low levels of food security.

We are at risk of seeing severe hardship becoming normalised in communities across Northern Ireland. The majority (60%) 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.

¹ Northern Ireland Executive, (2024), *Our Plan: Doing What Matters Most, Programme for Government 2024-2027*, <https://www.northernireland.gov.uk/articles/programme-government-2024-2027-our-plan-doing-what-matters-most>

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

Hunger was experienced disproportionately by particular people across Northern Ireland, 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 Northern Ireland in 2024. The majority (79%) of people referred to food banks in the Trussell community in Northern Ireland in 2024 were disabled (compared to 34% of people across Northern Ireland). When looking at households, the rate of disability rises even higher. More than four in five (85%) people referred to food banks reported that they, or a member of their household, were disabled. This compares to 43% of people across Northern Ireland who were living in a disabled household.

Over a third of disabled people (37%) experienced food insecurity; this was more than three times the rate among non-disabled people (11%). This rises to 40% for people with a mental health condition.

People from **racialised communities** were over-represented among people referred to food banks in Northern Ireland. One in 11 (9%) people referred to food banks were from racialised communities, compared to 3% in the Northern Ireland population as a whole.

People from the **LGBTQIA+ community**, who make up 5% of the Northern Ireland general population, were over-represented among people who have experienced food insecurity (9%).

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 (26% vs. 2%). The large majority (96%) of people referred to food banks in Northern Ireland in 2024 were of working age. This compares to three quarters (77%) of people in Northern Ireland who were 18-64.

Children were at particular risk of living in a food insecure household. In 2024, one in three (32%) children in Northern Ireland were growing up in food insecure households. Among households experiencing food insecurity, 14% have three or more children, compared with 6% of households in Northern Ireland overall.

Adults living alone were particularly over-represented among people referred to food banks in the Trussell community in Northern Ireland. More than two fifths (43%) of people referred to food banks were living on their own, compared to 16% of people across Northern Ireland.

Other personal circumstances can increase the risk of hunger for people across Northern Ireland. This is particularly the case for **renters**. Across Northern Ireland, 11% of people privately rent their property, and a similar proportion are in social housing. However, among people experiencing food insecurity, 21% rented privately and a third (34%) lived in social housing.

Most households referred to food banks were not in **work**; however, a significant minority were. Nearly a third (32%) of people referred were from working households.

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 Northern Ireland in 2024. People were often left without enough to get by 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.

People referred to food banks in the Trussell community in Northern Ireland in 2024 had **extremely low levels of income**. On average they had just £171 a week to get by on. This represented just 30% of what the average household across Northern Ireland has to spend, and is just 83% of the amount required for a couple to afford the essentials (£205).²

A **dearth of savings and high levels of indebtedness** further reduced the financial resources people could draw on to avoid hunger. The majority (83%) of people referred to food banks had no savings, with a further 11% having less than £100 of savings. Nearly all people referred to food banks were in some type of debt or arrears (93%).

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. Over three quarters (77%) of people referred to food banks in Northern Ireland experienced at least one change to their life circumstances in the last year. This is far higher than the average across Northern Ireland, where almost two fifths (38%) 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. One third (35%) of people referred to food banks had experienced some form of homelessness in the past year (vs. 4% of people across Northern Ireland); this has risen from 28% in 2022.

² 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>

Social security, work, and support networks are failing to protect people from hunger and food bank use

Social security is evidently not providing sufficient protection alone to ensure people avoid turning to food banks. The vast majority (87%) of people referred to food banks in Northern Ireland were in receipt of a means-tested social security payment, including seven in 10 (69%) in receipt of Universal Credit. In comparison, one in 10 people (10%) in the Northern Ireland general population were in receipt of Universal Credit.

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

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 were at greater risk of hunger, as their needs were 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, offered poor conditions, or low pay, increased the risk of hunger. One in five (20%) working-age people who were in work experienced food insecurity in 2024, and one in 15 (6%) used any form of charitable food provision. One in eight (13%) working-age people in work referred to food banks in 2024 were on zero-hours contracts, compared to one in 20 (5%) across Northern Ireland.

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. 18% of people referred to food banks were severely socially isolated, compared to 7% of people across Northern Ireland. Few people referred to food banks had accessed Discretionary Support, with more than one in three (36%) people not aware of that support. One in four (25%) 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, 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 Northern Ireland 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 Northern Ireland. Hunger and food bank use remain at appallingly high levels. Indeed, the experience of hunger has become even more acute since our last report. The roots of severe hardship in Northern Ireland are buried deep; we need 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**, pointing us towards where we must look for the solutions to tackle severe hardship across Northern Ireland. 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 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.

Public opinion is clear: that no one should experience hunger in Northern Ireland today or have to turn to a food bank to survive.³ More than this, there are clear signs of public consensus that we need strong services, like our social security system, to protect people from hunger and food bank use. In the wake of the Pathways to Work

green paper, polling for Trussell showed that the vast majority of the public across political lines agree that social security should be enough to cover life's essentials.⁴ 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.

In June 2025, Minister Lyons launched the first Northern Ireland Executive, cross-departmental anti-poverty strategy. His accompanying statement outlined that the strategy aims to make a difference to people's lives, explaining "this represents my commitment to real delivery, sustained over the long-term, to eradicate poverty here." This report illustrates that two inescapable facts; 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 system.

Recent analysis by Trussell shows that taking this action would not just mean fulfilling political commitments or moral obligations, but that it would deliver economic gains too. For example, in Northern Ireland:

- **Scrapping the two-child limit** would bring benefits of around £155 million, and lift 18,500 people out of severe hardship, by 2026/27.
- **Uprating and maintaining Local Housing Allowance rates** would bring £65 million in benefits annually, and lift 11,200 people out of severe hardship by 2026/27.

³ 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+).

84% of people across Northern Ireland agree that 'it is not right that anyone should experience hunger in the UK today'

77% of people in Northern Ireland agree that 'In the long term, we should aim to ensure food banks are not needed'

⁴ 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+).

- **Ensuring that everyone receives the social security income they are eligible for** would drive £110 million in annual economic and fiscal benefits, and lift 7,100 people out of severe hardship by 2026/27.
- **Implementing the Essentials Guarantee** would drive around £795 million in annual economic and fiscal benefits, and lift 57,300 people out of severe hardship by 2026/27.

The UK government holds significant responsibilities, but Stormont has a central role in tackling the severe hardship in Northern Ireland. The Northern Ireland Executive must overhaul its draft Anti-Poverty Strategy and return with a more ambitious vision to tackle the severe hardship that is so deeply rooted in our communities, with joined-up action underpinned by the voice of lived experience, secure funding, and accountability. A revised Anti-Poverty Strategy must include:

- **Clear poverty reduction targets and legislation:** Commit to eradicating poverty by 2045 and, within the first 10 years, halve rates of child poverty and poverty among older people. An Anti-Poverty Act should be introduced to enshrine targets and further protections based on socio-economic status in law.
- **Prevention of destitution:** Northern Ireland's welfare mitigations are a lifeline and must be secured well beyond 2028, giving households certainty and protection from sudden income loss. The strategy should also ensure the prevention of destitution is prioritised through commitments to identify people most at risk of going without essentials, while providing timely support before crisis point, and guaranteeing access to the right advice and assistance when needed.
- **An integrated place-based and lifecycle approach:** Root the strategy in Northern Ireland's social and cultural context, combining a renewed Neighbourhood Renewal Strategy with a lifecycle approach that tailors support to people's needs from early years through to later life.





Introduction

The 'Hunger in Northern Ireland' project

This is the second report in the 'Hunger in Northern Ireland' series, which provides a 'state of the nation' guide to understanding the scale and drivers of food bank provision and food insecurity across Northern Ireland. The research is carried out by Trussell in partnership with Ipsos.

As with our 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 November (2024), we published a policy paper for Northern Ireland, which examined evidence from Wave 1 and presented recommendations on how the Northern Ireland Executive can end the need for emergency charitable food providers.⁶

In our first Hunger in Northern Ireland 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 Northern Ireland, two thirds (65%) of people in food insecure households had not been supported by any form of charitable food provider. 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 report.

The first report also identified that additional evidence was needed on the impacts and costs of severe hardship, to wider society as well as to individuals and families. This is explored in depth in our separate Cost of Severe hardship research, which found that severe hardship in Northern Ireland costs the economy and the public purse £2 billion a year.⁷

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 presents on the scale of hunger in Section 1.

⁶ Trussell, (2024), *Building blocks for a brighter future*, <https://www.trussell.org.uk/news-and-research/publications/briefing/building-blocks-for-a-brighter-future>

⁷ Weekes, T, Ball, E, and Padgett, S, (2025), *Cost of Severe 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 from people with lived experience at participatory workshops. 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 Northern Ireland?	Explores the scale of hunger across Northern Ireland, including how many people are food insecure and use charitable food provision, both within the Trussell community and beyond.
2: What do we know about the profile of people at risk of hunger in Northern Ireland?	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 Northern Ireland?	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 report is published over a year on from the restoration of the Northern Ireland Executive, following a 24-month hiatus. A long-awaited Anti-Poverty Strategy for Northern Ireland was published in June 2025, including a commitment from the Executive to a joined-up, long-term approach to poverty.⁸ However, since its publication, the strategy has been broadly criticised by the anti-poverty sector as 'unfit for purpose'. The draft strategy lacks specific poverty reduction targets, measurable outcomes, or, at the date of publication, a clear action plan with time-bound milestones or a ring-fenced budget.

Furthermore, the strategy has been accused of simply recycling commitments and interventions that were already underway, rather than proposing ambitious interventions to tackle poverty. Critics argue that, without these, it's impossible to assess effectiveness or hold the Executive accountable.⁹

This report is also published a year on from the election of a new UK government, and their commitment to end the "moral scar" of the need for emergency food.¹⁰

⁸ Northern Ireland Executive, (2025), *The Executive's Anti-Poverty Strategy (2025-2035)*, <https://www.communities-ni.gov.uk/sites/default/files/2025-06/ni-executive-anti-poverty-strategy-2025-2035.pdf>

⁹ Bor, B, (2025), *Open Letter to the Executive: The draft Anti-Poverty Strategy is not fit for purpose*, Northern Ireland Anti-Poverty Network, <https://niapn.org/open-letter-to-the-executive-the-draft-anti-poverty-strategy-is-not-fit-for-purpose/>

¹⁰ Labour, (2024), *Change Labour Party Manifesto 2024*, <https://labour.org.uk/wp-content/uploads/2024/06/Labour-Party-manifesto-2024.pdf>

Against this backdrop, the use of food banks in the Trussell community in Northern Ireland remains extraordinarily high compared to the same period just five years ago, and there is a real risk that, without any significant shift, we are facing a new normal of high levels of severe hardship in our communities.

This report predominantly reports on the experience of people shortly after the restoration of the Northern Ireland Executive, with data collected in mid-2024. The stark scale of food insecurity and use of charitable food providers is a benchmark from which progress should be measured over the course of this Assembly term.

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 Northern Ireland 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 Northern Ireland, 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 across the UK were 19% higher in June 2024 than June 2022, with other essentials also seeing high rates of price growth.¹¹

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 it is clear that too many people across Northern Ireland were still struggling with the costs of essential items. For example, the Consumer Council for Northern Ireland found that, in June 2024, 93% of respondents to their Pulse survey were very concerned about food prices and their impact on household income.¹²

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. The level of discretionary income for Northern Ireland's lowest earning households remains well below peak levels; in Q3 2024 (£51.45) it was 20% lower than the peak seen in Q1 2021 (£64.02).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**. 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.

¹¹ Office for National Statistics (2024), *Consumer Price Index, UK: June 2024*, <https://www.ons.gov.uk/economy/inflationandpriceindices/bulletins/consumerpriceinflation/june2024>

¹² Consumer Council, (2024), *Pulse Survey, July - September 2024*, <https://www.consumerCouncil.org.uk/research/q3-2024-northern-ireland-household-expenditure-tracker>

¹³ Consumer Council, (2024), *Pulse Survey, July - September 2024*, <https://www.consumerCouncil.org.uk/research/q3-2024-northern-ireland-household-expenditure-tracker>

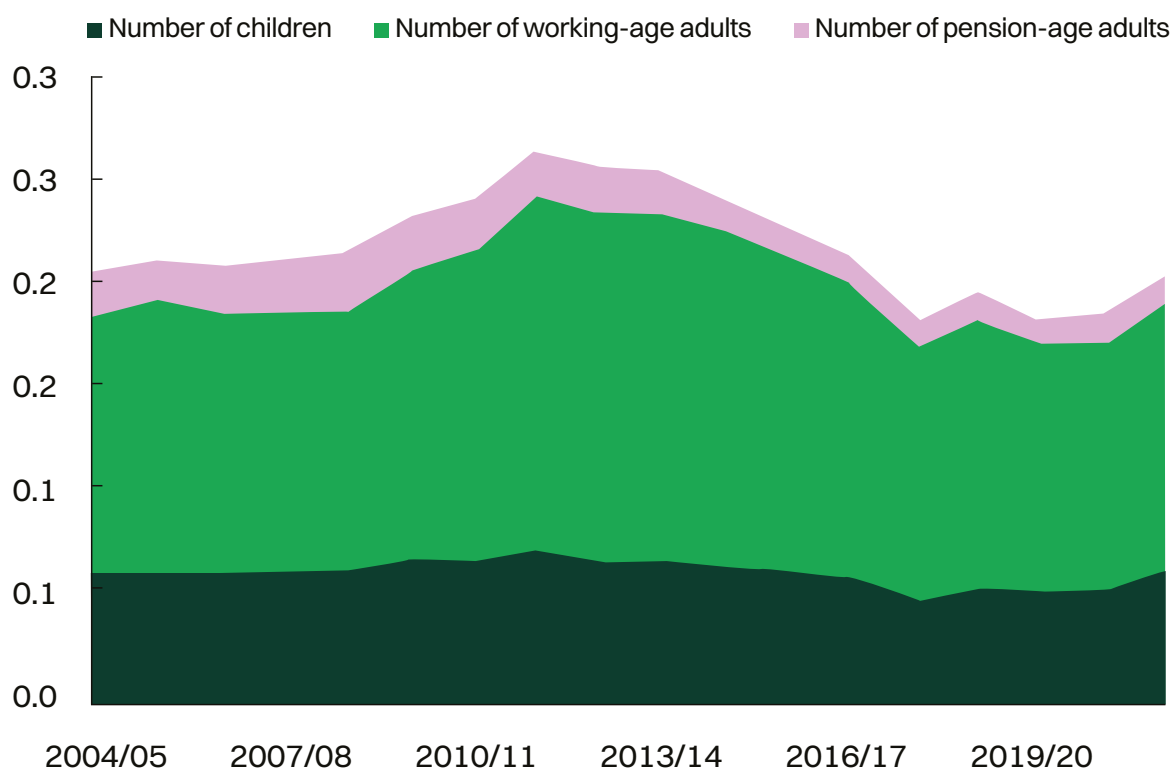
Since 2022, we have seen the usual inflation-based increases to social security, but basic payments are still insufficient to cover the cost of essentials. **The basic rate of UC is now at around its lowest ever level as a proportion of average earnings**, with almost half of households seeing their payments reduced further by deductions and caps.¹⁴ 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 standard rate of UC currently 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.¹⁵

It should be noted that, in Northern Ireland, the Welfare Supplementary Payments that came into effect in 2016 (to mitigate the impact of UK government social security reforms such as the Benefit Cap and the removal of the spare room subsidy) have played an important role in helping to alleviate the impact of some of these policies. In December 2024, the Welfare Supplementary Schemes were extended for another three years, to the end of March 2028.¹⁶

People are being pushed deeper into hardship

Figure 1 Number of people experiencing severe hardship in Northern Ireland from 2004/05 to 2022/23 – millions



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

14 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>

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 Northern Ireland Executive, (2024), *Welfare mitigation payments to be extended for another three years*, <https://www.northernireland.gov.uk/news/welfare-mitigation-payments-be-extended-another-three-years>

It isn't just the number of people experiencing hardship in Northern Ireland that is a concern, but the depth and severity of that hardship. As Figure 1 highlights, after a period of improvement between 2014 and 2020, there are now concerning signs of a growth in severe hardship across Northern Ireland. In 2022/23, over 200,000 people (142,000 adults and 62,000 children) were experiencing severe hardship in Northern Ireland, a level that has not been seen since 2016/17.¹⁷ Analysis from WPI Economics estimates that severe hardship was likely worse in 2024 when this study was conducted and, without change, an

additional 44,000 people in Northern Ireland are expected to face severe hardship by 2026/27.¹⁸

Other available data on depth of poverty in Northern Ireland shows that, over the period 2017-2020, around two thirds of working age adults who lived in poverty in Northern Ireland were in what JRF define as 'deep' poverty (being in households with equivalised incomes below 50% of the median). For children in poverty in Northern Ireland, six in 10 grow up in deep poverty, and around half of pensioners in poverty are in deep poverty.¹⁹

Deteriorating physical and mental health

Ill health, both mental and physical, are key drivers of food bank need – 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 'heath pay gap' means that people with a work-limiting health condition earn on average 15% less per hour.²¹

Trussell's Cost of Severe 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 physical and mental health of the population of Northern Ireland is therefore a key factor when considering the wider context of food insecurity and the use of food banks – there are concerning signs that the scale of health problems is growing.

Northern Ireland has much higher rates of long-term sickness and disability than the rest of the UK, and this difference has historically driven higher levels of economic inactivity than seen in other UK nations or regions.²³ These differences are, at least in part, driven by intergenerational factors from the profound and lasting impact of the Northern Ireland Conflict, commonly known as 'The Troubles'.^{24,25}

17 Defined as having total resources that are 25% below the poverty line. See Cost of Severe 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 Severe hardship – interim report*, Trussell, <https://www.trussell.org.uk/news-and-research/publications/report/the-cost-of-hunger-and-hardship>

19 Birt, C, et al, (2022), *Poverty in Northern Ireland*, JRF, <https://www.jrf.org.uk/poverty-in-northern-ireland-2022>

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, et al, (2025), *The Cost of Severe hardship*, Trussell, <https://www.trussell.org.uk/news-and-research/publications/report/cost-of-hunger-and-hardship-final-report>

23 Devlin, A, (2024), *What is the current state of economic inactivity in Northern Ireland?*, Economics Observatory, <https://www.economicsobservatory.com/what-is-the-current-state-of-economic-inactivity-in-northern-ireland>

24 Devlin, A, (2024), *What is the current state of economic inactivity in Northern Ireland?*, Economics Observatory, <https://www.economicsobservatory.com/what-is-the-current-state-of-economic-inactivity-in-northern-ireland>

25 Devlin, A. (2023). *Disability rates in Northern Ireland in a time of unprecedented budget cuts*, Economic and Social Institute, QPOL, <https://qppl.qub.ac.uk/disability-rates-in-northern-ireland-in-a-time-of-unprecedented-budget-cuts/>

Record levels of economic inactivity due to long-term sickness and disability have been experienced recently in Northern Ireland, in the aftermath of the Covid-19 pandemic, with more than half (55%) of all people who are economically inactive giving the reason of long-term illness.²⁶ It is also worth noting that, when compared with the rest of the UK, Northern Ireland has an extremely low rate of employment for disabled people.²⁷

Mental ill health is also driving much of the economic inactivity related to ill health in Northern Ireland. Census2021 found that one of the primary reasons given for economic inactivity due to long-term sickness in Northern Ireland is a psychological or mental health condition (56%).²⁸

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.^{29,30}

The growth in prevalence of mental and physical health conditions is particularly concerning because many of the people 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.^{31,32}

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

Now is an important moment for Northern Ireland to reflect and to develop more concerted action to tackle hunger in Northern Ireland. The Northern Ireland Executive has opportunities to create real change, by implementing a fit for purpose anti-poverty strategy and influencing the UK government, to ensure the unacceptable levels of severe hardship being seen across our communities are at the top of its agenda.

To end hunger and the need for food banks in Northern Ireland, we all have a role to play. While the UK government holds significant responsibilities, there is still much the Northern Ireland Executive can do to deliver a tangible reduction in food bank need.

This report provides the evidence base to support the implementation of changes to policies and practices in Northern Ireland that will make a meaningful difference to the need for food banks.

The long-awaited draft Anti-Poverty Strategy from the Northern Ireland Executive needs urgent revision. A functioning strategy would serve as a foundation for genuine, transformative change, ensuring that no one in Northern Ireland needs to turn to emergency food. This report provides the evidence base needed to shape an effective and ambitious strategy, driving the policies and practices in Northern Ireland which will finally turn the tide of severe hardship – and make a meaningful difference to the need for food banks.

26 Ulster University, (2024), *Economic inactivity: Who, what, where, why? A briefing paper on economic inactivity & inclusive labour market in Belfast and Northern Ireland*, <https://www.ulster.ac.uk/epc/pdf/2024/economic-inactivity-who,-what,-where,-why/Economic-Inactivity-FINAL.pdf>

27 Watt, A, (2024), *Economic inactivity in Northern Ireland*, Pivotal, <https://www.pivotalpolicy.org/assets/files/publications/20240430-economic-inactivity-final-report.pdf>

28 Ulster University, (2024), *Economic inactivity: Who, what, where, why? A briefing paper on economic inactivity & inclusive labour market in Belfast and Northern Ireland*, <https://www.ulster.ac.uk/epc/pdf/2024/economic-inactivity-who,-what,-where,-why/Economic-Inactivity-FINAL.pdf>

29 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>

30 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>

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

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

This is also a crucial period for the UK government to implement the change needed to make a real difference to severe hardship across the UK. However, the public already has serious doubts about its record on poverty and living standards.³³ Cuts to disability social security support are likely to place this record in further jeopardy.

The upcoming child poverty strategy and Autumn Budget 2025 are moments for a potential reset. The findings below provide an essential guide to the scale of the challenge inherited, and the priorities for action, if the UK government is to set out a more ambitious agenda that fulfils its manifesto pledges – on ending the need for emergency food and tackling poverty.



³³ Ipsos, (2025), *Public see little progress on Labour's milestones, according to new Ipsos poll*, <https://www.ipsos.com/en-uk/public-sees-little-progress-labours-milestones-according-new-ipsos-poll>

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 Northern Ireland.**
2. **People in the general population in Northern Ireland.**

These two surveys enable us to explore the key differences in socio-demographics and experiences between three key groups:³⁴

- **People experiencing food insecurity in Northern Ireland.**
- **People referred to food banks in the Trussell community in Northern Ireland.**
- **The Northern Ireland general population.**

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 Northern Ireland, to increase the accuracy of estimates in this area.

To provide further understanding of the drivers of food bank use, Trussell commissioned Ipsos to conduct regression analysis using results collected through these surveys from across the UK.³⁵ 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.

³⁴ For our *Hunger in the UK* report we also look at people who have used any form of charitable food provision. For *Hunger in Northern Ireland* we don't explore this group as the sample size is too low.

³⁵ 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.

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.

Table 2 Technical details of Hunger in Northern Ireland surveys

Survey	Technical details
Wave 1 survey of people referred to food banks in the Trussell community in Northern Ireland	199 surveys were completed by adults aged 18+ referred to food banks in the Trussell community in Northern Ireland between May and August 2022.
Wave 2 survey of people referred to food banks in the Trussell community in Northern Ireland	271 surveys were completed by adults aged 18+ referred to food banks in the Trussell community in Northern Ireland between May and July 2024.
Wave 1 Northern Ireland general population survey	539 surveys were completed by adults aged 18+ across Northern Ireland general population between May and August 2022.
Wave 2 Northern Ireland general population survey	642 surveys were completed by adults aged 18+ across Northern Ireland general population between May and July 2024.

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.

Table 3 Qualitative research questions and samples

Research question	In-depth interview samples
Why do some people who are food insecure not access charitable food provision?	35 people from the UK general population, including five in Northern Ireland, 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 Northern Ireland, 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 Northern Ireland, 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 Northern Ireland, 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. 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 through 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. This aimed to engage people who have influence on government policy relating to Trussell's

building blocks for ending the need for food banks, and encourage 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 participants with lived experience. These workshops explored the theme of strong communities and the role they play in ending the need for food banks and supporting the development of policy solutions across different levels of government.

In Northern Ireland, the workshop was hosted by Foyle Foodbank. 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, 14 people with lived experience took part.

Policy proposals were co-produced during the lived experience event using the legislative theatre process:

- 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 to create 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 Northern Ireland across four key groups, outlined in more detail below. Unless otherwise specified, all figures and percentages throughout this report refer to the adult population and do not include children.

1. Northern Ireland general population

This group is based on our survey of adults (18+) in Northern Ireland 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 Northern Ireland 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).

3. People referred to food banks in the Trussell community in Northern Ireland

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



1.

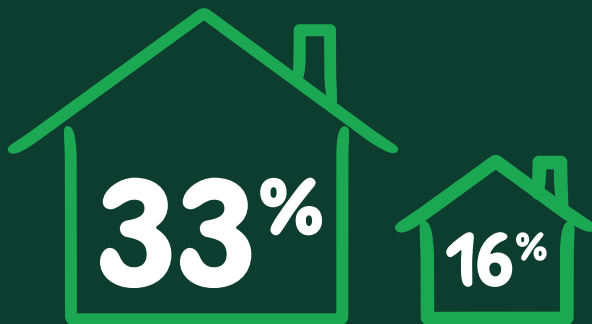
How widespread is hunger in Northern Ireland?





1 in 5 households (21%)

across Northern Ireland experienced food insecurity in 2024. This is an increase of five percentage points on the same period in 2022 (16%)*



1 in 3 households (33%) in the most deprived areas of Northern Ireland were food insecure – double the rate (16%) of households in the least deprived areas



77,000 emergency food parcels were distributed by food banks in the Trussell community across Northern Ireland – similar to figures for 2022



520,000 people across Northern Ireland, including 130,000 children, lived in food insecure households – a major increase since 2022 (370,000 households, including 110,000 children)



6 in 10 people (60%) who experienced food insecurity had not turned to any charitable food provider in the past year

7%

households



1 in 14 households (7%) in Northern Ireland had accessed at least one type of charitable food provision in the past year – a figure consistent with 2022 (7%)

Key findings

More people have experienced food insecurity compared to two years ago, and there has been no progress on use of charitable food provision, despite falling levels of inflation.

- Food insecurity has increased in Northern Ireland since 2022. One in five (21%) households across Northern Ireland experienced food insecurity in 2024. This is an increase of five percentage points on the same period in 2022.
- 520,000 people across Northern Ireland, including 130,000 children, lived in food insecure households in 2024, a substantive increase compared to 2022 (370,000, including 110,000 children).
- People in the most deprived areas of Northern Ireland faced a far higher risk of hunger. Households in the most deprived areas of Northern Ireland were two times as likely to be food insecure than households in the least deprived areas (33% vs. 16%).
- Despite falling inflation levels, there has been no progress on the use of charitable food provision in Northern Ireland. One in 14 (7%) households in Northern Ireland have used at least one type of charitable food provider in the last year. This remains consistent with 2022 (7%).
- The use of charitable food provision only tells part of the story; it is a symptom of a much broader problem. There are worrying signs of a normalisation of severe hardship. Six in 10 people (60%) who experienced food insecurity in Northern Ireland did not turn to any form of charitable food provider in the last year.

Over 100,000 more people experienced food insecurity in Northern Ireland compared to 2022

“

Then we just obviously needed more food in the cupboard and, with a big family, it doesn't last too long. The price of groceries especially now is really bad... It was a case of use the food bank so we could save a bit of money which can go towards something else, and the electric bill was quite hard at that time.

”

Person taking part in Research Question 2, No.47³⁶

One in five (21%) households across Northern Ireland experienced food insecurity in 2024. 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. This represents a five percentage point increase compared to the same period in 2022 (16%).

³⁶ 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.

We estimate that this equates to 520,000 people across Northern Ireland living in food insecure households, including 385,000 adults and 130,000 children.³⁷ This represents a substantive increase in the number of people facing food insecurity from 2022, when 370,000 people (including 260,000 adults and 110,000 children) lived in food insecure households.

This growth was predominantly driven by the increase in the prevalence of food insecurity, but it has also increased as households who experienced food insecurity are larger than they were in 2022, with an increase seen in the number of people per food insecure household between 2022 and 2024. Our data does not show a corresponding increase in the average household size across Northern Ireland between 2022 and 2024.

The growth in overall food insecurity in Northern Ireland is driven by an increase in the people who experienced low food security (which has increased from 4% in 2022 to 8% in 2024). The proportion of households in Northern Ireland reporting 'very low' food insecurity was unchanged (11% in both years). This means that over half (58%) of households experiencing food insecurity had very low levels of food security.

With the number of people at risk of hunger increasing in Northern Ireland between 2022 and 2024, it is clear that the issue of hunger is at risk of becoming entrenched in communities in Northern Ireland. Food banks in the Trussell community in Northern Ireland 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, and 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 over the last five years – from 1.8 visits in 2019/20 to 2.2 visits in 2024/25 in Northern Ireland.³⁸ It also reflects the wider long-term increase in people experiencing severe hardship, as noted previously.

Nearly three in 10 (29%) people referred to food banks in 2024 in Northern Ireland were facing multiple disadvantage – meaning they have experienced two or more of: a mental health condition, alcohol dependency, illicit drug dependency, trouble with the police, being released from prison, or being currently or previously homeless.



Having no food in the cupboard... no fuel at home, and maybe no electricity... that brings so many other layers of harshness, and that presents itself in many forms... depression, mental health issues, and family suffering.



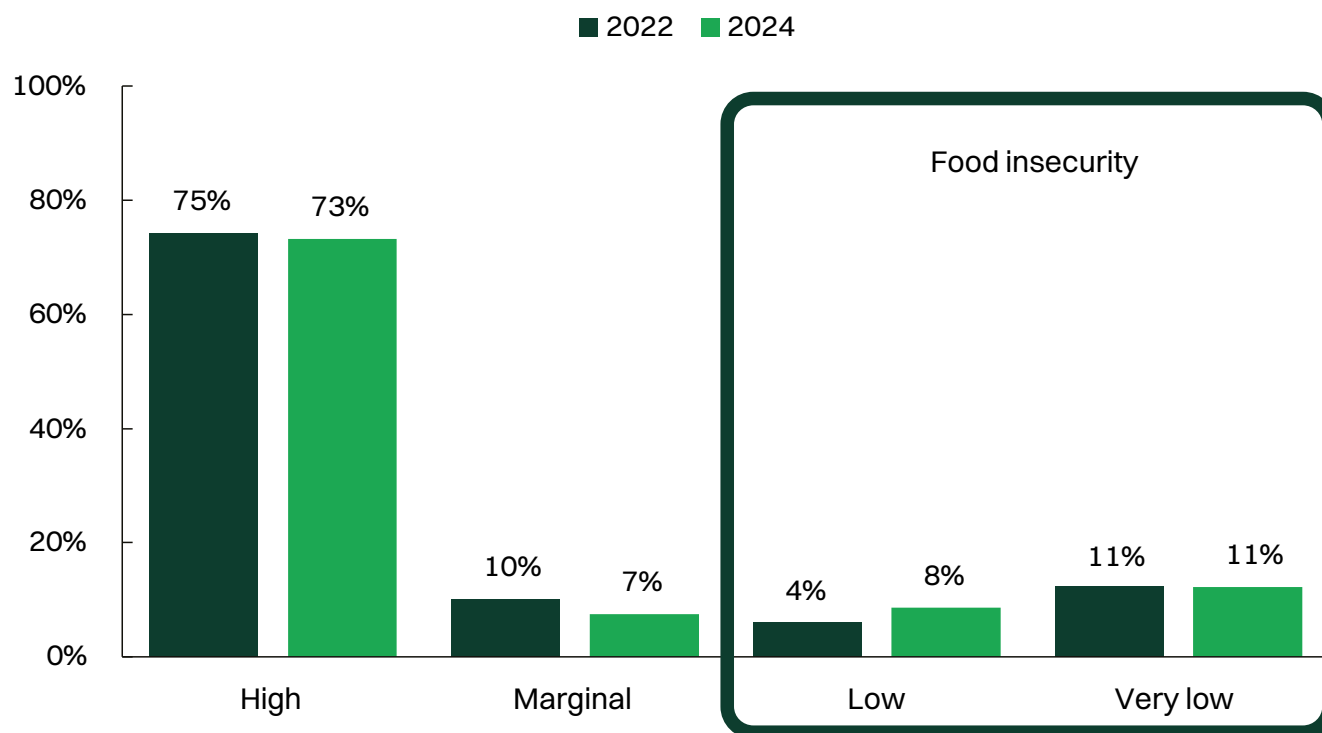
Food bank in the Trussell Community in Northern Ireland³⁹

³⁷ 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.

³⁸ Trussell, (2025), *End of year food bank statistics*, <https://www.trussell.org.uk/news-and-research/latest-statistics/end-of-year-statistics>

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

Figure 2 The prevalence of food insecurity across Northern Ireland⁴⁰



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

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

In 2024, there was stark geographic inequality, particularly by rates of deprivation, in the rate of food insecurity across Northern Ireland. Households in the most deprived areas of

Northern Ireland were twice as likely to be food insecure than households in the least deprived areas (33% vs. 16%). Similar but more pronounced differences were reported on in Wave 1 (28% vs. 7%).

⁴⁰ Note: The percentages provided in this chart do not sum to the overall prevalence of food insecurity across Northern Ireland (21% vs. 19% in the chart). This is due to data limitations meaning we were not always able to distinguish whether someone was experiencing low or very low food security. These cases were removed from the detailed analysis, lowering the overall sample of people experiencing food insecurity.

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

IMD (quintiles)	% of households experiencing food insecurity
1 – most deprived	33
2	21
3	15
4	19
5 – least deprived	16

Source: Hunger in Northern Ireland Wave 2 general population survey.

Use of charitable food provision remains worryingly high

“

I'm getting Universal Credit but it's not enough. So, I go to a food bank and it's quite helpful for me, and I appreciate it.

”

Woman, age 55+, Northern Ireland. Person taking part in Research Question 2, No.⁴²

Despite inflation falling dramatically over this period, levels of charitable food provision across Northern Ireland remained unchanged between 2022 and 2024. In 2024, 7% of people in Northern Ireland said that they or someone in their household had needed to use any type of charitable food provider (such as food banks, food pantries or soup kitchens) in the previous 12 months. This is the same proportion as 2022 (7%).

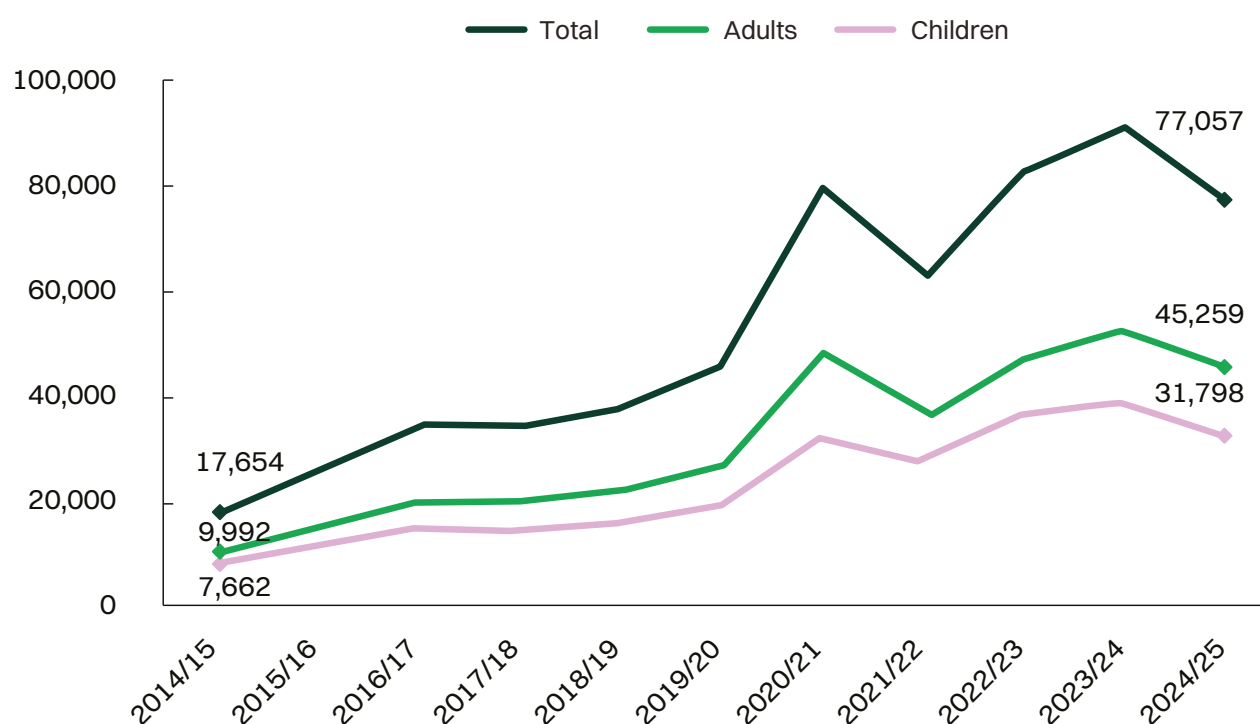
Figures on the use of different forms of charitable food providers remained the same as 2022, with

4% of people stating that they or a member of their household had used a social supermarket or food pantry⁴¹ in the previous year (5% in 2022); 5% had used a food bank or other emergency provider (4% in 2022), and 1% had received support from a soup kitchen or similar service⁴² (2% in 2022).

These figures highlight both how use of charitable food providers remains unabated, and how the use of food banks in the Trussell community is just a part of the eco-system of charitable food providers across Northern Ireland. The latest release on the use of food banks in the Trussell community in Northern Ireland show that 77,000 emergency food parcels were distributed in 2024/25, similar to the levels provided in 2022/23. The new Hunger in Northern Ireland data goes further still, and shows how, even beyond the Trussell community, there has been no meaningful fall in charitable food providers' provision in across Northern Ireland in recent years, despite the immediate cost of living crisis subsiding.

⁴¹ Defined as: Some people buy food at a low cost for themselves and their households from places other than mainstream food shops or supermarkets, especially when they are finding it difficult to make ends meet. For instance, they might go to a food pantry or social supermarket where you can obtain a range of food items for a single low-cost payment or low-cost monthly membership fee.

⁴² Defined as: an organisation providing free hot or cold prepared meals to people facing financial hardship.

Figure 3 Number of emergency food parcels distributed, Northern Ireland: 2014/15-2024/25⁴³

Source: Trussell administrative data.

As discussed, Trussell is not the only charitable food provider in the UK. There are many independent charitable food 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. 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 across the UK, which is likely to apply for independent food banks and other forms of charitable food provision in Northern Ireland:

- IFAN reported in August 2024 that nearly 69% of organisations responding to their survey had seen increases 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 the levels of need they are seeing.⁴⁵

⁴⁴ The number of food bank centres has increased over this ten-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>

- Feeding Britain reported in October 2024 that they were supporting almost 105,000 households through Affordable Food Clubs,⁴⁶ an increase from their reach in 2022 of around 20,000 households.⁴⁷ They report that this

reflects the growth in the number of people struggling to afford food and other essentials, as well as 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 find that a large number of households in Northern Ireland who had experienced food insecurity had not turned to any form of charitable food provision for support.⁴⁸ Six in 10 (60%) households who were food insecure had not used any form of charitable food providers in the previous year (65% reported this in 2022).

As shown in Table 6, the likelihood of turning to charitable food provision was far higher for people who were food insecure than people who were food secure, reflecting how hardship drives people to use charitable food provision.

Table 6 The prevalence of accessing charitable food providers by food security, Northern Ireland

	Food insecure		Not food insecure	
	2022	2024	2022	2024
Used charitable food provider in the last 12 months	25	25	3	2
Did not use charitable food provider in the last 12 months	65	60	91	93
Don't know/Prefer not to say	10	14	6	5

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

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/>

⁴⁸ Exploring the circumstances of food insecure households who have not used any form of charitable food providers 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.

The use of charitable food provision in Northern Ireland by people who were not food insecure perhaps reflects people who were cutting back on other forms of essentials but not food, people whose food security is being supported by charitable food providers, and people using forms of charitable food providers that have models designed around community sharing and ecological 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 providers 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 Northern Ireland, who were going without essentials, had not used any form of charitable food provider was because they did not consider themselves to be facing financial hardship (64%). This was followed by people thinking that they did not want to use those services because they thought others were in greater need of them (29%). A further one in four (24%) felt like they were not in enough need to use those services.

This view of people's own hunger or destitution is perhaps a concerning sign that unacceptable forms of severe hardship are becoming normalised across Northern Ireland. 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.

Wider research has also found evidence that living on a low income, and the challenges that come with that experience, such as skipping meals, is becoming normalised.⁵¹ For example, unpaid carers in Northern Ireland highlighted how poverty had become normal for them, and poverty was all they had known as a carer.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, have smaller meals such as toast for dinner, or having to go to bed early instead of eating properly.



If I needed something, I would put myself in debt instead of going somewhere where you'd probably get [food] for nothing



Man, age 31-54, Northern Ireland. Person taking part in Research Question 1, No.3

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 eight in Northern Ireland (12%) had used different methods such as support from family or friends, cutting down on

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 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/>

meals or other items, or buying reduced price food so they didn't have to use charitable food providers.

There were also barriers to receiving support which may have prevented people getting the help they needed. Embarrassment or stigma were key factors in this. One in six (17%) people said that they were too embarrassed to use charitable food providers' services. Separately, 12% 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.

“

So, I just don't want to ask for help, if you know what I mean. It's embarrassing. I find it very embarrassing.

”

Woman, age 31-54, Northern Ireland. Person taking part in Research Question 3, No.84

A lack of understanding around how food banks work and who they are for deterred some people from considering support. One in nine (11%) 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 (12%) there was a lack of knowledge of how to access or find charitable food providers' services, which prevented them from getting support.

“

You know, it's probably the people who are unemployed or on benefits who are struggling the most, and that's probably the main reason why I wouldn't go to them [food banks], because I know there are people probably in a much worse situation than I am.

”

Man, age 31-54, Northern Ireland. Person taking part in Research Quest 1, No.1

Conclusion

Part 1 has shown an alarming increase in levels of food insecurity across Northern Ireland between 2022 and 2024, alongside worrying indications of deepening levels of hardship. There is a gulf in the risk of hunger across Northern Ireland.

We have continued to see unsustainably high levels of use of charitable food provision across Northern Ireland despite the rate of inflation reducing. It is clear that we are not seeing positive progress on the problem of hunger in Northern Ireland. This provides further evidence that the charitable food sector is becoming entrenched.

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 that mean some people have an increased risk of hunger.

2.

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





1 in 3 children (32%)

children were growing up in food insecure households, with 13% of people referred to food banks living with three or more children – compared to 6% across Northern Ireland*

34%



79%



79% of people referred to food banks were **disabled** – compared to 34% of people across Northern Ireland

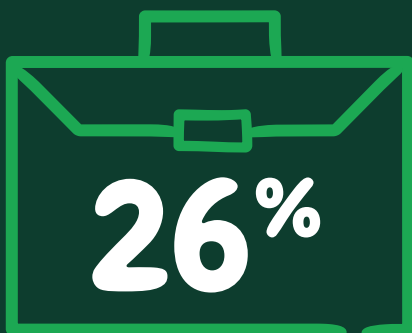


1 in 11 people (9%) – referred to food banks were from a racialised community – compared to 3% of the Northern Ireland population as a whole

35%



35% of people referred to food banks were currently homeless, or had experienced homelessness in the past year – up from 28% in 2022



1 in 4 working-age adults (26%) had experienced food insecurity – compared to 2% of people over the age of 65

7% of people referred to food banks were LGBTQIA+

5%

of people across Northern Ireland were from the LGBTQIA+ community

7% of people referred to food banks were LGBTQIA+ – higher than the rate across Northern Ireland (5%)

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:** The majority (79%) of people referred to food banks in the Trussell community were disabled, whereas 34% of people across Northern Ireland were disabled. Over a third of disabled people (37%) experienced food insecurity, more than three times the rate among non-disabled people (11%).
- **Mental health conditions were much more prevalent among people referred to food banks in Northern Ireland than the general population** (60% compared to 18% across Northern Ireland).
- **One in 11 (9%) people referred to food banks were from a racialised community** – compared to 3% of the Northern Irish population as a whole.
- **People from the LGBTQIA+ community, who make up 5% of the Northern Irish general population, were over-represented among people referred to food banks (7%).**

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

- **Working-age adults were far more likely to experience food insecurity than people over the age of 65 (26% vs. 2%).**
- **One in three (32%) children were growing up in food insecure households in 2024. One in seven (13%) people referred to food banks lived with three or more children, compared to just 6% of people across Northern Ireland.**
- **Adults living alone were particularly over-represented among people referred to food banks in the Trussell community (43% vs. 16% across Northern Ireland).**

Some people's circumstances increase their risk of hunger:

- **Most households referred to food banks were not in work. However, a significant minority were. Nearly a third (32%) of people referred to food banks in 2024 were in working households.**
- **Housing insecurity was a significant experience for people referred to food banks. Over one in three (35%) people referred to food banks were currently homeless or had experienced homelessness in the previous year – up from 28% in 2022.**

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

“

After [my accident] I was referred to the physician. After assessing me, they said I would very much benefit from a food bank, and I got that referral to the food bank.

”

Woman, age 31-54, Northern Ireland. Person taking part in Research Question 2, No.41

Over a third (37%) of disabled people in Northern Ireland experienced food insecurity in 2024, more than three times the rate for non-disabled people (11%). 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. A similar difference was seen when looking at the rates at which disabled people have needed to turn to charitable food providers for support. One in seven (15%) 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 (40%) than for people with a long-term physical condition (31%).⁵³ Furthermore, rates of food insecurity were higher for people with a mental health condition in Northern Ireland compared to elsewhere in the United Kingdom, especially in Scotland (31%) and Wales (29%).

Table 7 Rates of food insecurity and charitable food provision by impairment or condition

Impairment or condition	% experiencing food insecurity	% used any form of charitable food provision in last year
A physical disability	37	18
A long-term physical condition	31	10
A mental health condition	40	13
Don't know/Prefer not to say	10	14

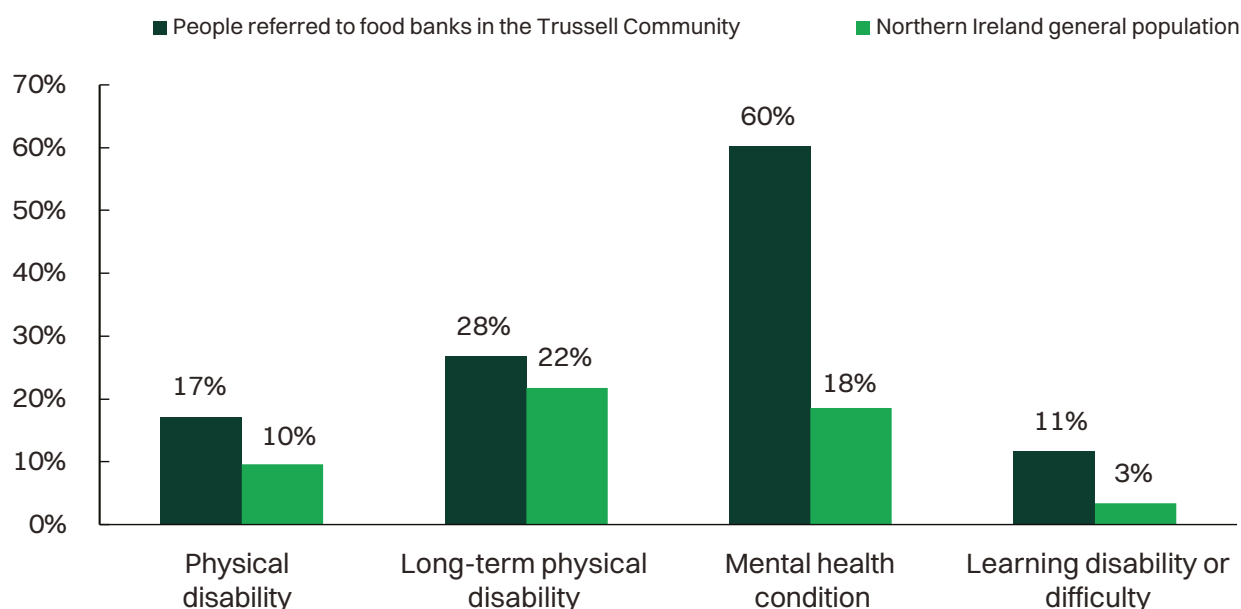
Source: Hunger in Northern Ireland Wave 2 general population survey.

Food banks in the Trussell community in Northern Ireland continued to see the impact of disability and ill health on a daily basis. As in 2024, four in five (79%) people referred to food banks were disabled. In comparison, just over a third (34%) of people in the general population in Northern Ireland were disabled.

This figure rises even higher when considering whether any member of the household is disabled. More than four in five (85%) people referred to food banks reported that they, or a member of their household, was disabled. This was around twice the level across the general population, where 43% of people reported living in disabled households.

⁵³ Base size for people in Northern Ireland with a learning difficulty or disability was too small to report on (n= 12).

Figure 4 Prevalence of conditions and impairments for people referred to food banks in the Trussell community in Northern Ireland and for people across the Northern Ireland general population



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

As shown in Figure 4, all types of health conditions continued to be more prevalent among people referred to food banks in 2024 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 60% of people), and were over three times more prevalent than in the wider Northern Ireland population (reported by 18% of people).

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

- Two in three people (67%) who have experienced homelessness in the last year have a mental health condition, compared to 57% of people who have not experienced homelessness.
- Four in five disabled people (79%) referred to food banks have a mental health condition, compared to 8% of people who were not disabled.

These findings highlight that ill health and disability are key experiences underpinning hunger. Our UK-wide regression analysis supports this, with people who have 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, people in Northern Ireland are more likely to be disabled or to have a long-term condition than the rest of the UK. There is also growing evidence that the mental and physical health of people across the UK is worsening, with evidence highlighting how ill health and severe hardship can be a vicious cycle.⁵⁴

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

⁵⁴ Weekes, T, Ball, E, and Padgett, S, (2025), *Cost of Severe hardship – final report*, Trussell, <https://www.trussell.org.uk/news-and-research/publications/report/cost-of-hunger-and-hardship-final-report>

more difficult to find and sustain work, particularly work that 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 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](#).

“

I had to call in sick and because it's only two days a week I do, I have no sick pay. So, that week, I got no wages. You know, I had no money coming in. So, obviously, I was quite stuck. I was very stuck, actually.

”

Woman, age 31-54, Northern Ireland, Person taking part in Research Question 3, No.84

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, meant that it was often not possible to engage with employment support, support to help with their financial situation, or to access help that 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.

“

So, we had a lot of deaths just before Covid and just after Covid, which was heavy on my heart, I suppose. It was a lot to deal with, the mental side of it. But on top of the living circumstances, the cost of living crisis going on as well. So, my mental health wasn't the best.

”

Woman, age 31-54, Northern Ireland. Person taking part in Research Question 3, No.52

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, empowering them to join a gym to improve their health, while another person was able to receive PIP following a diagnosis.

Barriers: Ongoing and new mental and physical health conditions

Both ongoing and new health conditions made affording the essentials difficult, managing day to day life stressful, and work challenging. Many of the people we spoke to who have health conditions, or who were caring for family members with a health condition, were unable to work or had to work less. This led to ongoing financial hardship due to income from social security being insufficient to meet people's needs.

Mental health problems, often exacerbated by financial stress and grief, were significant barriers to wellbeing and financial stability. We

heard how some people had physical health conditions that made it very difficult to get out and about, which led to social isolation and exacerbated poor mental health.

Accessing adequate mental health support was also a challenge. People described the limited support they were offered by their GP for their mental health problems. This included support restricted to medication and time-limited counselling or online courses that did not allow people to work through issues or provide the tailored support required for specific needs and experiences.

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

“

Well, I think financially, obviously, there was a decrease in my income and stuff like that. Now, Universal Credit obviously makes up some of it, but not enough.

”

Woman, age 31-54, Northern Ireland. Person taking part in Research Question 3, No.89

As in 2022, working-age people across Northern Ireland were at far greater risk of experiencing food insecurity and needing to turn to charitable food providers for support than people aged 65 or over. One in four (26%) 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 provision; one in 11 (9%) working-age people had

used any form of charitable food providers in the last year (vs. 1% of people aged 65 and over).

When looking at the more detailed age categories, more than half of people who experienced food insecurity in 2024 were aged between 25 and 44 (54%). This compares to the average across the general population, where 35% 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 2% of people experiencing food insecurity, but 23% of people across Northern Ireland.

Table 8 Profile of people referred to food banks in the Trussell community, people experiencing food insecurity, and the general population in Northern Ireland, by age

Age	Referred to food banks in the Trussell community	Experiencing food insecurity %	Northern Ireland general population %
18-24	9	16	9
25-34	27	30	18
35-44	29	24	17
45-54	19	19	17
55-64	12	8	17
65+	4	2	23
Working-age	96	98	77

Source: Hunger in Northern Ireland Wave 2 general population survey.

These findings are supported by our UK-level regression analysis, which highlights that people aged 35-44 and 45-54 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 Northern Ireland. The vast majority (96%) of people referred to food banks were of working age.⁵⁵ This compares to three quarters (77%) of people in Northern Ireland who were 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,⁵⁶ are likely to be important factors that 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 Northern Ireland 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 half (52%) of working age adults who were not working experienced food insecurity in 2024, compared to 20% of people who were working. There was also a disparity when looking at the use of charitable food provision (21% vs. 6%).

The majority (73%) of working age adults referred to food banks in the Trussell community in Northern Ireland were not in work. In contrast, when looking at working-age adults across Northern Ireland, the majority (81%) were in work. Working-age adults referred to food banks most commonly reported that they were long-term sick or disabled (32%), followed by unemployed and looking for work (15%). In

⁵⁵ 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.

⁵⁶ 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

comparison, just 5% of working age people across Northern Ireland said that they were long-term sick or disabled, and 4% said they were unemployed and looking for work. Working-age adults across

Northern Ireland were most commonly working as a full-time employee (51%), followed by working part-time as an employee (11%).

Table 9 Main economic activity for working-age people referred to food banks and across Northern Ireland

Activity	People across Northern Ireland	People referred to food banks
Full-time employee	51%	3%
Part-time employee	11%	11%
Self-employed or freelance	10%	3%
In full-time education or training	7%	0%
Retired	5%	2%
Long-term sick or disabled	5%	32%
Looking after home or family	4%	8%
Unemployed and looking for work	4%	15%
Unemployed and not looking for work	1%	13%
On maternity or paternity leave	1%	0%
Signed off sick (short-term or temporarily)	0%	8%
Other	0%	4%
Prefer not to say	0%	3%

Source: Trussell administrative data.

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 Northern Ireland. In 2024, a third (32%) of people referred were from working households, the majority of whom (76%) were on incomes low enough to mean they were also eligible for UC. This is similar to 2022, when 31% of people referred to food banks were in working households. We look in more detail at the drivers of in-work food insecurity in [Part 3](#).

While working-age people continue to be more likely to use food banks in the Trussell community, our wider administrative data shows a concerning rise in the use of food banks in the Trussell community in Northern Ireland by pensioners over the last five years. In 2024/25, close to 1,900 emergency food parcels were distributed for someone aged 65 and over.

This is nearly double the number provided in 2019/20, when 983 parcels were distributed.⁵⁷ As seen in Table 10, 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.

Table 10 Percentage increase in the number of parcels provided by food banks in the Trussell community by age group, Northern Ireland: 2019/20–2024/25

Age	Percentage increase from 2019/20
0-4	47%
5-11	53%
12-16	84%
17-24	63%
25-64	63%
65+	91%

Source: Trussell administrative data.

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.⁵⁸ 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.⁵⁹ 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.

Households with children face extremely high levels of food insecurity

“

Basically, it's either a case of pay a bill or go without food.

”

Woman, age 31-54, Northern Ireland. Person taking part in Research Question 2, No.47

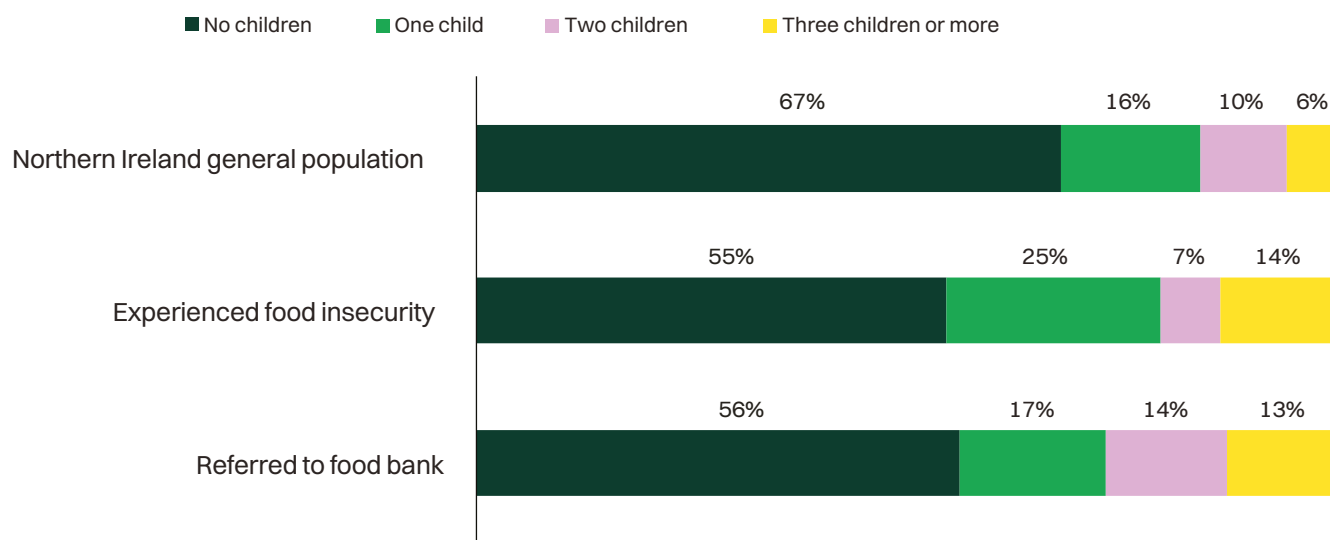
Around twice as many families with children under the age of 16 in Northern Ireland experienced food insecurity in 2024 as families without children (29% vs. 17%). This means that one in three (32%) children in Northern Ireland were growing up in food insecure households in 2024 – higher than the overall household food insecurity rate of 21%.

⁵⁷ Age ranges differ to the previous figure as Trussell updated the age categories it collected in 2023. To allow comparison to pre-2023 data, the age categories for 2024 have been recoded to the pre-2023 codes.

⁵⁸ Independent Age, (2022), *Poverty in later life*, <https://www.independentage.org/sites/default/files/2022-12/IA%20Poverty%20in%20later%20life%20report%20Jan2022.pdf>

⁵⁹ Independent Age, (2025), *Too little, too late*, https://www.independentage.org/sites/default/files/2025-05/Too_little_too_late_report_Independent_Age.pdf

Figure 5 Profile of people referred to food banks in the Trussell community, people experiencing food insecurity, and the general population in Northern Ireland, by number of children in household



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

“We always kind of see families doing... maybe they’ve got a new car or they’ve booked a holiday. When things like that happen, we, kind of... it hurts just a wee bit. Sorry. I didn’t think I was going to get upset, but it does, you just wish, you know, that you could... and then I feel guilt, because I take a lot of blame in that.”

Woman, age 31-54, Northern Ireland. Person taking part in Research Question 3, No.95

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 (10% vs. 5%). This was reflected at food banks in the Trussell community, where over two fifths (44%) of people were living with children under the age of 16, higher than the rate across the Northern Ireland general population, where 32% of people live with children.

During our conversations with people referred to food banks, parents and guardians 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 a significant impact on them not only practically but emotionally.

People also described the extremely 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 described how they felt pressure to be strong for their children, but we found that in some cases this was taking a significant toll on their own mental health. These findings reflect other recent Trussell research, in which parents and guardians experiencing severe hardship described being unable to afford essential items for children, including food, uniforms and transport to and from school.⁶⁰

The number of children in a household matters when looking at the risk of food insecurity. Among households experiencing food insecurity, 14% have three or more children, compared with 6% of

⁶⁰ Weekes, T, Ball, E, and Padgett, S, (2025), *The Cost of Severe Hardship – Final report*, Trussell, https://cms.trussell.org.uk/sites/default/files/2025-06/cost_of_hunger_and_hardship_june25.pdf

households in Northern Ireland overall. 7% had two children (compared with 10% overall) and 25% had one child (compared to 16% overall).



But yes, we were running out of food, as I said, a lot quicker, gas a lot quicker, the weather hasn't been very well here. We've had rain and wind, so we haven't had a break even with the heating. So, yes, we're struggling... it's processed food, tinned food... it's more cheaper foods that we're buying. So, they're not so healthy but I have no other choice, really, to go for what's cheap on the shelf.



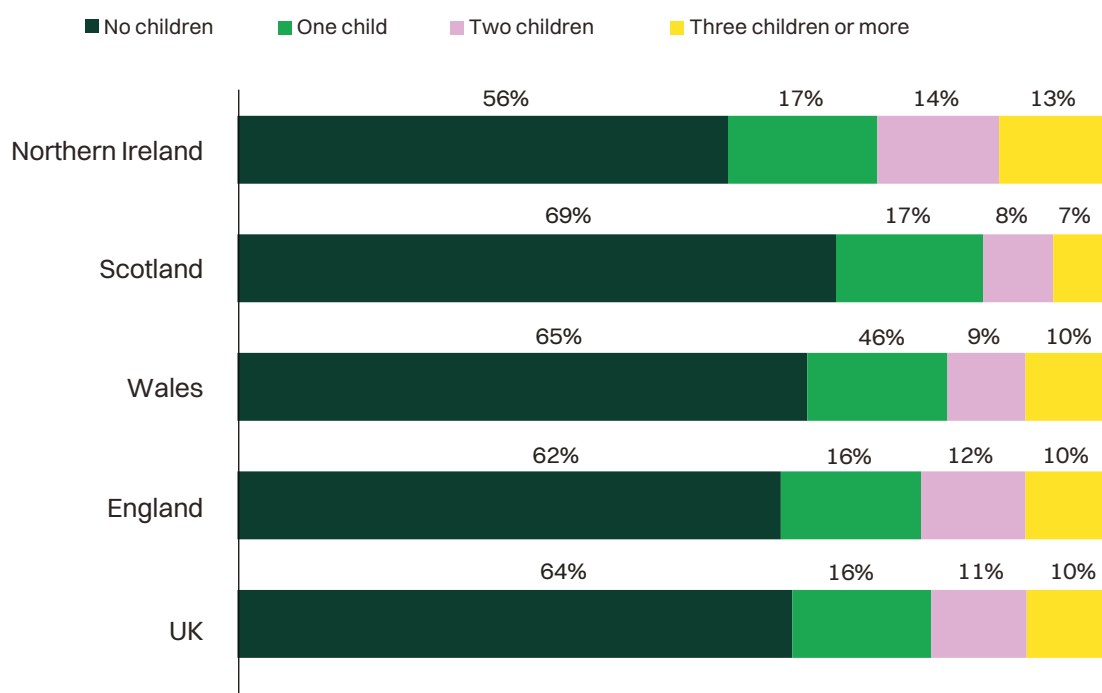
Woman, age 31-54, Northern Ireland. Person taking part in Research Question 3, No.52

Families with three or more children were also more likely to need to be referred to food banks, with one in seven (13%) people referred to food banks reporting that they were living with three or more children aged 16 or under, compared to just 6% of the Northern Ireland population.

Compared to other nations and regions in the UK, the proportion of families with children referred to food banks in Northern Ireland is slightly greater. In particular, the proportion of families with two or more children referred to food banks is greater in Northern Ireland (27%) compared to the other nations. This is likely driven by the underlying population in Northern Ireland, which has a higher proportion of families with more children.⁶¹

During our conversations with people referred to food banks, we heard how managing household finances could be challenging for families with three or more children.

Figure 6 Profile of people referred to food banks according to number of children in household in Northern Ireland compared to elsewhere in the United Kingdom



Source: Hunger in the UK Wave 2 food bank survey.

⁶¹ Northern Ireland Audit Office, (2024), *Child Poverty in Northern Ireland*, <https://www.niauditoffice.gov.uk/publications/child-poverty-northern-ireland>

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 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 4% of households in Northern Ireland but represented 11% of households experiencing food insecurity. Similarly, 22% of people referred to food banks said they were a single parent.

Table 11 Profile of people referred to food banks in the Trussell community, people experiencing food insecurity, and the general population in Northern Ireland, by household type

Age	Referred to food banks in the Trussell community	Experiencing food insecurity %	Northern Ireland general population %
Single adult	43	13	16
Couple with no children 16 or younger	4	7	25
Couple with children	10	18	17
Single adult with children	22	11	4
Multi-adult household with no children	12	35	27
Multi-adult household with children	9	16	11

Source: Hunger in Northern Ireland 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 10 (10%) people referred to food banks reported living as a couple with children. Across Northern Ireland, 17% were living as a couple with children.

In contrast, there is an over-representation of single adults living alone at food banks. More than two fifths (43%) of people referred to food banks were living on their own, compared to 16% across Northern Ireland.

Couples with no children were heavily under-represented among households referred to food banks, making up 25% of households in

Northern Ireland, but just 4% of households referred to food banks.

“

Right now you have to sacrifice so much just to have the basics, you know? When you are alone and you don't have that support system, it's very difficult to even do the basics, it's really, really difficult. And that's just me on a day-to-day basis, you know?

”

Woman, age 31-54, Northern Ireland. Person taking part in Research Question 3. No.84

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.

Food banks in the Trussell community in Northern Ireland 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.⁶² 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 53% of households in Northern Ireland who have presented as homeless.⁶³ 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.^{64,65}

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.

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.

Food insecurity is higher for renters and people experiencing homelessness

Food insecurity and the use of charitable food provision was far more common for people who were renting in Northern Ireland than people who owned their homes (either outright or with a mortgage). Among people renting (either privately or living in social housing), 52% experienced food insecurity in 2024, and 22% had accessed support from a charitable food provider. Conversely, just one in 11 (9%) homeowners experienced food insecurity, and 2% had accessed support from a charitable food provider.

People living in social housing were over-represented among people experiencing food insecurity in Northern Ireland. People living in social housing made up one third (34%) of people experiencing food insecurity. Across Northern Ireland, one in nine (11%) people lived in social housing. Private renters were also over-represented among people experiencing food insecurity (21% vs. 11% respectively).

⁶² 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>

⁶³ Department for Communities, (2025), *Northern Ireland Homelessness Bulletin October 2024 – March 2025*, <https://www.communities-ni.gov.uk/publications/northern-ireland-homelessness-bulletin-october-2024-march-2025>

⁶⁴ Office for National Statistics, (2019), *The Cost of Living Alone*, <https://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/families/articles/thecostoflivingalone/2019-04-04>

⁶⁵ 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/>

“
And the rent... so we were paying £600 a month, which is relatively cheap for the area, and then they increased it to £725, so that’s been a bit of struggle. That happened, I think that led to the food bank as well.
”

Woman, age 31-54, Northern Ireland. Person taking part in Research Question 3, No.95

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 Northern Ireland in 2024. Just over a quarter (27%) of people who experienced food insecurity owned their home, either outright or with a mortgage.

Similar findings are seen when looking at the housing situations of people referred to food banks in the Trussell community in Northern Ireland. In that population 42% of people were socially renting, and 21% privately. Food banks (7%) support far fewer owners than are represented among people experiencing food insecurity (27%) and across the Northern Ireland general population (61%).

Table 12 Profile of households referred to food banks in the Trussell community, households experiencing food insecurity, and the general population in Northern Ireland, by housing situation

Household situation	Referred to food banks in the Trussell community	Experiencing food insecurity %	Northern Ireland general population %
Private rented	21	21	11
Social rented	42	34	11
Owned outright or with a mortgage	7	27	61
Securely living with friends or family	1	13	10
Homeless	21	4	2
Multi-adult household with children	9	16	11

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

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

For too many people, issues with housing result in homelessness, and our findings highlight this as a key issue impacting people referred to food banks in Northern Ireland. Over a third (35%) of people referred to food banks had experienced some form of homelessness in the past year (4% of people across Northern Ireland reported experiencing

homelessness); this has risen from 28% in 2022. This reflects trends in homelessness since 2022. 72 people were estimated to be sleeping rough in Northern Ireland in November 2024 – a significant increase since 2022, when 33 people were estimated to be sleeping rough. The number of households in temporary accommodation also increased by 25%, from 5,000 households in the period of January to June 2022, to 6,200 households in the period of April–September 2024.

There is clear wider evidence^{66,67} that shows that the risk of homelessness is greater for some people in Northern Ireland than others, and this is the case for people referred to food banks:

- **People with experience of the asylum system:** Among people with experience of homelessness referred to food banks, 18% have ever sought or applied for asylum, compared to just 4% of people referred to food banks with no recent experience of homelessness.
- **People from racialised communities:** People from racialised communities were over-represented among those referred to food banks with experience of homelessness (17%), compared to 4% among people referred to food banks with no such experience.
- **Men:** Over half (56%) of people referred to food banks with experience of homelessness were men, compared to 44% who were women. Of people referred to food banks who did not have experience of homelessness, 67% were women, while a third were men.
- **Young adults (aged 18-24):** Among people referred to food banks with experience of homelessness, 14% are aged 18-24 (compared to 6% of people without experience of homelessness). People aged 65+ and over were, in contrast, under-represented among people with experience of homelessness who have been referred to food banks (making up 1% of this group of people, compared to 6% of people referred to food banks with no experience of homelessness).

Other inequalities increase the likelihood of food insecurity

Many people in Northern Ireland face structural inequalities based on their impairments or conditions, ethnicity, gender, sexuality, care experience, and immigration status.⁶⁸ 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.

⁶⁶ Office of National Statistics, (2023), *People experiencing homelessness, England and Wales: Census 2021*, <https://www.ons.gov.uk/peoplepopulationandcommunity/housing/articles/peopleexperiencinghomelessnessenglandandwales/census2021#sex>

⁶⁷ Finney, N, (2022), *Ethnic inequalities and homelessness in the UK*, Centre for Homelessness Impact, https://assets-global.website-files.com/59f07e67422cdf0001904c14/63e6476b4d417106be76eae5_CHI.Ethnic.Inequalities.homelessness.pdf

⁶⁸ 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.

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

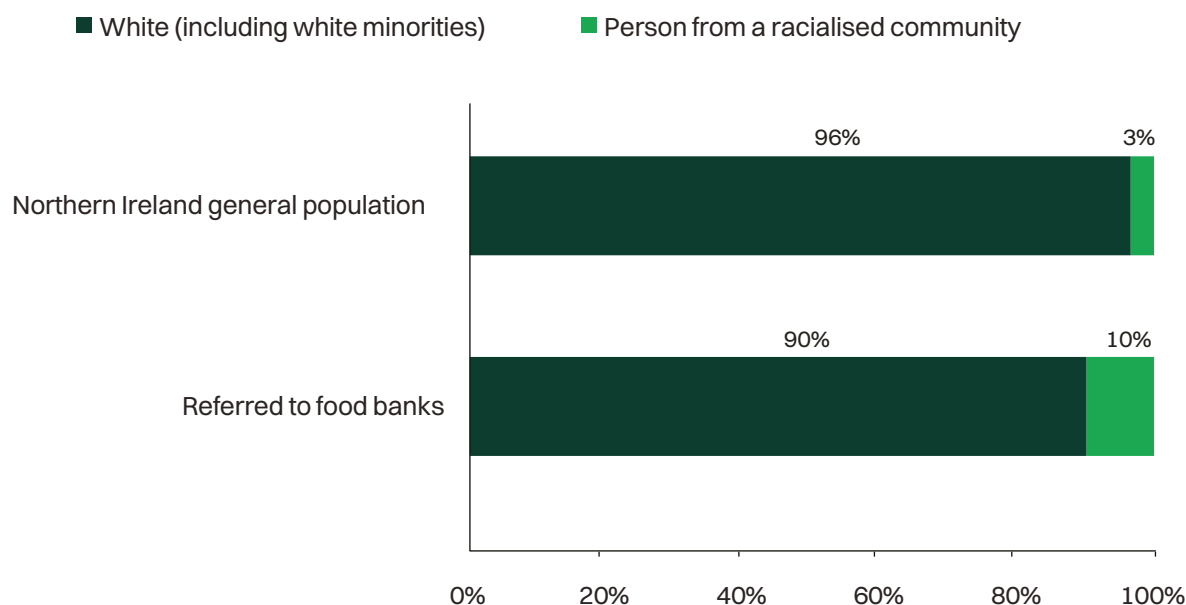
- There is much evidence that people from marginalised groups are more likely to have poor experience of services such as healthcare (e.g. a GP) and family support, many of which may act as referral agents for food banks.^{69, 70, 71, 72} The resulting mistrust may reduce the likelihood of accessing 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.

Ethnicity

In 2024, we found that people from racialised communities were over-represented among people referred to food banks in the Trussell community in Northern Ireland. One in 11 (9%)

people referred to food banks were from racialised communities, compared to 3% in the Northern Ireland population as a whole.

Figure 7 Profile of people referred to food banks in the Trussell community and the general population in Northern Ireland, by ethnicity



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

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

70 Belfast City Council, (2022), *Inequalities Experienced by Black, Asian, Minority Ethnic and Traveller people residing in Belfast*, <https://www.belfastcity.gov.uk/documents/research-summary-report-inequalities-experienced-b>

71 Wallace, (2025), *Housing and Communities' Inequalities in Northern Ireland*, https://www.york.ac.uk/media/chp/documents/2016/RES1314_04_HousingIneq_Final%20Report%20v1e_FINAL_June2015.pdf

72 Belong To LGBTQ+ Youth Ireland, (2024), *Being LGBTQI+ in Ireland 2024*, <https://www.belongto.org/app/uploads/2024/04/FINAL-Being-LGBTQI-in-Ireland-Key-Findings.pdf>

These findings are in line with wider evidence showing that poverty rates in Northern Ireland are not equal across different ethnicities. People from some racialised communities are more likely to be in poverty than White people.⁷³ This analysis also highlights that poverty rates have grown for people from a racialised community in Northern Ireland over the last 20 years, with the poverty gap between White people and people from racialised communities growing from four percentage points to 14 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.⁷⁴

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 UK 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.

Table 12 below highlights that, across the UK, people⁷⁵ 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 13 Likelihood of experiencing risk factors associated with hunger – people from a racialised community compared to people from a White background: UK

Risk factor	Experience
Receipt of means-tested social security	Increased risk – 20% vs. 16%
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%

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

⁷³ Matejic, P, and Birt, C, (2022), *Poverty in Northern Ireland 2022*, JRF, <https://www.jrf.org.uk/poverty-in-northern-ireland-2022>

⁷⁴ 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>

⁷⁵ Our sample sizes did not allow us to conduct this detailed analysis for Northern Ireland.

Gender

Women in Northern Ireland were at slightly greater risk of food insecurity than men. Around a quarter (23%) of women experienced food insecurity in 2024, compared to one in five men (19%). Women were however no more likely to use any form of charitable food provision than men (7% for both).

This chimes with wider evidence which shows that women are slightly more likely to be in poverty than men. This difference is partly driven by inequalities in paid work and a disproportionate burden of unpaid care.^{76,77,78} There is more on our findings about work and the impact of childcare and caring responsibilities in [Part 3](#) of this report.

Women were slightly over-represented among people referred to food banks. Just over half of referred people were women (57%), slightly higher than the rate in the general population (50%). The

majority (60%) of men referred to food banks were living alone, whereas for women this was three in 10 (30%). Women referred to food banks were more likely to be single parents or guardians (33%) compared to men (8%).

Our UK-level findings highlight that women who provided unpaid care, with care experience (33%), who were part of the LGBTQIA+ community, and women from a racialised community were at higher risk of food insecurity.

Women across the general population in Northern Ireland were more likely to face some of the risk factors we have identified. We saw particularly high rates of disability, rates of living in a household where no one is working, and likelihood of being in receipt of social security payments for women when compared to men.

Table 14 Likelihood of experiencing risk factors associated with severe hardship – women compared to men

Risk factor	Experience
Receipt of means-tested social security	Increased risk – 20% vs. 16%
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%

Source: Hunger in Northern Ireland Wave 2 general population survey.

76 PwC, (2025), *Women in Work 2025*, <https://www.pwc.co.uk/services/economics/insights/women-in-work-index.html>

77 UCL (commissioned by the Department for Business and Trade), (2024), *Measuring the scale and nature of labour market non-compliance affecting people in precarious work in the UK: First project report* <https://assets.publishing.service.gov.uk/media/672a009f094e4e60c466d133/measuring-the-scale-and-nature-of-labour-market-non-compliance-affecting-people-in-precarious-work-in-the-uk.pdf>

78 Fawcett Society, (2023), *Paths to Parenthood: Uplifting New Mothers at Work* <https://www.fawcettsociety.org.uk/paths-to-parenthood-uplifting-new-mothers-at-work>

Sexuality

People from the LGBTQIA+ community, who make up 5% of the Northern Ireland general population, made up 7% of people referred to food banks in the Trussell community in Northern Ireland.

Existing research from across the UK shows that people from the LGBTQIA+ community face a

plethora of barriers and discrimination that can push them into hardship. This includes facing barriers to accessing support from essential services (including the social security system), unemployment as a result of discrimination when looking for (or staying in) work, and being paid less on average than heterosexual workers.^{79,80,81}

Table 15 Profile of people referred to food banks in the Trussell community and the general population in Northern Ireland, by sexuality and gender identity

Sexuality	Referred to food banks in the Trussell community	Northern Ireland general population %
Not LGBTQIA+	93	95
LGBTQIA+	7	5

Source: Hunger in Northern Ireland Wave 2 general population survey and food bank surveys.

Findings from across the UK indicate that people from the LGBTQIA+ community who provided unpaid care were more likely to be food insecure.

LGBTQIA+ people across the UK were far more likely to have experienced homelessness, a key driver of hunger. This corroborates existing evidence finding 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.^{82,83}

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.

79 Stonewall (ND), *LGBTQ+ facts and figures*, <https://www.stonewall.org.uk/resources/lgbtq-facts-and-figures>

80 Matthews, P, et al, (2024), *LGBT+ Welfare and Assets in Great Britain*, University of Stirling, https://dspace.stir.ac.uk/retrieve/dd3b30e1-bf3c-468b-b901-174eba789e3c/LGBT_%20Welfare%20and%20Assets%20in%20Great%20Britain%20Main%20Public%20Output.pdf

81 The Face, (2022), *How the cost of living crisis is affecting LGBTQ+ people*, <https://theface.com/society/how-the-cost-of-living-crisis-is-affecting-lgbtq-people-queer-community-homelessness-pay-gap-nightlife-society>

82 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>

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

Table 16 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,⁸⁴ and are more likely to experience financial hardship as adults than people who do not have care experience.⁸⁵

There was a stark over-representation of people who were care experienced among people referred to food banks in Northern Ireland. One in 10 (10%) people referred to food banks in 2024 were care experienced, compared to 2% of the wider Northern Ireland population.

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

People across the UK 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.

⁸⁴ Trussell, (Forthcoming publication), *Maybe, tomorrow: Experiences of young people facing financial hardship in the UK*

⁸⁵ Oakley, M, (2018), *Looked-after Children – The silent crisis*, Social Market Foundation, <https://www.smf.co.uk/publications/looked-after-children/>

Table 17 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 care⁸⁶ had a somewhat higher rate of food insecurity than people who did not provide unpaid care (25% vs. 20%) in Northern Ireland.

At a headline level, we didn't find that people who provide unpaid care were over-represented among people referred to food banks. Almost one in four (23%) people referred to food banks provided unpaid care – a similar proportion (20%) to that seen in the general population in Northern Ireland. However, among people living with others, unpaid carers were over-represented. More than one in three (35%) people referred to food banks who were living with someone else provided unpaid care, whereas just over one in five (22%) people living with someone in the general population provide care.

This aligns with wider evidence showing that a quarter (25%) of unpaid carers in Northern Ireland are living in poverty – higher than people in Northern Ireland who do not provide care (16%).⁸⁷ Unpaid carers find it more difficult to find and sustain employment, with many having to leave the labour market, or work fewer hours than they would like to. Unpaid carers can then find it difficult to re-enter employment, with a lack of flexible jobs that can accommodate the responsibilities of their caring role.^{88,89} The inescapable costs of providing care, such as additional food, energy, and transportation costs put further strain on tight budgets.⁹⁰ Certain types of unpaid care are particularly affected, for example people caring for multiple generations at the same time, and people caring for the most hours each week, and for multiple people.⁹¹

⁸⁶ 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.

⁸⁷ 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/>

⁸⁸ 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/>

⁸⁹ 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/>

⁹⁰ 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/>

⁹¹ 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/>

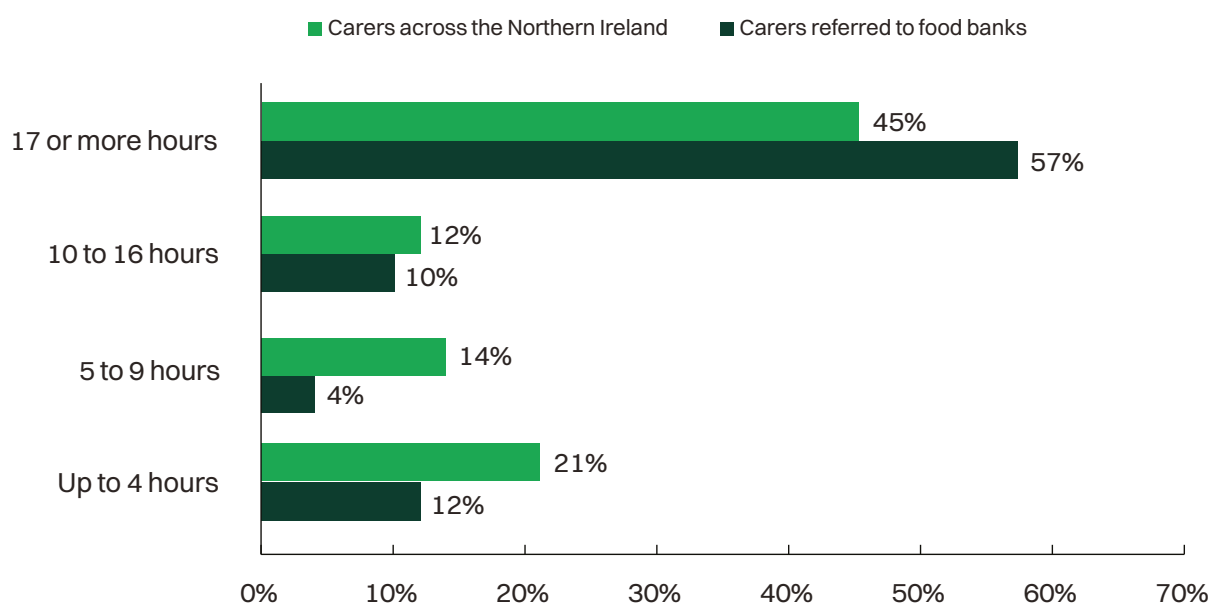
Exiting the labour market to provide unpaid care means carers have to rely on income from social security, including Carer's Allowance, the levels of which are low, at just £83.30 a week. The majority of people in receipt of Carer's Allowance do not have supplementary income from work.⁹² Rules within 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. Rates of food insecurity seem to increase

as the number of unpaid caring hours increases. Among carers providing 17 or more hours of unpaid care, 32% are food insecure, compared to 16% of carers in Northern Ireland who provide 16 hours or less of unpaid care.

This trend is also reflected in food bank referrals, where carers were much more likely to provide longer hours of unpaid care than carers in the general population across Northern Ireland. As **Figure 8** shows, most (57%) carers referred to food banks in the Trussell community in Northern Ireland provided 17 hours or more of care a week. This compares to just under two in five (45%) of carers in the general population across Northern Ireland.

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



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

More than two in five (43%) people providing unpaid care across the general population of Northern Ireland were also disabled themselves, higher than for people who did not provide care (32%). Carers were also more likely to have to turn to support from the social security system.

It is a sign of how carers are not supported enough that the rate of homelessness experienced across Northern Ireland by carers was twice that of people who don't provide care. A driver of this is the inadequacy of the social security system, with one in four carers in receipt of means-tested social security payments.

⁹² 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>

Table 18 Likelihood of experiencing risk factors associated with severe hardship – people who provide unpaid care compared to people who do not: Northern Ireland

Risk factor	Experience
Receipt of means-tested social security	Increased risk – 30% vs. 16%
Experienced adverse life event	Increased risk – 50% vs. 34%
Is disabled	Increased risk – 43% vs. 32%
Has a mental health condition	No difference – 17% vs. 18%
Is in a household with no one working	Increased risk – 29% vs. 24%
Experienced homelessness	Increased risk – 7% vs. 4%
Is socially isolated	Increased risk – 9% vs 7%

Source: Hunger in Northern Ireland general population and food bank surveys.

Asylum and immigration

People with insecure migration status were over-represented among people referred to food banks in the Trussell community in Northern Ireland. One in 11 (9%) people referred to food banks have insecure status⁹³, compared to 2% across Northern Ireland.

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.⁹⁴ There are many features of the UK immigration system that can mean people subject to it are more likely to experience hunger. In Northern Ireland, there is some evidence that recent migrants earn below the average local wage – and are disproportionately impacted by recessions.⁹⁵

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, Personal Independence Payment (PIP) and many more.

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

⁹³ 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.

⁹⁴ 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

⁹⁵ Joseph Rowntree Foundation, (2013), *Poverty and ethnicity in Northern Ireland*, <https://www.jrf.org.uk/race-and-ethnicity/poverty-and-ethnicity-in-northern-ireland>

mid-2020 at the onset of the pandemic.⁹⁶ 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.⁹⁷

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 findings⁹⁸ indicated that people with insecure migration status were more likely than people with secure status 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.⁹⁹ 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.

Table 19 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.

⁹⁶ 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>

⁹⁷ Leon, L, and Broadhead, J, (2024), *Understanding Migrant Destitution in the UK – Research Findings*, <https://www.compas.ox.ac.uk/publication/understanding-migrant-destitution-in-the-uk-research-findings>

⁹⁸ Our sample sizes in Northern Ireland were not sufficient to conduct this analysis.

⁹⁹ Our sample size for people with insecure immigration status was not sufficient to identify any intersectional impacts.

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 Northern Ireland, including an inadequate social security system, work, a lack of support, and changes to people's life circumstances.



3.

What are the primary drivers of hunger in Northern Ireland?

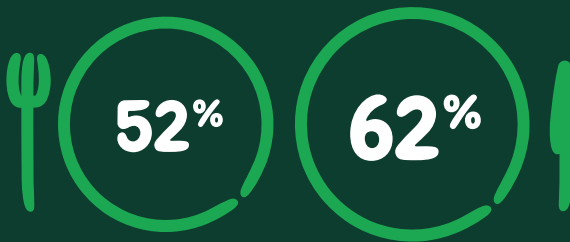




£171 was the average weekly amount that people referred to food banks had to get by on after housing costs – just 30% of what the average household across Northern Ireland had*



83% of people referred to food banks had no savings, while a further 11% 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 5 people (20%)

referred to food banks were severely socially isolated – almost three times the figure for people across Northern Ireland (7%)



1 in 5 working-age people (20%) who were in work experienced food insecurity, but only 6% had accessed any form of charitable food provision in the past year



1 in 4 people (25%) 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 Northern Ireland because their incomes were too low, and insufficient to cover the cost of essentials. On average, people referred to food banks had just £171 a week to get by on after paying their housing costs. This was just 30% of what the average household across Northern Ireland has to get by on.**
- **People referred to food banks had limited access to other financial resources to draw on to help them avoid hunger. Most (83%) people referred to food banks had no savings, while a further 11% 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 (93%) 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 important driver of low income for people referred to food banks. The vast majority (87%) were in receipt of a means-tested social security payment, including seven in 10 (69%) in receipt of Universal Credit. In the general population across Northern Ireland, one in 10 people (10%) 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 faced significant barriers in accessing the social security payments they are eligible for.**
- **Work did not always protect people from hunger. One in five (20%) working-age people who were in work experienced food insecurity in 2024, and one in 15 (6%) used any form of charitable food provider.**
- **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 over three quarters of people (77%) having experienced at least one life change in the last year. Almost two in five (38%) people across Northern Ireland had experienced at least one life change.**
- **Social isolation was a common experience for people referred to food banks. 20% of people referred to food banks were severely socially isolated, compared to 7% of people across Northern Ireland.**
- **Few people referred to food banks had Discretionary Support, with over a third (36%) of people not aware of that support.**

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

“

I would find that I would go to bed early, so you're saving electricity. I'm just working four days, so you can't keep it on, you can only keep in on until you feel the house heating up and then you have to turn it back off again, so you do.

”

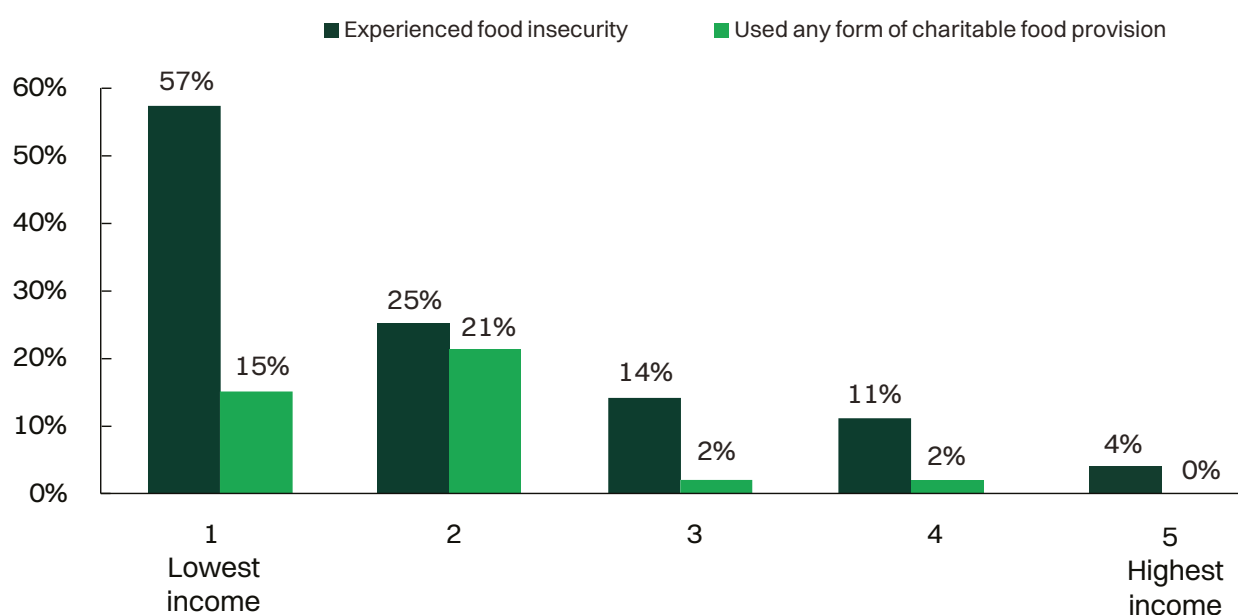
Woman, age 31-54, Northern Ireland. Person taking part in Research Question 3, No.64

A lack of income has consistently been shown to be central to the need for food banks across

Northern Ireland.^{100,101} 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 provision was far higher for people on the lowest incomes in Northern Ireland (57% and 15% respectively for people in the lowest quintile, and 25% and 21% for people in the second lowest quintile). These figures were then much lower among people on higher incomes.

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 Northern Ireland Wave 2 general population survey.

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

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

Our data highlights the extremely low levels of income that people referred to food banks in Northern Ireland had to get by on. In 2024, the average weekly income of people referred to food banks was £171 a week.¹⁰² As shown in Figure 10, this was just 30% of what the average household across Northern Ireland had to get by on (£563). 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.



I think it's been quite a long time, you know, since I've thought actually I'm OK. It's been a while. Where you can, sort of, let go a wee bit and not watch every single penny coming in and out, if you know what I mean.



Woman, age 31-54, Northern Ireland. Person taking part in Research Question 3, No.84

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.¹⁰³ 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.

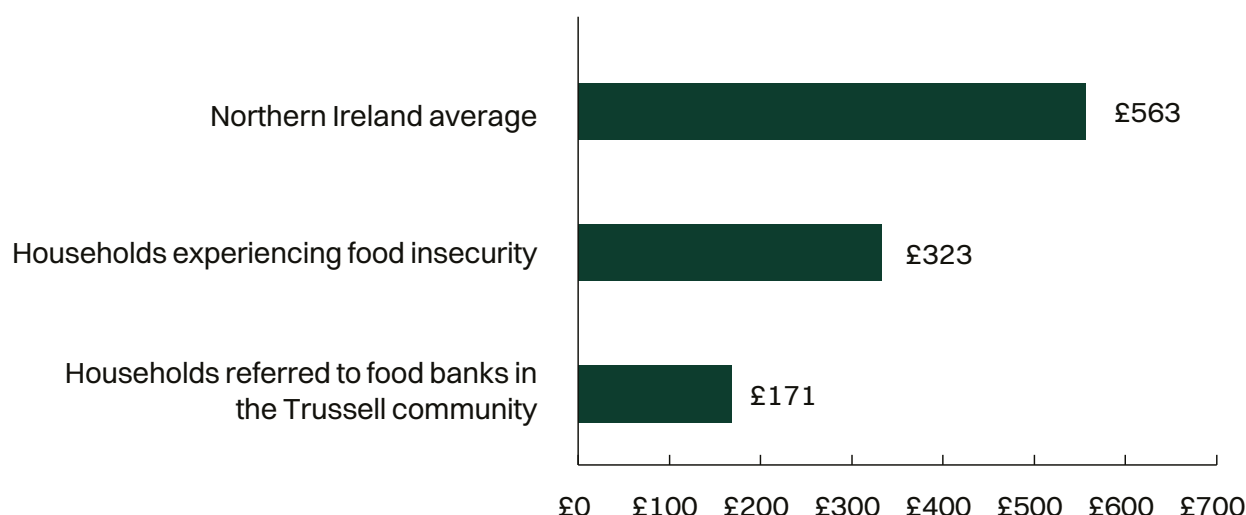
People referred to food banks had regularly gone without essentials in the lead-up to turning to a food bank for support. In the month before they received support, 63% of people referred to food banks in the Trussell community in Northern Ireland had been unable to afford basic toiletries like soap, shampoo, and toothpaste. The clear majority (71%) 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 Northern Ireland 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 Advice Northern Ireland.

¹⁰² Weekly mean equivalised income after housing costs. Equivalisation is a method used to adjust a household's income to account for the number of people in the household and their needs. This helps compare the standard of living between households of different sizes and composition. We use the modified OECD scales which take a couple without children as a reference.

¹⁰³ Bramley, et al, (2021), *State of Hunger*, Trussell, <https://www.trussell.org.uk/news-and-research/publications/report/state-of-hunger>

Figure 10 Mean equivalised income after housing costs by experience of food insecurity, being referred to food banks in the Trussell Community, and average across Northern Ireland



Source: Hunger in Northern Ireland 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) has addressed this in its Total Available Resources framework, which seeks to better understand poverty through a measure that includes all available financial assets, debt, and inescapable costs, alongside income.¹⁰⁴ This estimates how much a household actually has available to spend, and shows a stronger relationship with food insecurity than current poverty measures, which mainly rely on income alone.¹⁰⁵

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 had higher inescapable costs (childcare costs¹⁰⁶, or the extra cost of disability) when compared to people across Northern Ireland.¹⁰⁷ 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.

¹⁰⁴ Social Metrics Commission, (2024), *Measuring Poverty 2024*, <https://socialmetricscommission.org.uk/wp-content/uploads/2024/11/SMC-2024-Report-Web-Hi-Res.pdf>

¹⁰⁵ 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>

¹⁰⁶ Proxied as having any children aged 0-5 in the household.

¹⁰⁷ Proxied as being in receipt of social security payments related to disability.

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

Most (83%) people referred to food banks in the Trussell community in Northern Ireland had no savings, while a further 11% had less than £100 of savings. In contrast, across Northern Ireland 76% of people had some form of savings, with the most common amount being more than £5,000 (42%) - just 20% of people had no savings at all. Savings were also low for people experiencing food insecurity (51% had 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.¹⁰⁸ Even small levels of emergency savings have been shown to have long-term impacts on the likelihood of low-income households avoiding food insecurity.¹⁰⁹ 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.

People who have faced one of more changes in life circumstances in Northern Ireland, such as a bereavement or losing a job, were more likely to need support from a charitable food provider and to face hunger if they had no savings.

A quarter (24%) of people with no savings, who had experienced a change in life circumstances in the previous 12 months, had needed support from a charitable food provider, and two in three (66%) experienced food insecurity. This drops to 4% and 2% of people with savings of more than £5,000, who had also experienced a change in life circumstances.

Through our conversations with people referred to food banks, we frequently heard 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.



Sudden expenses can really set me off... I have to cut back on something else then, to be able to afford that. And I'm talking about very little money here. I'm talking £10, maybe £20, if even. Like I said, if it's something like a big bill, I'm not even going to attempt to pay that.



Woman, 31-54, Northern Ireland. Person taking part in Research Question 3, No.84

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

Nearly all (93%) people referred to food banks in the Trussell community in Northern Ireland were in some type of debt or arrears. This included borrowing, household bills arrears, and deductions from social security payments for debt owed to national and local governments and utility companies. This was substantially higher than the

prevalence of debt among the general population (58%). We also saw high levels of debt for people who were food insecure (93%). Our UK-level regression analysis found that people with three or more household bills arrears were at increased risk of needing to turn to a food bank compared to someone without any arrears.

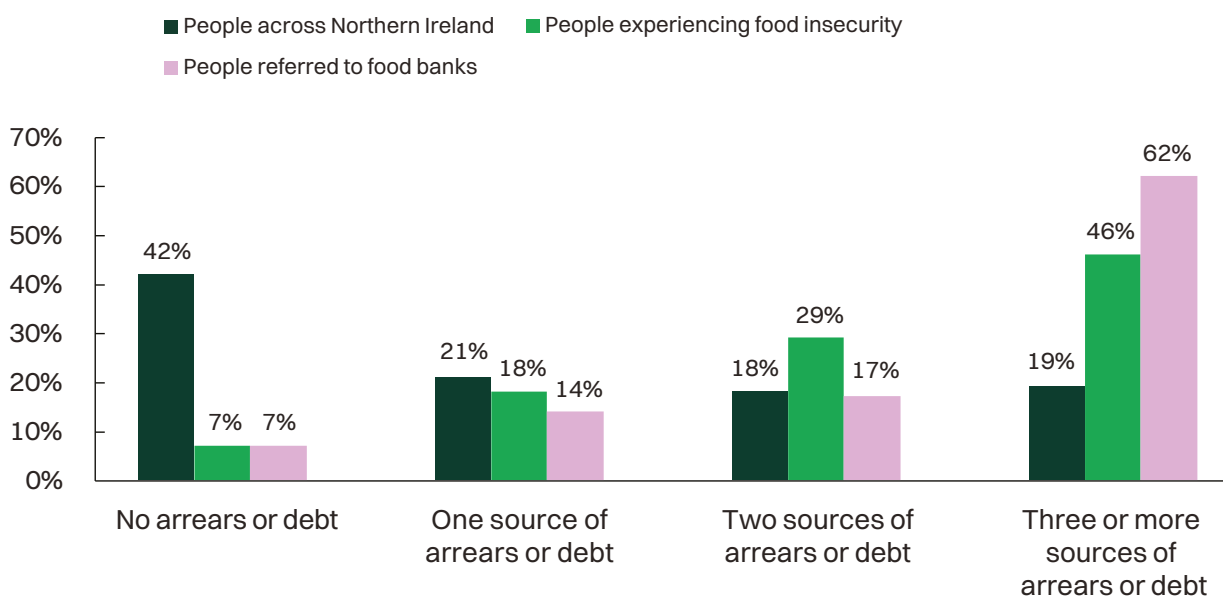
¹⁰⁸ Brown, S, et al, (2021), *The protective role of saving: Bayesian analysis of British panel data*, *Journal of Empirical Finance*, <https://www.sciencedirect.com/science/article/abs/pii/S0927539821000426>

¹⁰⁹ Gjertson, L, (2016), *Emergency saving and household hardship*, *Journal of Family and Economic Issues*, <https://doi.org/10.1007/s10834-014-9434-z>

As shown in Figure 11, people referred to food banks in the Trussell community in Northern Ireland were highly likely to be facing multiple forms of debt and arrears, with the majority (62%) managing three or more arrears or debts. This was far higher than the prevalence of multiple debts and arrears in the wider Northern Ireland

population, where one in five people (19%) had three or more debts. Facing multiple types of arrears or debts was also far more likely for people who were food insecure. Nearly half of people (46%) who were food insecure had three or more types of arrears or debt.

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



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



I was just, basically, relying on borrowing money from family. And then, I was actually at a baby bank... where if you don't have a lot of money you go and pay a fiver and then you get, like, nappies and that.



Woman, aged 18-30, Northern Ireland. Person taking part in Research Question 2, No.38

Around half (53%) of people referred to food banks in 2024 had relied on a loan from family or friends, compared to only one in six people (17%) in the wider Northern Ireland 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 Northern Ireland population. They had a far higher likelihood of being indebted to high-cost credit and exploitative loan sources such as payday loans or doorstep lenders (6% vs. <1%), or an unlicensed lender (3% vs. <1%), than people across Northern Ireland. People experiencing food insecurity were also at heightened risk of being in higher risk debt. These findings support wider evidence highlighting how high levels of debt can drive severe hardship. People using food banks have for instance reported being targeted by paramilitary loan

sharks, placing people at high risk of spiralling debt.¹¹⁰ 2% of people referred to food banks in the Trussell community in Northern Ireland reported owing money to a paramilitary money lender.

Wider research has explored how low-income households are increasingly using unsecured lending as a last resort to pay for bills and essentials. In May 2023, JRF reported that 5.7 million families among the poorest 40% of the population had around £14.2 billion in unsecured debt (from personal loans, credit cards, overdraft facilities, payday lenders and licensed doorstep loans). This works out at around £2,500 per family.¹¹¹ Adults in Northern Ireland owe an average of £3,990 in unsecured debt, which is £670 more than the UK average.¹¹²

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.¹¹³ 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. It is well evidenced that financial stress is related to most aspects of health, including physical and mental health.^{114,115} Research from Samaritans Northern Ireland found that factors such as unemployment, low wages, debt, and area-based deprivation create overwhelming stress that can lead to suicidal thoughts and behaviours.¹¹⁶

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.

¹¹⁰ BBC, (2022), Spotlight: Paramilitary loan sharks targeting food bank users, <https://www.bbc.co.uk/news/uk-northern-ireland-63950532>

¹¹¹ Stirling, A, et al, (2023), *The cost of debt for low-income households in the cost of living crisis*, Joseph Rowntree Foundation, <https://www.jrf.org.uk/cost-of-living/the-cost-of-debt-for-low-income-households-in-the-cost-of-living-crisis>

¹¹² Financial Conduct Authority, (2018), *FCA reveals the financial experiences of people in the UK: Northern Ireland attitudes towards finance are more downbeat than rest of UK*, <https://www.fca.org.uk/news/press-releases/fca-reveals-financial-experiences-people-northern-ireland>

¹¹³ 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>

¹¹⁴ French, D and McKillip, D, (2017), *The Impact of debt and financial stress on health in Northern Ireland households*, Journal of European Social Policy, <https://doi.org/10.1177/0958928717717657>

¹¹⁵ Mental Health Foundation, (2023), *Cost-of-living is still causing widespread mental distress in Northern Ireland*, <https://www.mentalhealth.org.uk/about-us/news/cost-living-still-causing-widespread-mental-distress-northern-ireland>

¹¹⁶ Samaritans, (2025), *Lost Futures: Poverty, Inequality and Suicidality in Northern Ireland*, <https://www.samaritans.org/about-samaritans/research-policy-ni/lost-futures/>

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

Many of the groups of people we identified in **Part 2** as having a higher risk of hunger (including disabled people, families with children, and people with caring responsibilities) are particularly likely to face higher inescapable costs. Over half (53%) of people referred to food banks in Northern Ireland 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 Northern Ireland. More than one in four (28%) 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.¹¹⁷

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.¹¹⁸ 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 Northern Ireland to have young children, when childcare is particularly expensive. Over one in five (22%) people referred to food banks in Northern Ireland were living with a child aged 0-5, compared to one in seven (14%) across Northern Ireland.

People experiencing food insecurity (22%) were also more likely to face higher childcare costs. 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.

From September 2025, the UK government will increase the number of free hours of childcare support available to parents to 30 hours per week. However, there remain issues for people on low incomes. For example, although 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.

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.¹¹⁹ We **previously noted** the over-representation of 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.

¹¹⁷ Scope, (2025), *Disability Price Tag 2025*, <https://www.scope.org.uk/campaigns/disability-price-tag>

¹¹⁸ 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>

¹¹⁹ 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

“

Then it turned out that the second that I got that extra money from my wage, then UC decreased the amount of benefits I was receiving. So, suddenly they cut most of the benefits, so the house wasn't paid that month.

”

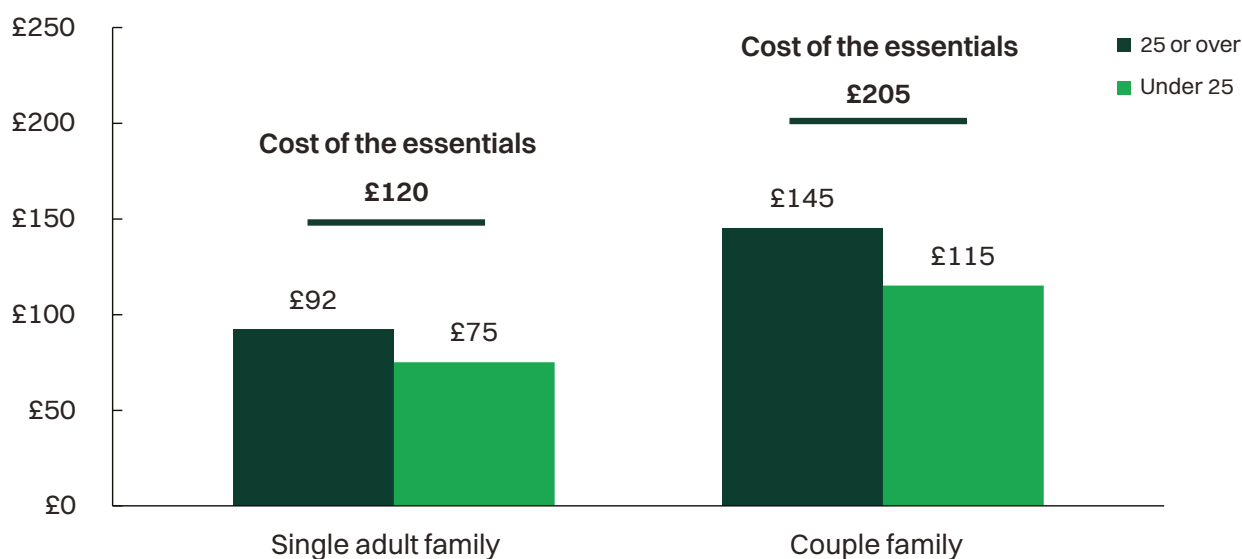
Woman, age 31-54, Northern Ireland. Person taking part in Research Question 3, No.89

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 39% of households in receipt of UC in Northern Ireland are food insecure, compared to 2% of households in receipt of State

Pension.¹²⁰ These rates were starkly higher than those collected as part of the FRS for Northern Ireland as a whole (9%), 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 Northern Ireland in receipt of Pension Credit (10%).¹²¹

Despite receiving means-tested social security support, people still need to turn to food banks to get by. Most (87%) people referred to food banks in Northern Ireland 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. Seven in 10 (69%) referred to food banks were in receipt of UC, compared to one in 10 (10%) people across Northern Ireland.

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



Source: JRF, (2025), Guarantee our Essentials.¹²²

¹²⁰ 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>

¹²¹ Pension Credit figures are analysed using averages for 2022/23 and 2023/24 due to smaller sample sizes all other analysis is carried out using 2023/24 data.

¹²² 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-essentials-in-hard-times>

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% 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.

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 13, 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).¹²³

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, which essential bills to pay, and parents going without toiletries or other essentials to ensure their children were provided for.

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.¹²⁴ 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.¹²⁵

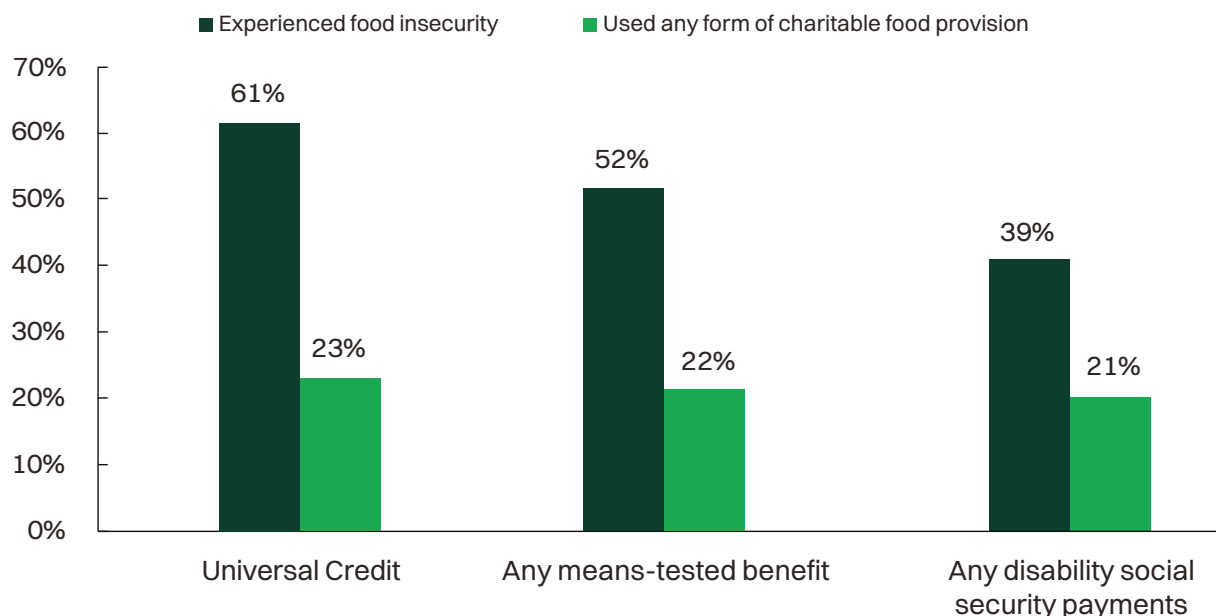
Figure 13 highlights that the rate of food insecurity and charitable food provision use was higher for people claiming these payments in Northern Ireland. Two in five (39%) people in receipt of any disability social security payments experienced food insecurity in 2024, and one in five (21%) had used any form of charitable food provision.

¹²³ 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>

¹²⁴ 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>

¹²⁵ Carers UK, (2023), *State of Caring 2023*, <https://www.carersuk.org/media/ktmpiuiwl/cuk-soc-finance-report-2023.pdf>

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



Source: Hunger in Northern Ireland Wave 2 general population survey.

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

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 payments¹²⁶:

- 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.¹²⁷

¹²⁶ 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.

¹²⁷ 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 time more likely to need to turn to a food bank than someone in receipt of social security payments with no caps or deductions.

It should be noted that there are some unique mitigations in place in Northern Ireland aiming to protect people from some of the elements of the social security system that result in caps or deductions to payments. These include mitigations for the five-week wait for Universal Credit, the benefit cap, and the removal of the spare room subsidy (bedroom tax).

To protect people from the five-week wait that follows an initial application for Universal Credit, the Universal Credit New Claims Grant (previously referred to as the Universal Credit Contingency Fund) was introduced. This is a discretionary, non-repayable grant to cover living expenses for people who find themselves in financial difficulty at any stage between applying for Universal Credit and receiving the first payment. The bedroom tax and the benefit cap are also mitigated in Northern Ireland through the Welfare Supplementary Payment.

While these represent welcome interventions, with limited data available on the impact of the Universal Credit New Claims Grants or the Welfare Supplementary Payment, it is reasonable to assume 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 Northern Ireland. In the case of the Universal Credit New Claims Grant, many people are still taking up the Universal Credit advance (a loan which must be repaid through deductions to future Universal Credit payments) despite support to cover this expense being available in Northern Ireland.¹²⁸ In February 2025, over 1,000 households took up the advance, with an average advance payment of £720.¹²⁹

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.

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

The Department for Communities (DfC) makes deductions from people's regular social security payments for the repayment of various debts. 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).¹³⁰

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.¹³¹ Table 20 below highlights that, among people referred to food banks in Northern Ireland with deductions, deductions to repay advances for a budgeting loan (54%) were the most common form of debt, followed by advances to cover the five-week wait (38%).

¹²⁸ Department for Communities, (2025), *Universal Credit Statistics- February 2025*, <https://www.communities-ni.gov.uk/publications/universal-credit-statistics-february-2025>

¹²⁹ Department for Communities, (2025), *Universal Credit Statistics- February 2025*, <https://www.communities-ni.gov.uk/publications/universal-credit-statistics-february-2025>

¹³⁰ 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>

¹³¹ 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>

Across the UK¹³², the rates of food insecurity and use of charitable food provision rise even higher for people receiving UC with deductions. More than 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 have long seen the impact of deductions on people’s financial situation. In Northern Ireland, around six in 10 (57%) people referred to food banks in receipt of UC were facing deductions and, overall, nearly half (47%) of people referred to food banks were facing deductions. The DfC does not publish statistics on the proportion of people claiming UC with deductions. Across Great Britain this was 47%. It is reasonable to believe that this figure would be lower in Northern Ireland considering the mitigations in

place there, meaning that households on UC with deductions were considerable over-represented at food banks in Northern Ireland.¹³³

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 be taken from people’s UC standard allowance payment to repay debt (a reduction from 25% to 15%).¹³⁴ 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 may provide 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 20 Reasons for having a social security deduction, people referred to food banks in the Trussell network in Northern Ireland

Deduction reason	%
To repay an advance payment taken to cover a specific expense (a budgeting advance)	54%
To repay an advance payment taken to cover the five-week wait for UC	38%
To repay previous benefit overpayments (e.g. from the DfC or the Council)	15%
Because of deductions from third parties (e.g. to repay arrears on rent or energy bills)	11%
To repay an advance payment taken on because of a change of circumstances	10%
To repay a Hardship Payment from the DfC	9%
To repay Domestic Rates arrears	3%
To repay a court fine/fines	2%
Other debts and fines	8%
I don't know why	2%

Source: Hunger in the Northern Ireland Wave 2 food bank survey.

132 Our sample sizes were not sufficient to analyse this within Northern Ireland, this analysis is included to highlight the impact of deductions.
133 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>
134 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>

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.

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, and this 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*.¹³⁵

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.

¹³⁵ 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

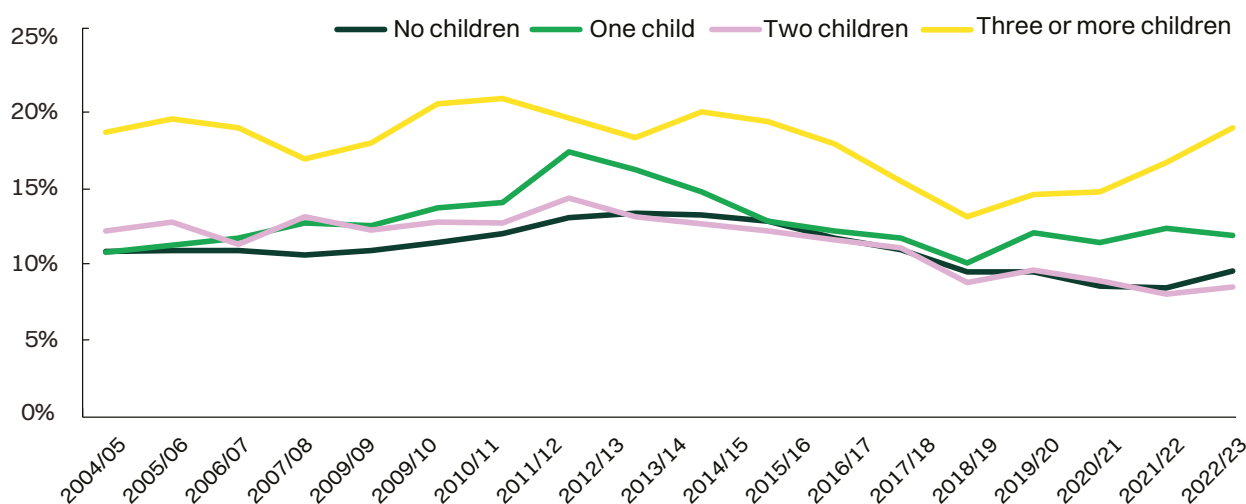
As highlighted in **Part 2**, families with three or more children were particularly likely to experience food insecurity, and to need to turn to a food bank. Around 35% of the total support provided by food banks in the Trussell community in Northern Ireland is for families with children¹³⁶, despite people in these families making up just 13% of the population across Northern Ireland.¹³⁷

A driver of this is increased risk is the two-child limit. The number of households affected by the policy is increasing over time as more third and subsequent children are born after 6 April 2017, when the policy applies. By April 2024, nearly 50,000 children in Northern Ireland were living in a family who were not receiving support for at least one child due to the policy.¹³⁸ Some estimates

suggest that over 100 additional children across the UK are pulled into poverty every day due to this.¹³⁹ Trussell research shows that lifting the policy would lift 18,500 people out of severe hardship in Northern Ireland by 2026/27, indicating the extent to which the policy has a direct impact on hunger and food bank need.¹⁴⁰

Trussell's Cost of Severe Hardship research found a sharp increase in severe hardship for families with three or more children in Northern Ireland in recent years.¹⁴¹ As Figure 14 highlights below, the rate of severe hardship for people living with three or more children, after a period of improvement, increased sharply after the introduction of the two-child limit in 2017.

Figure 14 Rates of severe hardship for people in Northern Ireland by number of children lived with from 2002/03 to 2022/03



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

¹³⁶ Trussell, (2025), *Emergency food parcel distribution in the UK April 2024 – March 2025*, <https://www.trussell.org.uk/news-and-research/latest-statistics/end-of-year-statistics#factsheets-and-dat>

¹³⁷ DWP, (2025), *Households Below Average Income, average figures for Northern Ireland for 2021 to 2024*, <https://stat-xplore.dwp.gov.uk/webapi/jsf/dataCatalogueExplorer.xhtml>

¹³⁸ 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/>

¹³⁹ 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>

¹⁴⁰ Weekes, T, et al, (2024), *The Cost of Severe hardship – interim report*, Trussell, https://cms.trussell.org.uk/sites/default/files/2024-10/Cost%20of%20hunger%20and%20hardship_interim%20report%202024_4.pdf

¹⁴¹ Weekes, T, Ball, E, and Padgett, S, (2024), *The Cost of Severe hardship interim report*, Trussell, https://cms.trussell.org.uk/sites/default/files/2024-10/Cost%20of%20hunger%20and%20hardship_interim%20report%202024_4.pdf

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

As well as facing deductions from already insufficient levels of support, people often experience long delays to start receiving 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 the use of charitable food provision.¹⁴²



Universal Credit, that's always been a struggle, that six to seven-week gap is horrendous. It's absolutely a brutal process that people have to go through... it's what it's doing to them, to their self-esteem, their mental health. It's just pulling people down.



Food bank in the Trussell Community in Northern Ireland¹⁴³

For other types of social security, especially those relating to disability such as PIP, people may wait months and even years from the start of a claim before they start receiving payments. As in Wave 1, problematic assessments continued to be an issue. Flawed assessments mean disabled people either face incorrect awards or are deemed ineligible for PIP. 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

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 health¹⁴⁴ – putting people at greater risk of deeper and more prolonged hardship, given the cyclical and causal relationship between health and hardship.¹⁴⁵

An inability or delay in accessing PIP also prevented people being able to unlock other types of support for disabled people, such as a Blue Badge or Motability vehicle, or exemption from the benefit cap. This meant that, if a person was reassessed as ineligible or eligible for a lower award when their PIP 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/DfC 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

¹⁴² 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>

¹⁴³ Trussell, (2025), End of year food bank statistics, <https://www.trussell.org.uk/news-and-research/latest-statistics/end-of-year-statistics>

¹⁴⁴ 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>

¹⁴⁵ 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>

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 outlining 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.¹⁴⁶

We heard through our conversations with people referred to food banks that their experiences with work coaches left people frequently feeling disempowered, disrespected, and undervalued. This included when work coaches pushed people to apply for jobs that did not reflect or recognise their expertise and interests.

This is consistent with wider evidence on how the Jobcentre experience can leave people feeling unsupported.¹⁴⁷ 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 claimants¹⁴⁸, and the complexities of navigating the application process due to a lack of information and support.¹⁴⁹ Research for the DWP/DfC found that the 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.¹⁵⁰ Disengagement from this part of the system can leave disabled people unsupported, and increase their risk of hunger.

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 people¹⁵¹.

This is supported by research from IPPR outlining that the UK employment system's focus on provision is too narrow, and focused on the short-term.¹⁵² 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.

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

147 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/>

148 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/>

149 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/experiences-of-pip-applicants-who-received-zero-points-at-assessment>

150 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>

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

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

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.

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^{153,154,155,156}:

- Tailored support and specialist expertise that reflects the person's current circumstances and health needs.
- 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 are trained in, and adopt, 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.

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

154 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>

155 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>

156 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/found-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 the Trussell community in Northern Ireland were in receipt of some form of social security support, one in 12 (8%) were not. Across the UK, the most common reasons people gave for why they were not in receipt of income from social security (after having no resource to public funds, 21%) was that they hadn't applied (14%) or they were waiting for an initial claim or appeal outcome (12%).¹⁵⁷ 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 flagged 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 UK-wide evaluation into the impact of advice services provided via food banks in the Trussell community provides more recent context.¹⁵⁸ 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.

Barrier: Applying for and receiving social security payments

There remain barriers for people to apply for and receive additional social security payments which limit 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/DfC 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 PIP could be physically and emotionally exhausting, with disabled people believing the process was designed to prevent rather than enable a claim.

Source: Trussell, (2023), Disability and financial hardship.¹⁵⁹

¹⁵⁷ Our sample size was not sufficient to analyse the reasons why people referred to food banks in Northern Ireland were not in receipt of payments specifically. UK wide data here is included to show what may have been the reasons in Northern Ireland.

¹⁵⁸ 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

¹⁵⁹ 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>

The evaluation highlights two key ways in which the social security system is inaccessible. Firstly, many people are unaware of the social security payments for which they are eligible. Secondly, application forms for social security support can be particularly difficult to complete without support.

In line with these findings, this research indicates these problems were particularly experienced by disabled people. Three in 10 (30%) people from disabled households referred to food banks in Northern Ireland 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 Northern Ireland research, many disabled people simply did not know about which payments they were eligible for or the right way to ask for or access that support.¹⁶⁰ Likewise, as mentioned, PIP forms are notoriously difficult to complete.¹⁶¹ Indeed, 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.

In Northern Ireland, several issues have been identified with the experience of accessing PIP. Many disabled people experience additional barriers such as anxiety or speech difficulties, making the PIP claim line inaccessible. Aspects of the assessment process feel unfair and subjective, with assessors lacking knowledge and understanding around claimants' conditions – particularly learning disability, autism and mental health. Assessor reports do not always accurately reflect assessments, potentially leading to misinformed decisions about eligibility.¹⁶²

“

It's [PIP claim] a bit stressful, a bit hard as well, to claim. There's a very difficult questionnaire to go with it, and along with a very personal phone call with a person from there. But all in all, I got through it, you know, and got it done.

”

Woman, age 31-54, Northern Ireland. Person taking part in Research Question 3, No.52

Work does not consistently prevent people from experiencing financial hardship

As mentioned in **Part 2**, a substantive minority (32%) of people referred to food banks in the Trussell community in Northern Ireland are in working households. Work should provide an adequate source of income that protects people from food insecurity and the need to turn to charitable food provision; however, this is not always the case.

Work should provide a reliable and adequate source of income that protects people from hardship, food insecurity, and the need to turn to a food bank. However, for too many workers and their families

across Northern Ireland, this is not the case.

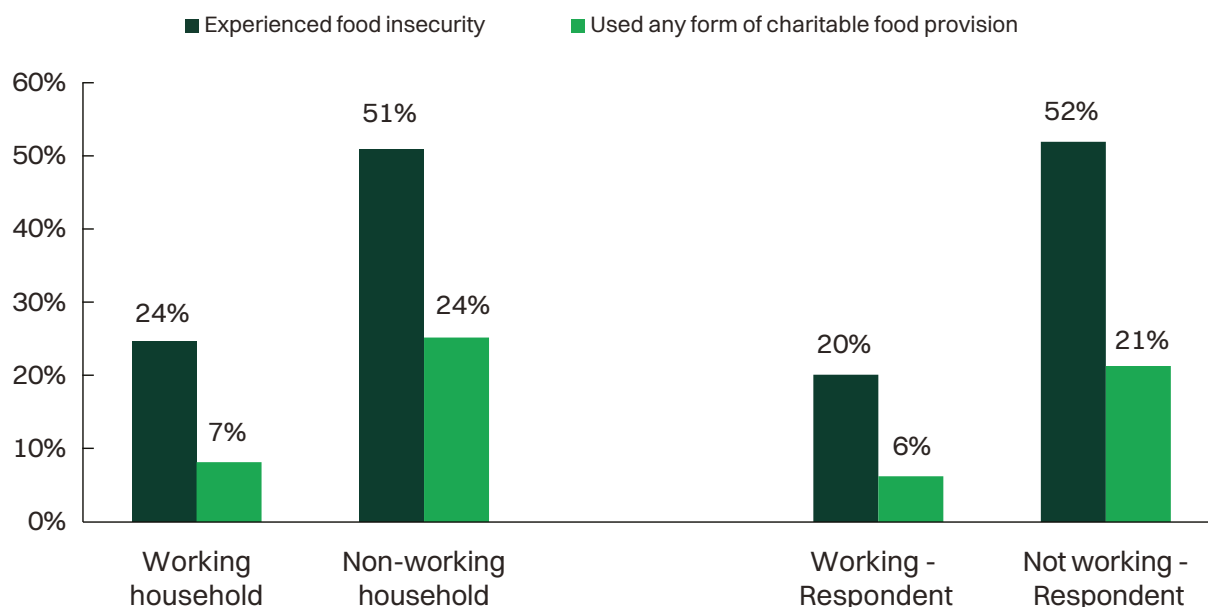
One in five (20%) working-age people in Northern Ireland who were in work experienced food insecurity in 2024, and one in 15 (6%) used any form of charitable food providers. This was far lower than the rates for working-age people not in work (52% and 21% respectively), but still indicates that work does not yet provide a reliable route out of hunger and charitable food provision. Figure 15 shows the rate of food insecurity and use of charitable food providers by whether the respondent to our survey was working.

¹⁶⁰ Weekes, T, et al, (2023), *Hunger in the UK*, Trussell, <https://www.trussell.org.uk/publications/hunger-in-the-uk>

¹⁶¹ Bary, J, et al, (2018), *Personal Independence Payment Claimant Research – Final Report Summary*, DWP, <https://assets.publishing.service.gov.uk/media/5b92432ae5274a423c4fa7e3/summary-personal-independence-payment-claimant-research-final-report.pdf>

¹⁶² Mencap and Law Centre NI, (2020), 'Experience of PIP in Northern Ireland' Research Report 2020, <https://northernireland.mencap.org.uk/sites/default/files/2020-12/APGLD%20Submission%20to%20Second%20Independent%20Review%20of%20PIP.pdf>

Figure 15 Risk of experiencing food insecurity and using any form of charitable food provision by individual work status – working-age



Source: Hunger in Northern Ireland Wave 2 general population survey.

Wider Trussell research into the cost of severe hardship explored a range of barriers that people face in finding good work.¹⁶³ 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.¹⁶⁴

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 that can make it difficult to move to better work. 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 stuck in prolonged and deepening hardship.

¹⁶³ Weekes, T, Ball, E, and Padgett, S, (2025), *The Cost of Severe Hardship – Final report*, Trussell, https://cms.trussell.org.uk/sites/default/files/2025-06/cost_of_hunger_and_hardship_june25.pdf

¹⁶⁴ 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/>

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, most commonly, stable employment was 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 that covered the cost of the essentials and a boost in confidence, as well as reduced stressed and anxiety and improved wellbeing.

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 were in. We see several patterns in our data that help to explore this and shed light on the types of work that 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 eight (13%) working-age people referred to food banks in Northern Ireland, who

were in work, were on zero-hours contracts, compared to around one in 20 (5%) across Northern Ireland. 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.

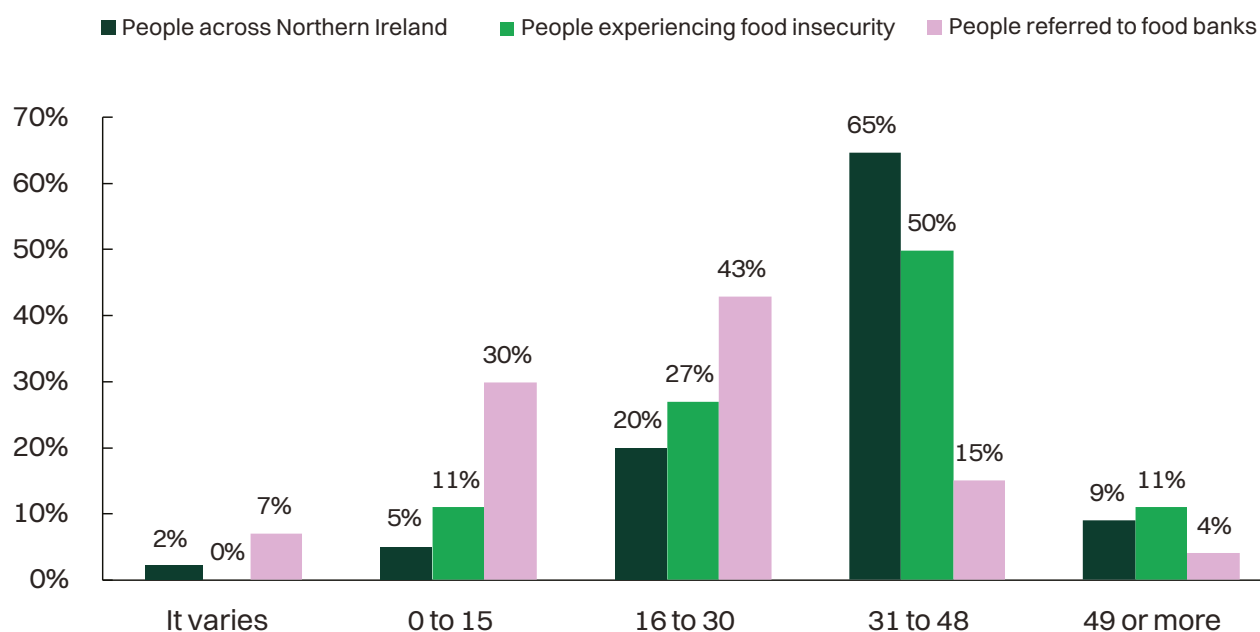
Varying hours have been shown to make it difficult to manage finances, live fully autonomous lives, and form and pursue long-term goals.¹⁶⁵ Zero-hours work is frequently low paid, with few opportunities for training or career development, meaning these arrangements can act as a poverty trap for workers; one in seven people living in destitution in the UK have a zero-hours contract or are in other insecure work.¹⁶⁶

Working-age people referred to food banks were also more likely to work fewer hours per week than people across Northern Ireland, as seen in Figure 16. Similar but less pronounced differences were also seen for working-age people experiencing food insecurity.

¹⁶⁵ 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>

¹⁶⁶ 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>

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



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

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. Although the base size is small (n=49), among working-age people referred to food banks in Northern Ireland who were in work, one in three (35%) said they would like to work more hours but are unable to do so because of their caring responsibilities. A further one in

four (26%) people said that they would like to work more but they weren't being offered any more hours. Given the small sample sizes, some caution should be taken with these findings, but there is a large difference between these figures and those across the general population in Northern Ireland, where most people are happy with the hours that they work (65%).

Table 21 View on number of hours worked for working-age people in work among people referred to food banks and across Northern Ireland

View on hours worked	People referred to food banks %	People across Northern Ireland %
Want to work more but am not offered any more	26	10
Want to work more but not able to because of caring responsibilities	35	4
Happy with number of hours	24	65
Want to work fewer	9	19

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

In addition to part-time work resulting in less income as a direct result of having fewer hours, 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.

Case study: Danny

Danny is 38 years old and married with one child. He is in full-time work, but not having enough food means he gets tired and is less able to carry out his physically demanding job. Danny's income is insufficient to afford the essentials. He receives informal support from his wife's family which helps them to get by. They also eat basic meals and look for discounted products to manage their finances. Danny sees himself as getting by; however, he is facing food insecurity and daily hardship.

“

The increased rate of mortgages, electricity, the cost of food is just absolutely through the roof. I'm finding it very hard to make the ends meet to try and accommodate [paid activities for his child].

”

Danny's financial situation has got worse due to increases in the cost of living – particularly food, mortgage rate and electricity bills. This puts a strain on his family's finances, and means they are unable to take his child out to events and other activities. Instead, they have to stick to things they can do for free.

The nature of Danny's zero-hours contract job means that if he is off sick or is unable to work, he will not get paid. When he doesn't work, this makes it difficult to afford essentials and pay for unexpected bills. These unexpected bills have recently included replacing a car tire or repairs to the house. This affects Danny's ability to save money and forces him to use a credit card for larger payments. He would not otherwise be able to afford those items at the time.

Low pay can leave people at greater risk of food insecurity

The type of occupation that 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. A quarter (25%) of people working in routine

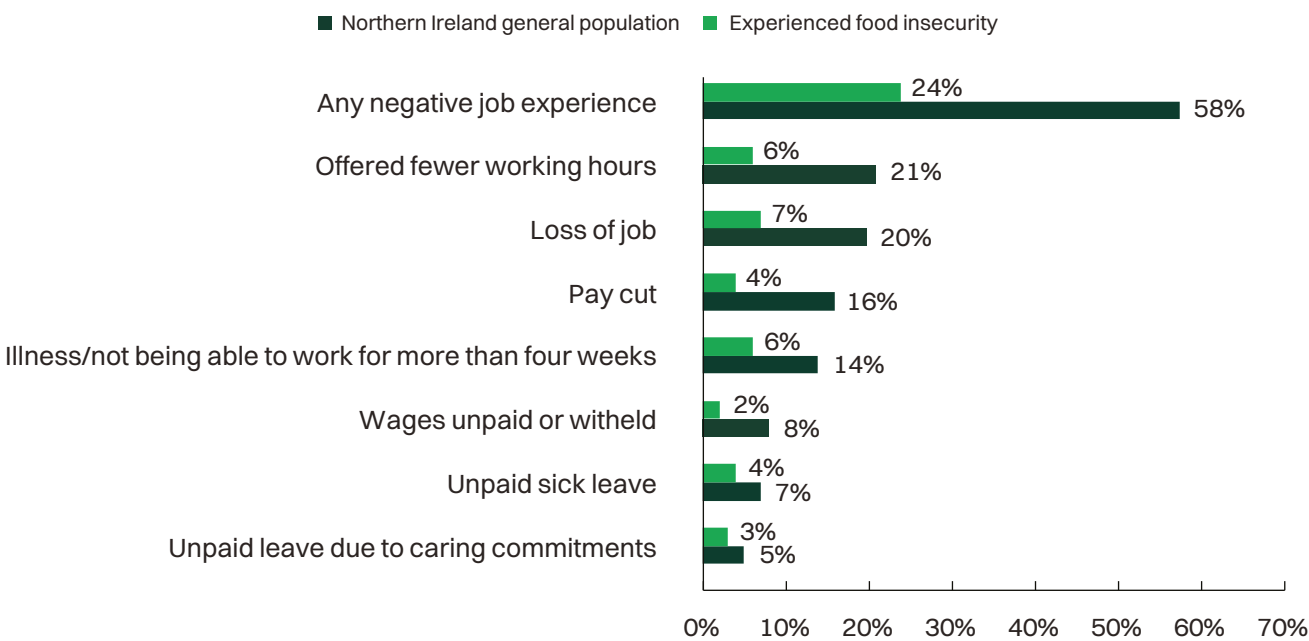
manual and service occupations in Northern Ireland experienced food insecurity, compared to 13% of people in managerial, administrative and professional occupations.

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. Almost half (49%) of people across Northern Ireland who had gone through any challenging or harmful change at work in the last 12 months experienced food insecurity in 2024, and one in seven (15%) used any form of charitable food provision.

Figure 17 below compares the proportion among people experiencing food insecurity with the Northern Ireland general population who had experienced different adverse work events. People who experienced food insecurity were more likely to have experienced particular events, including losing a job (20% vs. 7% of the general population), being offered fewer working hours (21% vs 6%), having a pay cut (16% vs. 4%), not being able to work for more than four weeks (14% vs. 6%), and having their wages unpaid or withheld (8% vs. 2%).

Figure 17 People experiencing different adverse work events across Northern Ireland



Source: Hunger in Northern Ireland Wave 2 general population survey.

The prevalence of needing to take unpaid sick leave is particularly striking for people referred to food banks in Northern Ireland. Almost three in 10 (29%) working-age people referred to food banks, who

were in work, were on short-term or temporary sick leave. This compared to less than 1% across the general population in Northern Ireland.

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.

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.

“

I had to call in sick and because it's only two days a week I do, I have no sick pay. So, that week, I got no wages. You know, I had no money coming in. So, obviously, I was quite stuck. I was very stuck, actually.

”

Woman, age 31-54, Northern Ireland. Person taking part in Research Question 3, No.84

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 that 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 Northern Ireland were far less likely to be in work than working-age people who weren't disabled. Two thirds of working age disabled people (66%) were working, compared to 91% 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 (27% compared to 16%), 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.¹⁶⁷

Most (74%) working-age disabled people referred to food banks in Northern Ireland who were out of work said that their impairment or condition meant they were unable to work. One in five (19%) 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.¹⁶⁸ Many disabled people also need to work part-time to manage their conditions¹⁶⁹ which, as discussed above, can make it harder for work to pay, or 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.¹⁷⁰

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.¹⁷¹ Among disabled people who are looking for work, 15% said that their application has been rejected explicitly because of their disability.¹⁷²

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 job-seeking expectations. Almost three in four disabled people receiving work-related social security payments said fear of losing these vital

167 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>

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

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

170 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>

171 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>

172 Scope for Business, (2023), *Understanding the challenges of disabled jobseekers*, <https://business.scope.org.uk/understanding-the-challenges-of-disabled-jobseekers/>

Case study: Claire

Claire, a 42-year-old mother of nine, works part-time but has been off sick for five weeks due to physical health issues. She and her husband, a stay-at-home dad, struggle financially, relying on statutory sick pay and Universal Credit. They live in a cold, damp private rental and have used a food bank twice this year due to financial strain. Claire receives mental health support, in the form of

counselling and medication, and has a social worker assisting with her children's potential Attention Deficit Hyperactivity Disorder (ADHD) and Autism diagnoses. While aware of other support services, she also relies on informal support from her brother. Energy saving advice and financial assistance with energy costs would be helpful for her current situation.

sources of income was a “significant or very significant” barrier to finding work.¹⁷³

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.¹⁷⁴ 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 neurodiversity.¹⁷⁵

Even when neurodivergent people overcome these barriers and enter employment, many remain fearful of discrimination, with two thirds (65%) saying this was the case.¹⁷⁶ 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.¹⁷⁷

This gap is also driven by disabled people's experience of education. Across Northern Ireland, working-age disabled people were less likely to be educated to degree level or above (15%) compared to working-age people without a condition or impairment (32%). They were also more likely to only hold qualifications at GCSE level or equivalent or below (42%) compared to non-disabled people (26%). 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 demands¹⁷⁸ and to experience hazardous physical working conditions that may not be suitable for disabled people.¹⁷⁹

As **previously discussed**, people referred to food banks were more likely to face childcare costs than similar people across Northern Ireland, and this emerges as a barrier to work for some referred people.

173 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>

174 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>

175 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>

176 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>

177 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>

178 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>

179 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

A lack of affordable or available childcare was a key reason for not being in work for one in six (18%) working-age adults referred to food banks who were living with children. During our conversations with people referred to food banks, parents –

particularly women – discussed the challenges in finding flexible and secure work which they could fit around childcare commitments. Some parents also faced the compounding impact of a disability or health condition.

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 banks,¹⁸⁰ and that renters were at far higher risk of hunger in Northern Ireland. Homelessness was highlighted as one of the key experiences associated with the use of food banks from our regression modelling.¹⁸¹ 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, along with wider evidence, suggest that there are significant and growing problems with housing in Northern Ireland. 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 May 2024, the average private rent increased by 10% in Northern Ireland.¹⁸² 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 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. The majority (82%) of private renters in receipt of Local Housing Allowance in Northern Ireland faced a shortfall between their housing benefit and the cost of their rent in March 2023.¹⁸³

People are forced into the private rented sector in the first place because too few social and affordable homes are being built. As of March 2024, there were over 13,000 applicants who had been waiting for social housing in Northern Ireland for more than five years.

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 UK in receipt of housing benefit (either through Local Housing Allowance (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

¹⁸⁰ Reflecting patterns across Northern Ireland where homelessness has increased between 2022 and 2024

¹⁸¹ 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).

¹⁸² ONS, (2024), *Private rent and house prices, UK: August 2024*, <https://www.ons.gov.uk/economy/inflationandpriceindices/bulletins/privaterentandhousepricesuk/august2024>

¹⁸³ Housing Rights, (2023), *Press release: 82% of private renters in NI face shortfall between their housing benefit and the cost of rent*, <https://www.housingrights.org.uk/professionals/news/press-release-82-private-renters-ni-face-shortfall-between-their-housing-benefit>

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.

costs, and their rent. These shortfalls mean people will often have a choice between falling behind on their rent, cutting 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).¹⁸⁴

These figures would likely have improved during the period of our fieldwork, as LHA rates were uprated 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.¹⁸⁵

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 that 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, 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 that 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. The Centre for Homelessness Impact found that people living in temporary accommodation in Northern Ireland face issues such as being placed far away from their children's school, inefficient heating causing financial burdens, overcrowding, and communal living environments increasing safety risks.¹⁸⁶

¹⁸⁴ Citizens Advice, (2024), *Uprating Local Housing Allowance: Briefing Note*, <https://www.citizensadvice.org.uk/policy/publications/uprating-local-housing-allowance-briefing-note/>

¹⁸⁵ Earwaker, R, (2024), *Stop the freeze: permanently re-link housing benefits to private rents*, JRF, <https://www.jrf.org.uk/housing/stop-the-freeze-permanently-re-link-housing-benefits-to-private-rents>

¹⁸⁶ Centre for Homelessness Impact, (2024), *Value for money in homelessness: A spotlight on temporary accommodation in Northern Ireland*, <https://www.homelessnessimpact.org/publication/value-for-money-in-homelessness-a-spotlight-on-temporary-accommodation-in-northern-ireland>

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, leading to 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 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 – creating increased costs, due to the need 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.

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 work¹⁸⁷
- 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 condition¹⁸⁸ – making it harder to move out of hardship
- Homeless people and particularly young people who lack support networks being at greater risk of abuse or exploitation.¹⁸⁹

Many food banks in the Trussell community in Northern Ireland 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 two fifths (40%) 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 couldn't afford to use, a hob (44%).

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.

¹⁸⁷ 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/>

¹⁸⁸ 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/#:~:text=Inaccessible%20or%20unsuitable%20mental%20health,are%20the%20result%20of%20suicide>

¹⁸⁹ 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>

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.

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 – and leave them at higher risk of both food insecurity and needing to turn to a charitable food provider.

The risk of food insecurity (34%) and needing support from a charitable food provider (13%) was far higher for people in Northern Ireland 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 (13% and 3% 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. 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. Over three quarters of people (77%) referred to food banks had experienced at least one event – compared to just over a third (38%) on average across Northern Ireland.

The most common changes in life circumstances in the last 12 months for people referred to food banks were debt/bankruptcy (25% vs. 9% across Northern Ireland), and becoming long-term sick or disabled (21% vs. 3%), followed by a bereavement to someone other than their partner (17% vs. 15%), separation or divorce (14% vs. 15%), and domestic abuse (13% vs. 2%).

“

I'm a nurse by profession. And then, I had my problem, this problem now, that took me out of the job. That was some years back, about three or four years back. I was going to night duty and I had a car accident that rendered me disabled, and then I couldn't go to work again.

”

Woman, age 55+, Northern Ireland. Person taking part in Research Question 2, No.37

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-

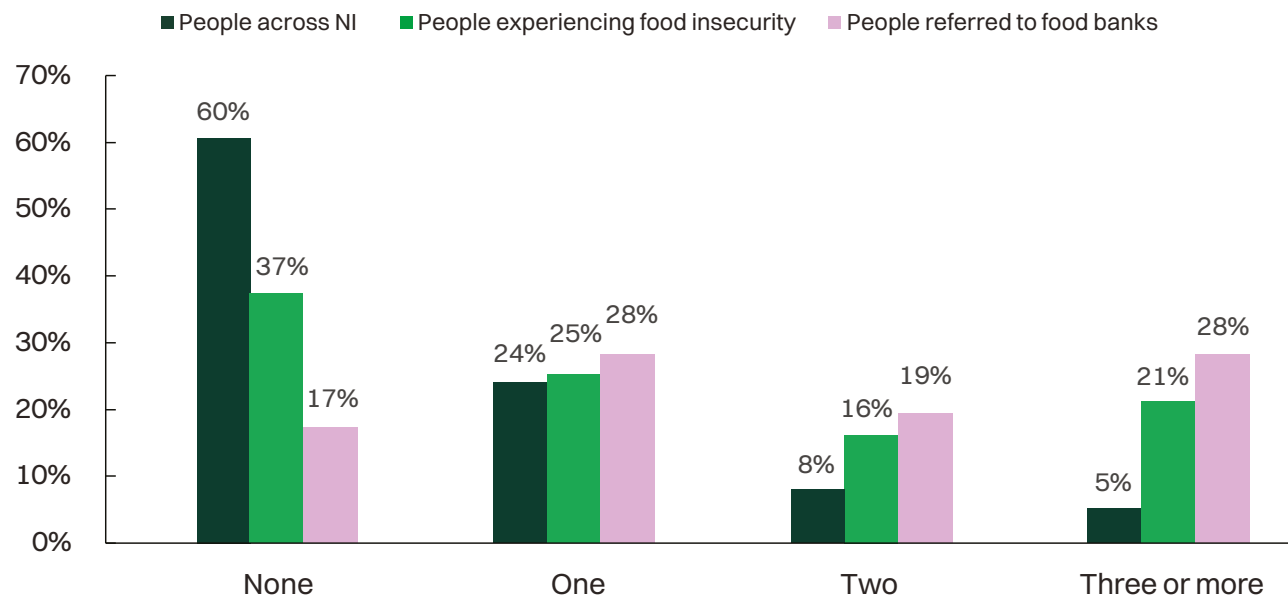
occurred alongside challenging or harmful life events, such as experiencing domestic abuse or homelessness. Over half (56%) of people referred to food banks in Northern Ireland who had experienced any family or relationship breakdown were also homeless, or had experienced homelessness at some point in the last 12 months. We also saw that over a fifth (22%) of people referred to food banks in Northern Ireland who had experienced eviction or domestic abuse had also experienced a breakdown in relations with their parents or family.

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 Northern Ireland were far more likely to experience multiple and compounding changes to their life circumstances than other groups of people. Over a quarter (28%) of people referred to food banks had experienced three or more life changes in the last year, compared to just 5% of people across Northern Ireland. Similar, but less pronounced, differences were also seen for people who have experienced food insecurity (21%).

Figure 18 Number of adverse changes in life circumstances in previous 12 months for people across Northern Ireland, people experiencing food insecurity, and people referred to food banks



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

Case study: Mary

Mary is a single mother who lives with her four children and one grandchild. She recently moved into council housing after being at risk of homelessness. Chronic pain from arthritis also limits her ability to work. As a result, she relies on social security and support from her adult children to manage expenses. She also manages mental health problems, including PTSD. The added expenses of a large household, coupled with her limited income, have led to her using food banks when her budget falls short.

Mental health problems have been a challenge for Mary for a long time. These have been exacerbated by the loss of several close family members. The emotional toll of

bereavement and living in continued hardship have made Mary feel less confident doing things she once felt very comfortable doing.

“

So, we had a lot of deaths just before Covid and just after Covid, which put heavy on my heart, I suppose. It was a lot to deal with in the mental side of it. But on top of the living circumstances, the living crisis going on as well. It's difficult to manage.

”

“

I just went through a breakup recently, [we were together for] seven years. It was just the relationship change. And then, obviously, I didn't have as much money.

”

Woman, age 18-30, Northern Ireland. Person taking part in Research Question 2, No.38

People also reflected that the impact of changing circumstances was exacerbated by a lack of support, or support that 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/DfC, 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 7% of the Northern Ireland general population were people experiencing social isolation, this rises to one in five (20%) of people experiencing food insecurity.

Food banks often support people who are socially isolated. Around one in five (18%) people referred to food banks in Northern Ireland were experiencing severe social isolation, compared to 7% across Northern Ireland.

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.^{190,191}

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. 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 less opportunities to seek or receive financial or social support.

“

Well, you can't really go anywhere, because you don't have the money to do anything.

”

Woman, age 31-54, Northern Ireland. Person taking part in Research Question 3, No.64

Social isolation and mental health were also interlinked, with a direct two-way relationship between the impacts of loneliness and greater mental health distress.¹⁹² We frequently heard from people referred to food banks how social isolation and mental health impact on each other. As discussed previously, 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.¹⁹³

190 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-pb-isbn-9781911623595/B01CC888BF668DFA8E6C9A97EF1F42DD>

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

192 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>

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

Enabler and barrier: Community support

Accessing support from wider communities had a significant impact on some people, who were better able to afford the essentials. We heard how some people had connected with wider communities, either through peer support-based or faith-based groups which helped to combat loneliness and provided emotional and practical support. For example, one person found friendship and support by joining a faith-based online group, which then extended to attending in-person meetings. Another person described how they had started attending church, which they found a source of emotional support.

However, for some, the immense pressure of experiencing severe hardship impacted on their capacity to socialise and engage with their wider communities. This lack of informal

support increased feelings of isolation, negatively affecting people's mental health and confidence. Isolation also impacted people's sense of purpose, acting as a significant demotivating factor for making any positive changes that may have been within their control.

“

Practically, I'm living alone here, but I have a church group which I attend through church.

”

Woman, age 31-54, Northern Ireland. Person taking part in Research Question 3, No.64

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 Northern Ireland who said they had access to different forms of social support than people who did not have access to it. One in six (15%) people who can rely on their community for support experienced food insecurity in 2024, compared to 31% of people who can't rely on their community for support. Similar findings were seen for people who said they can rely on their friends for support.¹⁹⁴ 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.

People referred to food banks were interestingly more likely to say they can rely on their community for support than people across Northern Ireland (67% for people referred to a food bank, compared to 57% among the general population). 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.

They were, however, far less likely to be able to rely on family than people across Northern Ireland (76% vs. 92% of people across Northern Ireland), and on friends (72% vs. 91%).

¹⁹⁴ Figures for people who can and cannot rely on their family for support have not been reported as the base size for people who cannot do so is too low. However, there is indicative evidence of food insecurity and use of charitable food providers being greater for people in Northern Ireland lacking family support.

Some people referred to food banks were at particular risk of lacking support networks, including:

- People who were homeless or had experienced homelessness; 66% said they could rely on friends (vs. 78% of people who had not experienced this), and 63% said they could rely on the community (vs. 74% of people who had not experienced this).
- Men – 70% of men said they can rely on family vs. 79% of women. Conversely, men (71%) were more likely to say they can rely on the community than women (66%).
- People who do not have a disability that limits their day-to-day activities – compared to disabled people, they were slightly less likely to be able to rely on their community (61% vs. 69%), family (68% vs. 78%) and friends (58% vs. 75%).
- People in working households – 57% of people in working households said they can rely on their community, compared to 75% in households where nobody is in work.

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 (53%) of people referred to food banks in Northern Ireland had already relied on a loan from family or friends, compared to just one in six (17%) 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.

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.¹⁹⁵ Informal support can be short-term or inconsistent due to changing circumstances,

and does not protect people from broader 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.

We also heard how people referred to food banks' 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.¹⁹⁶

“

Yes, I've got my brother and stuff now. We, sort of, try and help each other... Well, he lost his partner at the beginning of the year, so we're a lot closer now that what we were... yes, emotionally, and then obviously he would help me out financially now as well. Whenever he has it he would help me out... he's helping towards paying towards one of the kids for a school trip and stuff.

”

Woman, age 31-54, Northern Ireland. Person taking part in Research Question 2, No.47

¹⁹⁵ Weekes, T, Ball, E, and Padgett, S, (2025), *The Cost of severe Hardship – Final report*, Trussell, https://cms.trussell.org.uk/sites/default/files/2025-06/cost_of_hunger_and_hardship_june25.pdf

¹⁹⁶ Weekes, T, Ball, E, and Padgett, S, (2025), *The Cost of severe Hardship – Final report*, Trussell, https://cms.trussell.org.uk/sites/default/files/2025-06/cost_of_hunger_and_hardship_june25.pdf

Digital isolation can further exacerbate social isolation and hardship

One in seven (10%) people referred to food banks in Northern Ireland had no access to the internet. Additionally, only half (55%) had access in their homes through Wi-Fi, and half (51%) 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.¹⁹⁷

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.¹⁹⁸ Taking into account this established impact of digital exclusion on social isolation, it therefore follows that, using figures from across the UK¹⁹⁹, nearly half (46%) 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 (25%).

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, advice and support services for mental health, housing and employment can be frustrating and exhausting.

The problem of digital exclusion is felt particularly keenly in Northern Ireland. When compared to the rest of the United Kingdom, Northern Ireland has the highest proportion of internet non-users, standing at 14.2%.²⁰⁰ One in three (32%) of the working-age population in Northern Ireland (aged 16-65) have limited or no basic digital skills (higher than the UK average of 26%).²⁰¹ Northern Ireland also has the lowest coverage of superfast broadband in the UK (90.2% vs 97.5% in England, 96% in Wales, and 94.8% in Scotland).²⁰²

197 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/>

198 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>

199 Our sample size in Northern Ireland was not sufficient to carry out this analysis

200 McHugh, N, (2021), *An overview of the Digital Divide in Northern Ireland*, Northern Ireland Assembly Research and Information Service, <https://www.assemblyresearchmatters.org/2021/11/16/an-overview-of-the-digital-divide-in-northern-ireland/#:~:text=In%20Northern%20Ireland%20there%20is,risk%20to%20be%20left%20behind>

201 McHugh, N, (2021), *An overview of the Digital Divide in Northern Ireland*, Northern Ireland Assembly Research and Information Service, <https://www.assemblyresearchmatters.org/2021/11/16/an-overview-of-the-digital-divide-in-northern-ireland/#:~:text=In%20Northern%20Ireland%20there%20is,risk%20to%20be%20left%20behind>

202 McHugh, N, (2021), *An overview of the Digital Divide in Northern Ireland*, Northern Ireland Assembly Research and Information Service, <https://www.assemblyresearchmatters.org/2021/11/16/an-overview-of-the-digital-divide-in-northern-ireland/#:~:text=In%20Northern%20Ireland%20there%20is,risk%20to%20be%20left%20behind>

Few people are receiving formal advice or support before a food bank referral

Discretionary Support, along with other financial support from local councils, is not providing sufficient protection from hunger

Crisis support in Northern Ireland, along with other financial support from local councils, is not providing sufficient protection from hunger. In Northern Ireland, Discretionary Support provides short-term financial support to individuals and families facing severe hardship or crisis situations. The support comes in the form of either an interest-free loan (recoverable via social security deductions or direct debit) or a non-repayable grant. Unlike the Scottish Welfare Fund and Local Welfare Assistance schemes in England, which are delivered by local authorities, Discretionary Support is centrally administered by the Department for Communities. Awards can cover urgent living costs, such as food, fuel and utility bills, the purchase, repair or replacement of essential household items (for example, cookers or washing machines), limited travel expenses, and, in certain cases, rent in advance.²⁰³

Support provided by Discretionary Support was vastly underutilised by the people it is intended to support. One in six people (16%) referred to food banks in the Trussell community in Northern Ireland in 2024 had received support from Discretionary Support in the last three months. A lack of awareness of this support appears to have been a key driving factor, with more than a third (36%) of people referred to food banks saying that they were not aware of this support. A further one in 15 people (7%) were aware of this support, but said they did not know how to apply.

There are clear differences in the awareness of this support across Northern Ireland. Disabled people and people with a mental health condition were more likely to be aware of this support than people without impairments or conditions. A third (33%) of disabled people were not aware of this support, compared to 48% of people without an impairment or condition. Similar results were seen for people with a mental health condition (30%) and people without a mental health condition (43%). Single parents were also more likely than average to be unaware of the support available through Discretionary Support.

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.

We also saw that, despite facing hardship and being forced to turn to a food bank, very few people accessed wider financial support available from their local council. One in five people referred to food banks (19%) had applied for or received a discretionary housing payment from the Housing Executive in the last three months, and a sixth of people (18%) had applied for or received support with domestic rates in the same period.

203 NIDirect (Northern Ireland Executive), no date, *Discretionary Support*, <https://www.nidirect.gov.uk/articles/discretionary-support>

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 Northern Ireland were not receiving advice and support before needing to turn to a food bank. As Figure 20 shows, a quarter (25%) of people referred to food banks 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.²⁰⁴

Support relating to mental health was received by a third (32%) of people referred to a food bank, with other more widely mentioned forms of

advice received related to social security (21%), budgeting (18%) and debt (15%).

Research from the University of Bristol, as **discussed previously**, evaluated the effectiveness of income maximisation advice services provided through 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.²⁰⁵ The evaluation also found that while the advice received and any potential financial gains were not always sufficient to lift people out of destitution, half of food banks participating in the evaluation had experienced a reduction in their repeat

²⁰⁴ Charlesworth, Z, Clegg, A, and Everett, A, (2023), *Evaluation of Local Welfare Assistance: Final framework and research findings*, Policy in Practice, <https://policyinpractice.co.uk/wp-content/uploads/2025/03/Evaluation-of-Local-Welfare-Assistance-Policy-in-Practice-January-2023-2.pdf>

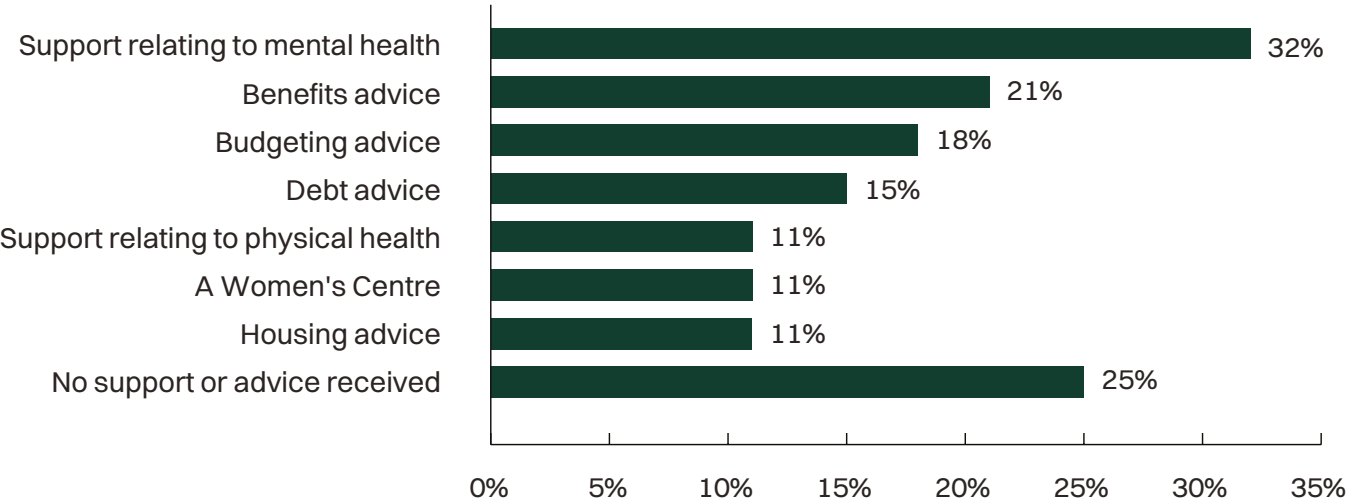
²⁰⁵ Finney, A, et al, (2024), *Evaluating the advice and support services provided through food banks: An evaluation report for Trussell from the Personal Finance Research Centre at the University of Bristol*, Personal Finance Research Centre, University of Bristol, https://cms.trussell.org.uk/sites/default/files/2024-10/Evaluating%20the%20advice%20and%20support%20services%20provided%20through%20food%20banks_FINAL_30092024%20%281%29.pdf

referrals,²⁰⁶ 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.

Figure 19 Support and advice received prior to a food bank referral



Source: Hunger in Northern Ireland Wave 2 food bank survey.

Case study: Sharon

Sharon is a mum of three, who lives in private rented accommodation. She has experienced financial pressures from rental increases, as well as the need to provide food and clothing for her children with little income. While she has had to rely on loans, social security advances and support from charities, this financial support has helped her to move away from day-to-day hardship.

Sharon has been receiving support from Sure Start. They have provided support to help her with her mental health, enabling her getting out of the house, and providing classes her children during which she gets some respite.

“They are great at signposting where it does help. I think we had said maybe we needed a stair gate, and they were able to help point us in the direction of grants and stuff.”

Becoming close with some staff members has also been a comfort to Sharon, along with signposting to grants which helped her to move away from severe hardship. These paid for essential household items, like a stair gate or a bed for her children.

206 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://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

Lack of awareness of services, compounded by digital exclusion and 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.

“

By the time they get through to you, you're probably talking about a week, so that doesn't help either, because it takes them so long to get back to you. Which is understandable, because there are so many people out there that need help.

”

Woman, age 31-54, Northern Ireland. Person taking part in Research Question 3, No.52

This lack of awareness was compounded for people who faced digital exclusion and were unable to access information about support services online, increasing the risk of people not

receiving support they were eligible for. Using our UK-wide findings²⁰⁷ we can see that people referred to food banks who did not have access to the internet were less likely to have applied for, or received, any crisis support (11%) than people with access to the internet (18%). People referred to food banks with no access to the internet were also less likely to have received key advice and support for debt (13%) and mental health (21%) than people with access to the internet (17% and 25% respectively).

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 the participatory workshop 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 that presented barriers to receiving support or advice.

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.

²⁰⁷ We do not have sufficient sample in Northern Ireland to conduct this analysis.

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, which can often make it difficult to focus on longer-term changes when coping on a day-to-day basis is so challenging.²⁰⁸

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 required 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 be down with the mental health team and stuff like that myself... that would be the only people I would really, obviously the doctors and that down there, that's the only people I'd really go to.

”

Woman, age 31-54, Northern Ireland. Person taking part in Research Question 2, No.47

Stigma and embarrassment

Through our conversations, we frequently heard that people felt judgement and stigmatisation from formal support services, their communities, and peers – which put them off accessing formal support, despite facing hardship.

“

I would say it's very embarrassing, is the word there I was looking for, if I had to use the food bank... It probably comes from me personally, because, as I say, from the day that I left school, I worked. You know, I've never claimed benefits in my life, so you walk into a food bank and ask for help, I would find it very embarrassing.

”

Man, age 31-54, Northern Ireland. Person taking part in Research Question 1, No.19

“

I think there is a girl... I think she's there every Monday or every second Monday, I can't remember, but the guy I spoke to said she, you know, when you are in debt, credit card debt and all that, she could maybe give you advice on that. But I didn't really got back to her... it's embarrassing, it's not something I walk around and talk about, I just find it really embarrassing. I got myself in it, you know?

”

Woman, age 31-54, Northern Ireland. Person taking part in Research Question 3, No.84

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

²⁰⁸ Weekes, T, Ball, E, and Padgett, S, (2025), *Cost of Severe hardship – final report*, Trussell, <https://www.trussell.org.uk/news-and-research/publications/report/cost-of-hunger-and-hardship-final-report>

shared experience. This finding echoes wider research, which highlights that feelings of shame, embarrassment, fear and guilt prevent people

from reaching out for financial support, leading to a worsened financial situation.²⁰⁹

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.



Unfortunately, you can come against some people who aren't... I've often put, like, that somebody that works in a charity that doesn't want to be very charitable shouldn't be there. I've had people answer the phone to me and be very abrupt and

say to me, 'There's a lot of people in need of help at the moment,' and I'm, kind of, going on the phone, 'I did not need to know that.' Like, I rang for some support from me, I don't need to be given the third degree over the phone. So you'd feel, kind of, anxious coming off and not wanting to ring that place again, but I can understand people are under stress as well. People do have a lot of people looking for support, but I have come across people who have been not so nice in that situation to me.



Woman, age 31-54, Northern Ireland. Person taking part in Research Question 3, No.52

Perceived ineligibility and not believing services could meet needs

Some people did not perceive that 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.



I don't really have much hope... because Citizens Advice and that can only give you so much help with certain things.



Woman, age 31-54, Northern Ireland. Person taking part in Research Question 2, No.47

²⁰⁹ 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>

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, access additional income from social security, fuel vouchers, and the Household Support Fund, as well as signposting to other organisations to 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.

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 mental load for them to manage and could not follow through. They continued visiting their GP as this was the more manageable option to help with their mental health.

“

Yes, I have been to Citizens Advice and they were lovely... I think it was last year, they were giving out coupons for Spar. They were doing £60 every week... And they also helped me with my wee baby and got a clothes package. So, he got warmer clothes and all that, so that was lovely.

”

Woman, age 31-54, Northern Ireland. Person taking part in Research Question 3, No.84

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, 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 Northern Ireland in 2024, and the role of food banks in supporting people who experience it. It is clear that too many people are still struggling to afford essentials like food, despite inflation easing.

Hunger is rising across Northern Ireland, with more people facing severe hardship

Food insecurity levels have increased from 2022 and there has been no progress on the use of charitable food provision.

People who were already facing substantial structural inequalities – including disabled people, people from racialised communities, and people from the LGBTQIA+ community – were far more likely to experience hunger than other groups of people. There is a clear need for a fit-for-purpose anti-poverty strategy in Northern Ireland that will urgently and meaningfully tackle the unacceptable levels of hunger we are seeing across our communities. Alongside this, we need to see 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 the UK 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. 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 learned from them on

reducing hunger in Northern Ireland. 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 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 with 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 supported them in moving out of severe hardship, signposting where we must look to instead for solutions to tackle severe hardship across Northern Ireland.

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.

To meaningfully tackle the issue, the Northern Ireland Executive must implement an ambitious anti-poverty strategy

This report lays bare the imperative for both the Northern Ireland Executive to implement a truly ambitious and effective anti-poverty strategy – and for the UK government to deliver on its manifesto commitment to end the need for emergency food. We need to urgently see a clearer vision from both governments on how we will tackle the severe hardship that is becoming

entrenched across communities. Failing to do so 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 Northern Ireland Executive's, and the 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 change that tackles severe hardship and brings a more supportive route into work cannot be achieved by simply pushing people into, or further into, poverty. Here, there is no route to significant policy change – particularly on social security – without engaging with the voice and expertise of lived experience. The UK government's attempt to pass 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.

In June 2025, Minister Lyons launched the first Northern Ireland Executive, cross-departmental anti-poverty strategy. Outlining how the strategy aims to make a difference to people's lives, he stated “this represents my commitment to real delivery, sustained over the long-term, to eradicate poverty here.”²¹⁰ This report illustrates two inescapable facts relating to this pledge. First, that hunger and food bank need are driven by multiple factors and have wide-reaching consequences, 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.

Stormont has a central role in tackling hardship in Northern Ireland and tackling the hunger and hardship that is so deeply rooted in our communities. A more ambitious and accountable NI Executive Anti-Poverty Strategy is urgently needed. A revised Anti-Poverty Strategy must deliver joined-up action across social security, housing, health, education, and employment, underpinned by the voice of lived experience, secure funding, and accountability. Key priorities include:

- **Clear poverty reduction targets and legislation:** Commit to eradicating poverty by 2045 and, within the first 10 years, halve rates of child poverty and poverty among older people. An Anti-Poverty Act should be introduced to enshrine targets and further protections based on socio-economic status in law.
- **Prevention of destitution:** Northern Ireland's welfare mitigations are a lifeline and must be secured well beyond 2028, giving households certainty and protection from sudden income loss. The strategy should also ensure the prevention of destitution is prioritised – through commitments to identifying people most at risk of going without essentials, providing timely support before crisis point, and guaranteeing access to the right advice and assistance when needed.
- **An integrated place-based and lifecycle approach:** Root the strategy in Northern Ireland's social and cultural context, combining a renewed Neighbourhood Renewal Strategy with a lifecycle approach that tailors support to people's needs from early years through to later life.
- **Targeted support to address severe hardship:** This should include:
 - **Recognition of carers:** Carers must be properly recognised within the anti-poverty framework, with reforms including expanded Carer's Allowance eligibility, a Carer's Allowance Supplement, and a new Carer Essentials Payment.
 - **Housing crisis response:** Acknowledge the scale of the social housing crisis and the risks of an unregulated private rental market. Increase and ring-fence funding for Discretionary Housing Payments, with regular reviews of eligibility thresholds to reflect real housing costs, ensuring sustainable support for tenants at risk of homelessness.
 - **Aligned mental health and employability support:** To make people genuinely work-ready, the strategy must ensure the legacy of trauma is first addressed. Accessible

²¹⁰ Department for Communities, (2025), *Lyons sets out first anti-poverty strategy for Northern Ireland*, <https://www.communities-ni.gov.uk/news/lyons-sets-out-first-anti-poverty-strategy-northern-ireland>

mental health support must be embedded before requiring job-seeking, aligning the Mental Health Strategy 2021–2031 with the ‘Employability NI’ Strategy.

Alongside this, Westminster must play its part to address severe hardship across the UK, particularly through investment in our social security system. As a priority, this should include:

- **Scrapping the two-child limit** would bring benefits of around £155 million a year by lifting 18,500 people out of severe hardship in Northern Ireland by 2026/27.
- **Uprating and maintaining Local Housing Allowance rates** would bring £65 million in benefits annually by lifting 11,200 people out of severe hardship in Northern Ireland by 2026/27.
- **Ensuring that everyone receives the social security income they are eligible for** would drive £110 million in annual economic and fiscal benefits by lifting 7,100 people out of severe hardship in Northern Ireland by 2026/27.
- **Steps towards implementing the Essentials Guarantee** which, if implemented in full, would drive around £795 million in annual economic and fiscal benefits by lifting 57,300 people out of severe hardship in Northern Ireland by 2026/27.

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

	Odds	Odds Lower CI	Odds Upper CI	T-Value	P-Value
2 workers in hhold	0.08	0.04	0.16	-7.17	0.00
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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