Trussell
Ending hunger together

Hunger in the UK

September 2025

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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 the UK.

Millions more people 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 across society, with concerning signs that individuals are having to go without essentials like food or heating as a routine part of life.

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

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

We're publishing this report one year after the current UK government was elected on manifesto pledges to end the need for food banks, raise living standards, and tackle poverty. The data was collected in mid-2024 – the start of the current parliamentary term. The stark scale of hunger we currently see across the UK in this report is the benchmark against which progress should be measured over the course of this parliament.

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 the UK. 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 the UK is not a food problem; it's an income problem. If we're to end the need for food banks, we must make sure people have enough to live on. We need an updated social security system, secure and rewarding jobs, affordable homes, accessible, joined up services, and supportive communities.

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

Emma Revie and
Matthew van Duyvenbode

Co-Chief Executives of Trussell

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This report was authored by the Policy Research team at Trussell including; Tom Weekes, Alex Viccars, Charlotte Miles, Adam Nichols, Arianne Clarke, Holly Clarkson, Ellie Ball, and Sophie Padgett.

Contents

Glossary

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

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

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

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

Acronyms

Acronym	Explanation
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
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 the UK. It finds compelling evidence that despite falling inflation, more and more people are going without food because they can't afford it.

It is increasingly clear that there is no path to achieving many of the UK government's manifesto commitments, including ending the need for emergency food, tackling child poverty, and breaking down barriers to opportunity, without addressing the disturbingly high level of severe hardship in our communities. The worrying signs of the deepening of hardship, and normalisation of basic needs going unmet, speak to the wider public discontent with living standards in our communities, and the desire for change.

This report provides further robust and comprehensive evidence to understand the nature of hunger and the use of food banks, 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 deepening hardship

Millions more people in the UK were food insecure in 2024 than in 2022. In 2024, 14.1 million people across the UK, including 3.8 million children, lived in food insecure households, compared with 11.6 million people in 2022 (including 3.2 million children). This represents 16% of UK households (an increase from 14% 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. One in 14 (7%) households in 2024 used at least one type of charitable food provision in the last year, equating to 6.5 million people being supported by charitable food providers. This remains unchanged since 2022.

There is a gulf in the risk of hunger based on where you are living in the UK – households in the most deprived areas of the UK were three times as likely to be food insecure than households in the least deprived areas (27% vs. 9%). A child growing up in the most deprived areas of the UK was twice as likely to be in a food insecure household than a child growing up in the least deprived areas.

There are concerning signs that hardship is deepening for people across the UK. Since 2022 there has been an increase in the proportion of households reporting 'very low' food insecurity (8% in 2024 vs. 6% in 2022), while the proportion reporting low food insecurity is unchanged (6% in both years). This means that over half (56%) of households that have experienced food insecurity had very low levels of food security.

We are at risk of seeing severe hardship becoming normalised in communities across the UK. The majority (61%) of people who experienced food insecurity did not turn to any form of charitable food provision in the last year. Despite frequently going without essentials like food, people commonly didn't consider themselves to be facing hardship, meaning they did not want to turn to a food bank for support.

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

Hunger was experienced disproportionally by particular people across the UK, 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 the UK in 2024. Three in four (74%) people referred to food banks in the Trussell community in 2024 were disabled. In comparison, 28% of people across the UK were disabled. When looking at households, the rate of disability rises even higher. Eight in 10 (79%) people referred to food banks reported that they, or a member of their household, were disabled. This compares to 38% of people across the UK who were living in a disabled household.

More than a quarter of disabled people (27%) experienced food insecurity in 2024, over twice the rate among non-disabled people (11%). This rises to 35% for people with a mental health condition and 43% for people with a learning difficulty or disability.

People from **racialised communities** were at particular risk of hunger. A quarter (25%) of people from a racialised community experienced food insecurity in 2024, almost twice the rate (14%) for White people. This increases to 38% of people who were Black or Black British. People from a racialised community were over-represented among people referred to food banks in the Trussell community. A fifth (19%) of people referred to food banks were from a racialised community, whereas one in seven (14%) people across the UK were from a racialised community.

People from the **LGBTQIA+ community** were far more likely to experience food insecurity than people who do not identify as LGBTQIA+. In 2024, one in three (34%) people from the LGBTQIA+ community had experienced food insecurity in the previous year. This was double the rate for people who were not part of the LGBTQIA+ community (15%). People from this community make up one in 12 (8%) people referred to food banks in the Trussell community. This is a slight overrepresentation, as across the UK around 6% of people were part of the LGBTQIA+ community.

Other groups also experienced higher risks of hunger, often driven by an increased likelihood of interacting with the social security system. This is particularly the case for **working-age people**, who were far more likely to experience food insecurity than people over the age of 65 (19% vs. 4%). The large majority (95%) of people referred to food banks in 2024 were of working age. This compares to three quarters (76%) of people in the UK who were 18-64.

Children were at particular risk of living in a food insecure household. In 2024, more than one in four (27%) children were growing up in food insecure households. Children aged 0-5 were particularly likely to be living in a food insecure household (31%). Over two in five (42%) families with three or more children experienced food insecurity. This was more than twice the rate of families with two children (20%).

Adults living alone were particularly over-represented among people referred to food banks in the Trussell community, making up half (50%) of households. In comparison, 17% of adults across the UK reported living alone.

Other personal circumstances can increase the risk of hunger for people across the UK. This is particularly the case for **renters**. Over a quarter (28%) of people privately renting experienced food insecurity in 2024. This was even higher for people living in social rented housing (44%). Conversely, just one in 12 (8%) homeowners experienced food insecurity.

Most households referred to food banks were not in **work**; however, a significant and increasing minority were. Three in 10 (30%) people referred to food banks in 2024 were in working households, an increase from 2022 (24%).

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

As we have seen in successive reports, extremely low incomes and a lack of financial resources were the primary drivers of hunger in 2024. People were often left without enough 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 2024 had **extremely low levels of income**. On average they had just £104 a week to get by on, after paying their housing costs. This represented just 17% of what the average household across the UK has to spend and is just 51% of the amount required for a couple to afford the essentials (£205).[1]

A **dearth of savings and high levels of indebtedness** further reduced the financial resources people could draw on to avoid hunger. Most (88%) people referred to food banks had no savings, and a further 6% had less than £100 of savings. Nearly all (92%) people referred to food banks were in some type of debt or arrears.

The knock-on consequence of this picture of extremely limited financial resources is that **changes to people's circumstances** can put someone at greater risk of hunger. Changes to life circumstances, such as bereavement or loss of a job, increased the likelihood of someone needing to turn to a food bank. Nearly eight in 10 people (78%) referred to food banks experienced at least one change to their life circumstances in the last year. This is far higher than the average across the UK, where a third (35%) of people experienced at least one change.

Homelessness is a particularly damaging experience for people and often underpins someone's use of a food bank. Two fifths (41%) of people referred to food banks had experienced some form of homelessness in the past year (4% of people across the UK had experienced homelessness); this has risen from 36% in 2022.

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

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

Social security is evidently not providing sufficient protection alone to ensure people avoid turning to food banks. The vast majority (87%) of people referred to food banks were in receipt of a means-tested social security payment, including three quarters of people (75%) in receipt of Universal Credit. In comparison, fewer than one in 10 people (9%) in the general population were in receipt of Universal Credit.

The data shows yet further evidence of how reductions to, or caps on, the social security payments people receive significantly 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.

> **"I said, 'I think I'll cancel my claim altogether'. Because at the time they were only giving me, I think it was £50 a month, and the stress it was causing me with this form and the differences of people's opinions, and the sheer lack of empathy was astounding."**
>
> **Woman, age 55+, England**

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%) people in part-time work in the UK general population were food insecure compared to 15% of people in full-time employment.

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. 28% of people referred to food banks were severely socially isolated compared to 8% of people across the UK. Few people referred to food banks had accessed the crisis support schemes delivered by local authorities and devolved governments, with half (51%) of people not aware of that support. Over a third (34%) of people had not accessed any formal advice or support prior to a food bank referral. This includes support around mental health, debt, housing and employment.

Once in severe hardship, 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 the UK 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 the UK. Hunger and food bank use remain at appallingly high levels. Indeed, the experience of hunger has got even more acute since our last report. The roots of severe hardship in the UK 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**, signposting where we must look to for the solutions to tackle severe hardship across the UK. These included increasing their income from social security payments and accessing advice or support to do this, receiving advice and support with debt management, improvements in their physical or mental health, or receiving social security support for their health conditions, finding decent, secure, and fairly paid work, improvements in their housing situation which could include improved conditions, security, or affordability, and finally whether they built relationships within their community to increase the reach and strength of their support networks.

The public are clear that no one should experience hunger in the UK today or have to turn to a food bank to survive.[2] More than this, there are clear signs of public consensus that we need strong 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 the vast majority of the public across political lines agree that social security should be enough to cover life's essentials.[3] The subsequent public and political backlash against cuts to social security to deliver short-term savings was a clear reminder of the strength of feeling that government action must not push people deeper into poverty and hardship.

The Prime Minister's recent recognition that "Tackling poverty and breaking down barriers has to be central to everything that we do" should drive the government to redouble its efforts to deliver on its commitment to end the need for emergency food.[4] This report illustrates two inescapable facts relating to this pledge. First, that hunger and food bank need are driven by multiple factors, requiring a cross-government approach to this commitment. Second, that there can be no serious pathway to ending the need for emergency food without investing in further updates to our social security system.

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

- Scrapping the two-child limit would bring benefits of around £3.1 billion, and lift 670,000 people out of severe hardship, including 470,000 children, by 2026/27.
- Uprating and maintaining Local Housing Allowance rates would bring £1.5 billion in benefits annually, and lift 265,000 people out of severe hardship by 2026/27.
- Ensuring everyone receives the social security income they are eligible for would

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

78% of people agree that 'it is not right that anyone should experience hunger in the UK today'

74% of people agree that 'In the long term, we should aim to ensure food banks are not needed'

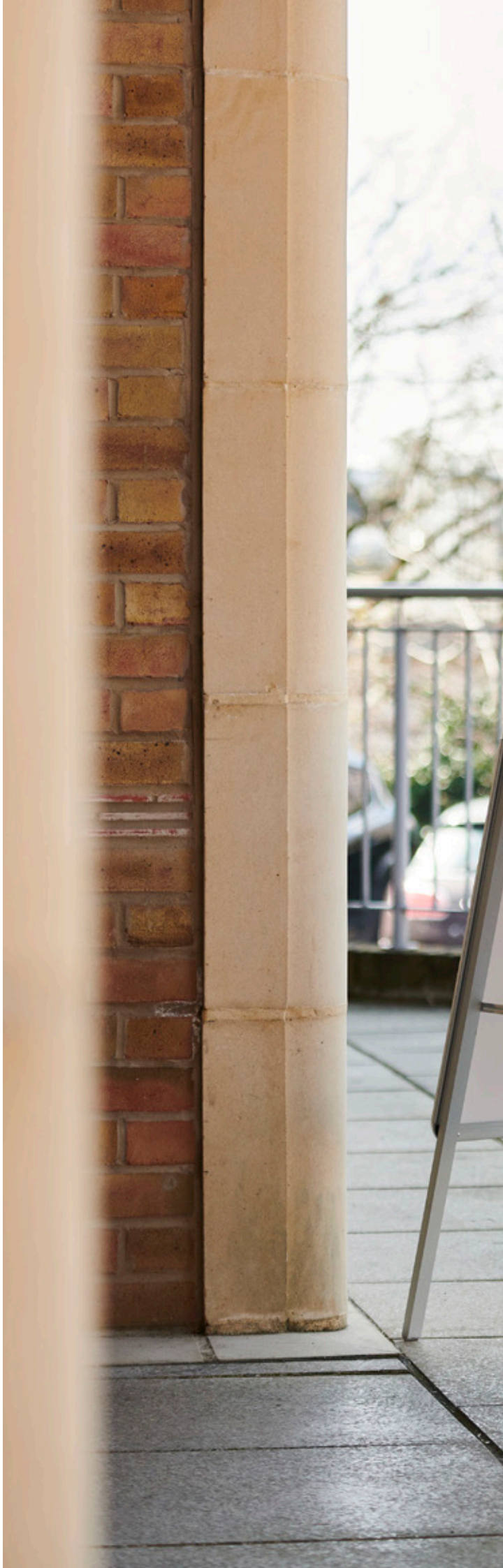
3 An online survey by YouGov on behalf of Trussell of 4,236 adults (18+). Fieldwork was undertaken 13-17 March 2025. The figures have been weighted and are representative of all GB adults (aged 18+).

4 Liaison Committee, (2025), *Oral evidence, 21 July 2025, In: The work of the Prime Minister*, HC1199. **https://committees.parliament.uk/oralevidence/16355/pdf/**

drive £5 billion in annual economic and fiscal benefits, and lift 565,000 people out of severe hardship by 2026/27.

- Implementing the Essentials Guarantee would drive around £17.6 billion in annual economic and fiscal benefits, and lift 2.2 million people out of severe hardship by 2026/27.

Taken together, this evidence is an urgent reminder of the need for more determined action. We need a clearer vision from the UK government on how we tackle the severe hardship that is so deeply rooted in our communities. We have seen some welcome action and signs of intent. However, we have yet to see how this adds up to a coherent plan that will address the stark experiences of hunger set out in this report. We need to see more concerted action to invest in and update social security, and to support local interventions that can prevent hardship spiralling. Together, this would create the step-change needed to ensure people have enough to afford the essentials and weather the changes that life brings for us all. Only then will we be able to truly turn the tide of hunger in the UK and end the need for emergency food.




Epping Forest
Foodbank
Food bank
session
today

Introduction

The 'Hunger in the UK' project

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

As with our first report, three separate reports sit alongside this publication exploring Hunger in Northern Ireland, Wales, and Scotland.[5]

In our first Hunger in the UK 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 have been 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 provision through specific qualitative research, and through data collection within the general population survey. A key finding from the previous report was that most (63%) people in food insecure households had not been supported by any form of charitable food provision in the previous year. 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 Hunger and Hardship research which found that severe hardship costs the UK economy and the public purse over £75bn a year.[6]

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

Report structure

This report is structured in four sections as outlined in the table below. The findings bring together quantitative and qualitative analysis, alongside proposals for change based on suggestions 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 the UK?	Explores the scale of hunger across the UK, 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 the UK?	Examines who is more likely to experience food insecurity and/or need to turn a food bank for support.
3: What are the primary drivers of hunger in the UK?	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 a year on from a new UK government being elected and committing to end the "moral scar" of the need for emergency food.[7]

This research predominantly reports on the experience of people before the current UK government's election, with data collected in mid-2024. The stark scale of food insecurity and charitable food provision is a benchmark from which progress should be measured over the course of this parliament.

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 the UK is deepening.**
3. **We are seeing a deterioration of physical and mental health** that is putting additional pressure on people and public services.

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

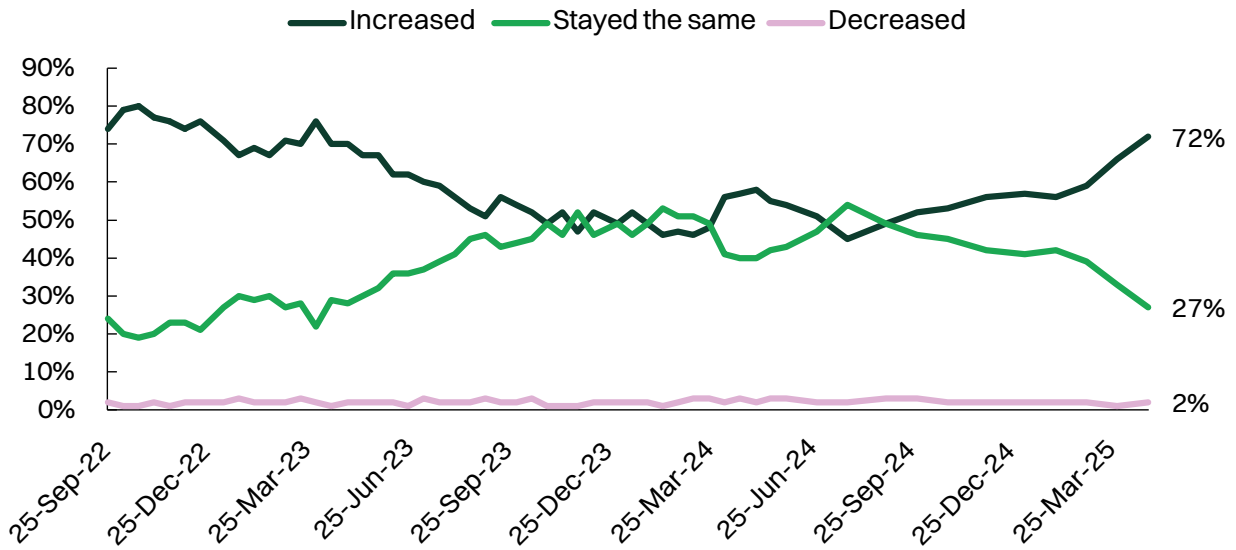
High costs, low incomes and an insufficient social security system

Costs remain high for people across the UK, leaving far too many unable to afford essential items, and driving an extended cost of living crisis. The cumulative impact of very high levels of food inflation over the last few years means that food prices were 19% higher in June 2024 than June 2022, with other essentials also seeing high rates of price growth.[8]

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

The ONS cost of living tracker highlights how households haven't felt any significant lowering in the price of goods and services despite falling rates of inflation. Since 2022, very few people have reported that the cost of living has decreased compared to the previous month (around 2% between 2022-2025). In mid-2024 when this research was conducted, over half (54%) of people said that their cost of living had increased on the previous month. This trend has only worsened since, with a clear majority (72%) saying that their costs had increased from the previous month in April 2025.

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



Source: ONS, (2025), Public opinions and social trends, Great Britain: April 2025[9]

This extended period of inflationary pressure has meant that people's incomes, especially from social security, have not kept up with the cost of living, eroding the real value of what they have to spend. Between 2022/23 and 2023/24, UK household incomes decreased by 2% in real

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

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

terms, bringing incomes down to levels similar to 2016/17. The impact was greatest for people on the lowest incomes, with their household income falling by 7% in this time period.[10] In the six months to October 2024, the majority (69%) of families on the lowest incomes went without essentials such as heating, adequate clothing, and furniture – because they couldn't afford them.[11]

We know from our previous research that **the design and delivery of the social security system is the main driver of food bank need.**[12] This is primarily due to successive freezes and cuts to the real value of social security payments, social security payment caps and deductions, challenges in applying for and receiving payments, and design issues such as the five-week wait for a first Universal Credit (UC) payment.

Since 2022, we have seen the usual inflation-based increases to social security, but basic payments are still insufficient to cover the cost of essentials. **The basic rate of UC is now at around its lowest ever level as a proportion of average earnings,** with almost half of households seeing their payments reduced further by deductions and caps.[13] 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. This currently falls short 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.[14]

People are being pushed deeper into hardship

A record 9.3 million people (6.3 million adults and 3 million children) were experiencing severe hardship across the UK in 2022/23.[15] This represents a high of 14% of the UK population – one in every seven people across the UK.[16]

In 2002/03, 6.7 million people were experiencing severe hardship across the UK. As **Figure 2** shows, the problem has significantly grown in scale since. The increases since 2002/03 have been particularly pronounced for children, with 46% more children now experiencing severe hardship compared to two decades ago. In the same period there was a 38% increase in the number of working-age adults experiencing severe hardship, and a 21% increase for pension age adults.

JRF have reported similar patterns, highlighting that six million people were in very deep poverty in 2022/23. They also report a growth in the poverty gap, the distance between a household's income and the poverty line. Over the last two decades that gap has increased by almost two thirds, deepening the experience of hardship for people in poverty.[17]

Projections from 2022/23 highlight that the situation would likely have been worse during the period that this research was conducted. Analysis from WPI Economics estimate an increase in the rate of severe hardship from 14.0% in 2022/23 to 14.6% in 2024/25 – meaning over 400,000 more people were expected to be experiencing severe hardship when this research was conducted than in 2022.

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

11 Joseph Rowntree Foundation, (2025), *UK Poverty 2025*, **https://www.jrf.org.uk/uk-poverty-2025-the-essential-guide-to-understanding-poverty-in-the-uk**

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

13 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**

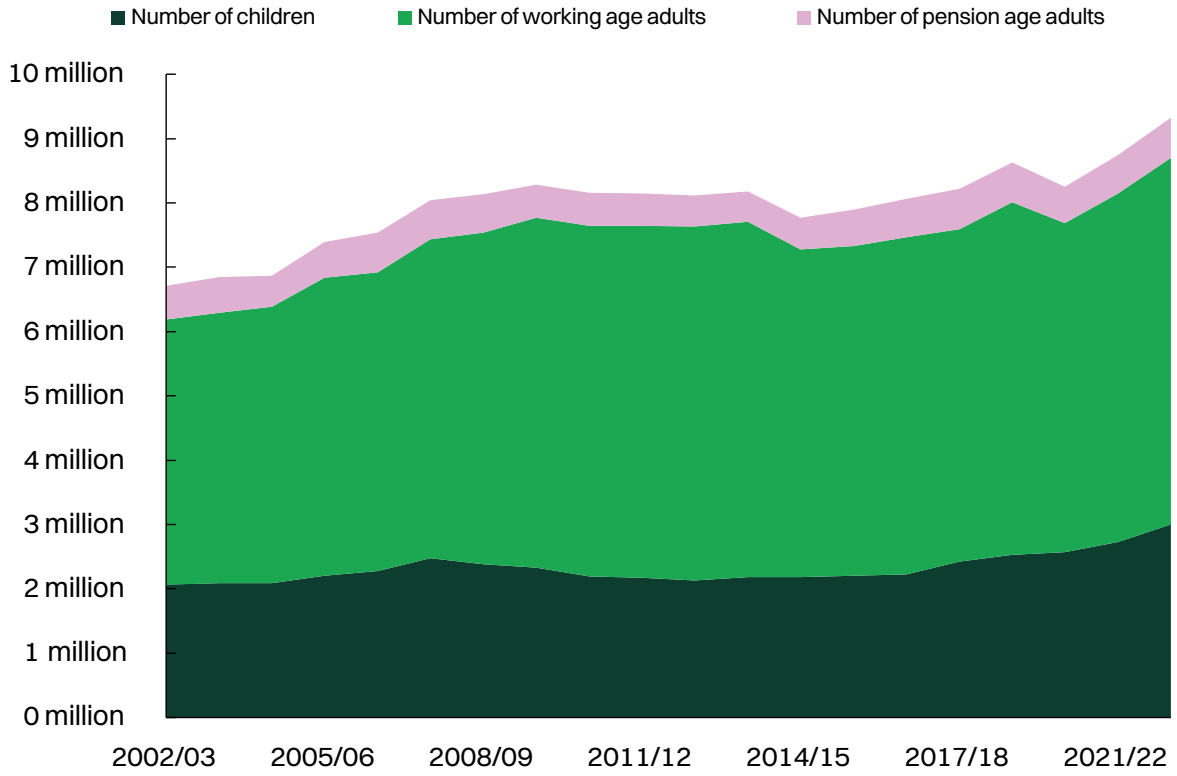
14 Trussell and Joseph Rowntree Foundation, (2025), *Guarantee our Essentials: reforming Universal Credit to ensure we can all afford the essentials in hard times*, **https://www.jrf.org.uk/social-security/guarantee-our-essentials-reforming-universal-credit-to-ensure-we-can-all-afford-the**

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

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

17 JRF, (2025), *UK Poverty 2025*, **https://www.jrf.org.uk/uk-poverty-2025-the-essential-guide-to-understanding-poverty-in-the-uk**

Figure 2 Number of people experiencing severe hardship from 2002/03 to 2022/23



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

Deteriorating physical and mental health

Ill health, both mental and physical, are key drivers of severe hardship – primarily due to an inadequate social security system that fails to provide adequate support for people with health conditions.[18] There is also a persistent employment and earnings gap between people who report work-limited conditions and people who do not. This 'health pay gap' means that people with a work-limiting health condition earn on average 15% less per hour.[19]

Trussell's Cost of Hunger and Hardship[20] project highlighted how hardship can also cause deteriorating mental and physical health, for example through:

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

The escalating prevalence of physical and mental health problems in the UK is therefore a key factor when considering the wider context of food

18 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**

19 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**

20 Weekes, T, et al, (2025), *The Cost of Hunger and Hardship, Trussell*, **https://www.trussell.org.uk/news-and-research/publications/report/cost-of-hunger-and-hardship-final-report**

insecurity and the use of food banks. 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.[21,22]

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.[23,24]

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

At the time of writing, reforms to disability social security payments will mean that nine in 10 people newly claiming the UC health element from April 2026 will miss out on around £3,000 worth of support on average by 2029/30. And as flagged previously, even before these cuts were announced, severe hardship was projected to increase, with hundreds of thousands more people at risk of going without the essentials.

There have been welcome moves to help get some of the building blocks we need in place to end the need for food banks. Strengthening renters' rights and investment in social housing should help bring us closer to safe, secure and affordable housing for all, and stronger employment rights and investment in employment support should help to deliver more decent, secure work, including for people who face some of the biggest barriers to work, like disabled people. However, these are long-term plans and can only go so far in addressing food bank need. **The reality is there has been little recent progress on the use of food banks in the Trussell community.** There is a real risk that, without any significant shift, we are facing a new normal of extraordinarily high levels of severe hardship in our communities.

This report therefore comes at an important juncture for the UK government. The general public already has serious doubts about its record on poverty and living standards.[25] Polling shows that 60% of people think that the UK government is 'doing badly' on reducing the number of people experiencing poverty across the UK.[26] 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 priorities for action if the UK government is to set out a more ambitious agenda which fulfils its manifesto pledges on ending the need for emergency food and tackling poverty.

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21 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**

22 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**

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

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

25 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**

26 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+).

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.

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

These two surveys have enabled us to explore the key differences in socio-demographics and experiences between four key groups:

- **people experiencing food insecurity**
- **people who have used any form of charitable food provision**
- **people referred to food banks in the Trussell community and**
- **the UK 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 were boosted in Wales, Northern Ireland, and Scotland to increase the accuracy of estimates in those areas.

Table 2 Technical details of Hunger in the UK surveys

Survey	Technical details
Wave 1 survey of people referred to food banks in the Trussell community	2,563 surveys completed by adults aged 18+ referred to the Trussell community between May and August 2022.
Wave 2 survey of people referred to food banks in the Trussell community	3,866 surveys completed by adults aged 18+ referred to the Trussell community between May and July 2024.
Wave 1 general population survey	3,948 surveys completed by adults aged 18+ across the UK general population between May and August 2022.
Wave 2 general population survey	4,427 surveys completed by adults aged 18+ across the UK general population between May and July 2024.

To provide further understanding of the drivers of food bank use, Trussell commissioned Ipsos to conduct regression analysis using these surveys.[27] The analysis used pooled data from the Wave 1 and Wave 2 general population and food bank surveys. The final pooled sample size across the two Waves of data comprised 14,605 cases (6,312 from 2022 and 8,293 from 2024). The analysis explored the predictors of accessing a food bank across two different populations:

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

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

The results of this regression analysis are referenced throughout this report, with the model specifications detailed in **Appendix 1: Regression results**. This appendix details the wide range of variables included in the model. These included demographic characteristics, details of the household's financial situation, and wider experiences like social isolation and changing life circumstances. A detailed note on the regression is published in the technical report.

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

Qualitative research

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

1. **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.**
2. **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.**
3. **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.

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

Table 3 Qualitative research questions and samples

Research question	In-depth interview samples
Why are some people who are food insecure not accessing charitable food provision?	35 people from the general population 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 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? What factors or changes may reduce the likelihood of needing to use a food bank in the future? What factors may prevent or reduce the likelihood of someone moving out of severe hardship?	20 people referred to food banks in the Trussell community in mid-2022. 25 people referred to food banks in the Trussell community in mid-2024.

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'.[28] This strand of work within Hunger in the UK was titled the 'Changing the Rules' project. The aim of these workshops was to co-create policy recommendations and shape the solutions for tackling the drivers of food bank need by working alongside people who have needed to access emergency food.

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

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

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

Policy proposals were coproduced 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 and created physical 'images' of how these topics affected them within their community. These images were then used to create short scenes displaying the problems participants experienced. Other participants were then invited into the scenes to demonstrate policy solutions to help overcome these problems faced in the community. Everyone then prioritised and voted on the policy proposals that most resonated with them.

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

Methodological changes from Wave 1

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

Table 4 Key methodological changes from Wave 1

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

Definitions

In this report, we compare the experiences of people across the UK 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. UK general population

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

2. People experiencing food insecurity within the general population

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

Participant's 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).[29]

3. People who have used any form of charitable food provision

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

- Food parcels from a food bank or other charitable food provider
- Hot or cold meals from an organisation like a soup kitchen
- Access to low-cost food from models such as food pantries or social supermarkets.

4. People referred to food banks in the Trussell community

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

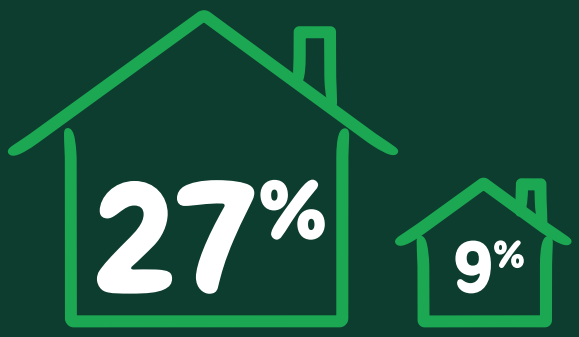
29 Food and You 2 consistently reports higher levels of food insecurity than this study, this is most likely due to methodological differences in the data collection. The most significant difference is that Food and You 2 reports on food insecurity on an individual basis. Our headline figures are reported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

1.

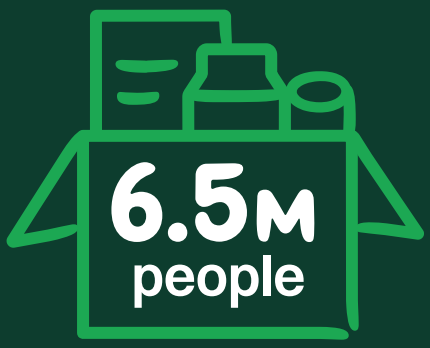
How widespread is hunger in the UK?

1 in 6 households (16%)
across the UK experienced food insecurity – up from 14% in 2022

14.1 million people across the UK, including 3.8 million children, lived in food insecure households

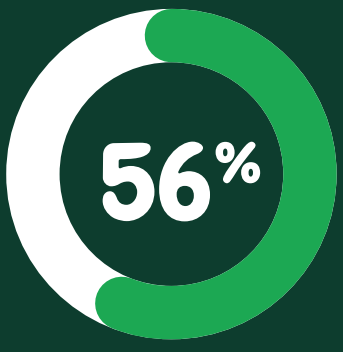


27% of households in the most deprived areas of the UK were food insecure – three times the figure (9%) for less deprived areas



6.5 million people had accessed at least one type of charitable food provision in the past year – a figure consistent with 2022

6 in 10 people (61%)
who experienced food insecurity did not turn to any charitable food provider in the last year



56% of households that had experienced food insecurity had very low levels of food security

*All statistics are for 2024

Key findings

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

- **Food insecurity has increased in the UK since 2022. One in six (16%) households across the UK experienced food insecurity in 2024. This is an increase of two percentage points on the same period in 2022.**
- **14.1 million people across the UK, including 3.8 million children lived in food insecure households in 2024, a substantive increase compared to 2022 (11.6 million, including 3.2 million children).**
- **People in the most deprived areas faced a far higher risk of hunger, with households in the most deprived areas of the UK being three times as likely to be food insecure than households in the least deprived areas (27% vs. 9%). A child growing up in the most deprived areas of the UK was twice as likely to be in a food insecure household than a child growing up in the least deprived areas.**
- **Levels of hardship deepened. Since 2022 there has been an increase in the proportion of households reporting 'very low' food insecurity (8% in 2024 vs. 6% in 2022), while the proportion reporting low food insecurity was unchanged (6% in both years). This means that over half (56%) of households experiencing food insecurity had very low levels of food security.**
- **Despite falling inflation levels there has been no progress on the use of charitable food provision. One in 14 (7%) households had used at least one type of provider in the last year, equating to 6.5 million people being supported by charitable food providers. This remains consistent with 2022.**
- **The use of charitable food provision is a symptom of a much broader problem and there are worrying signs of a normalisation of hardship. Six in 10 people (61%) who experienced food insecurity did not turn to any form of charitable food provision in the last year.**

Millions more people are food insecure compared to 2022

“What we would have for dinner is maybe some toast, whereas before we would have a meal, you know what I mean? We’d have some toast, maybe a cup of coffee, and then we would just go to bed early.”

Man, age 31-54, Scotland

One in six (16%) households across the UK experienced food insecurity in 2024. This means that, at some point in the previous year, they had run 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 two percentage point increase compared to the same period in 2022 (14%).

We estimate that this equates to 14.1 million people across the UK living in food insecure households, including 10.3 million adults and 3.8 million children.[30] This represents a substantive increase in the number of people facing food insecurity from 2022, when 11.6 million people (including 8.4 million adults and 3.2 million children) lived in food insecure households.

This growth was predominantly driven by the increase in the prevalence of food insecurity. However, there has also been an increase in the size of food insecure households. In 2024, we recorded a greater number of adults and children per food insecure household than in 2022.

There are indications of a deepening of hardship for people across the UK as shown in **Figure 3**. Since 2022, there has been an increase in households reporting ‘very low’ food security (8% in 2024 vs. 6% in 2022), while the proportion reporting low food security is unchanged (6% in both years).[31] This means that over half (56%) of households that experienced food insecurity had very low levels of food security. While not yet a statistically significant shift compared to 2022 (51%), this reflects some evidence of a deepening of hardship for people experiencing hunger.

Relatedly, we have also seen a slight increase in the proportion of people referred to food banks experiencing multiple disadvantage.[32] Over one in three (36%) people referred to food banks in 2024 were facing multiple disadvantage, a slight increase from 2022 (34%). This indicates that we may not only be seeing a deepening of hardship, but also more prolonged hardship. People facing multiple disadvantage were much more likely to have found it difficult to manage their financial situation for over two years (47%) than for short-term periods, such as the last three months (11%).

This is consistent with the latest update on what food banks in the Trussell community report seeing, and Trussell’s administrative data shows, indicating this trend has continued in more recent months.[33] Emergency parcel data shows a small, but statistically significant, increase in the average number of visits over the last five years – from 2.2 visits in 2019/20 to 2.6 visits in 2024/25. It also reflects the wider long-term increase in people experiencing severe hardship, as noted above.

30 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.

31 Note: The percentages provided here do not sum to the overall prevalence of food insecurity across the UK (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.

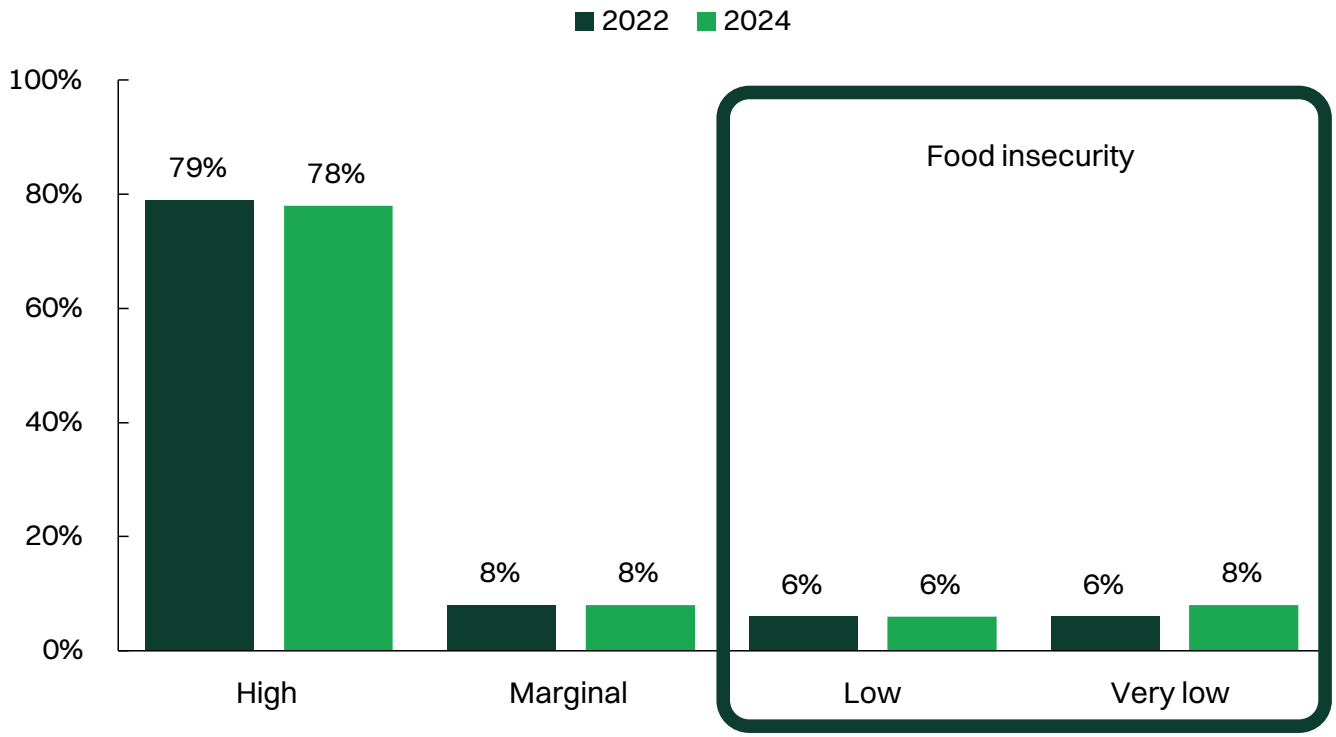
32 Defined as experiencing two or more of: a mental health condition, alcohol dependency., illicit drug dependency, trouble with the police, being released from prison, and currently or previously homeless.

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

“What we’re seeing is that situations are more critical now than ever. People are living in constant poverty. People are staying with us longer because they have no other option.”

Food bank in the Trussell community[34]

Figure 3 Detailed food security scores for households across the UK – 2022 and 2024[35]



Source: Hunger in the UK Wave 1 and 2 general population surveys. People are food insecure if they experience low or very low food insecurity.

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

35 See previous footnote on low and very low food security.

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

This research found that there was stark geographic inequality, particularly by rates of deprivation, in the rate of food insecurity across the UK in 2024. Households in the most deprived areas of the UK were three times as likely to be food insecure than households in the least deprived areas (27% vs. 9%). Similar findings were reported in Wave 1. A child growing up in the most deprived areas of the UK was twice as likely to be in a food insecure household than a child growing up in the least deprived areas. In 2022, a slightly higher proportion of children were in food insecure households in the most deprived areas (35% vs. 12% in the least deprived areas).

Table 5 Rates of household food insecurity and of children growing up in food insecure households by Index of Multiple Deprivation (IMD) quintile

IMD (quintiles)	% of households experiencing food insecurity	% of children in food insecure households
1 – most deprived	27	30
2	21	37
3	12	28
4	10	18
5 – least deprived	9	15

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

Across the UK, there were also varying risks of food insecurity. The rate of food insecurity rises to 21% of households in Northern Ireland, representing a five-percentage point increase since 2022. Rates of food insecurity in Scotland (15%) were similar to the UK average, with no significant change between 2022 and 2024.

These findings broadly match the direction of change for England and Northern Ireland reported by Food and You 2, a survey conducted by the Food Standards Agency to monitor levels of food insecurity.[36] The FRS also reports a similar lack of change between 2022/23 and 2023/24 for Scotland.[37]

In Wales, Food and You 2 reports a slight decrease of 1 percentage point between 2022 and 2024. The latest FRS data from 2023/24 also shows a slight increase in food insecurity in Wales from 10% in 2022/23 to 11% in 2023/24.[38] While there have been positive steps in policy and practice[39] in Wales that have been important in tackling severe hardship, the wider data suggests that

36 Food Standards Agency, (2025), *Food and You 2*, **https://www.food.gov.uk/research/food-and-you-2**

37 Department for Work and Pensions, (2025), *Family Resources Survey: financial year 2023 to 2024*, **https://www.gov.uk/government/statistics/family-resources-survey-financial-year-2023-to-2024/family-resources-survey-financial-year-2023-to-2024**.

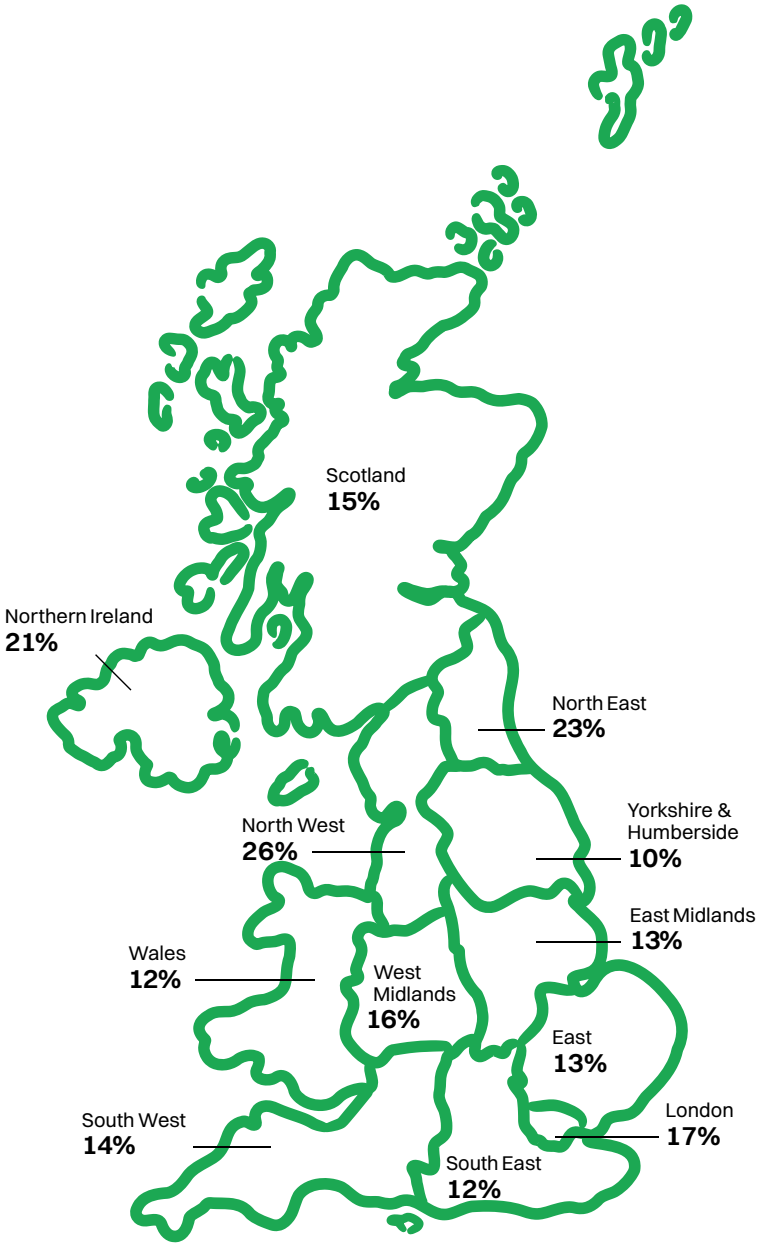
38 Department for Work and Pensions, (2025), *Family Resources Survey: financial year 2023 to 2024*, **https://www.gov.uk/government/statistics/family-resources-survey-financial-year-2023-to-2024/family-resources-survey-financial-year-2023-to-2024**.

39 This includes the rollout of free school meals to all primary age children from September 2024; the impact of the change to the notice period for no fault evictions from 2 months to 6 months in 2023; the development of multi-sectoral food partnerships in all local authority areas, with a dedicated resource to tackle food poverty locally, which has gradually increased in coverage since 2022; additional funding from the Welsh government to the Fuel Bank Foundation to provide fuel voucher and heat fund schemes, as well as the rollout of warm hubs and Welsh government funding for 'multibanks'.

the decrease seen in food insecurity in Wales in this research might be due to the limits of how accurate the survey is rather than reflecting a real improvement of the situation of people in Wales. This means that we recommend treating our finding of a large drop in food insecurity in Wales from 20% in 2022 to 12% in 2024 with caution.

Households in the North of England were more likely to experience food insecurity than average – one in four households in the North East (23%) and the North West (26%) were food insecure. These rates were far higher than those for households in the South of England (South East 12% and the South West 14%).[40]

Figure 4 Household food insecurity by nation and region of the UK: 2024



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

40 Due to the smaller sample sizes in the English regions (these have not been boosted in the same way as Northern Ireland, Scotland, and Wales) we do not publish changes between 2022 and 2024.

These findings match similar analysis which looks at the geographic variation in poverty across England, with higher rates seen in the North of England than the South. JRF notes that the differences in the rates of poverty are driven by variations in labour markets, housing markets, and rates of social security payments, alongside wider demographic factors.[41] These drivers are likely to explain most of the variation in food insecurity across the UK.

There remains a significant variation in the risk of hunger between urban and rural areas. In 2024, 17% of households in urban areas experienced food insecurity, far higher than the rate for rural households (10%), People in urban areas were also more likely to report that they or a member of their household had been supported by a charitable food provider than people in rural areas (8% vs. 4%). Similar findings were seen in 2022 for food insecurity (16% vs. 9%) and the use of charitable food providers (8% vs. 3%). This is likely to reflect the earlier findings related to geography and deprivation, given more deprived areas are generally urban.[42] This would also indicate we should be cautious about generalising according to area type. Based on this data, it is highly likely that where there are pockets of deprivation, whether in urban or rural areas, there is a higher risk of food insecurity and charitable food provision.

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**

Despite inflation falling dramatically over this period, we have seen unchanged levels of charitable food provision across the UK between 2022 and 2024. In 2024, 7% of people said that they or someone in their household had needed to use charitable food provision (such as food banks or another charitable food provider, food pantries or soup kitchens) in the previous 12 months.

This means that 6.5 million people, including 4.6 million adults and 1.9 million children needed to turn to charitable food provision for support. These figures are similar to those in 2022 (7%) when 5.9 million people used any form of charitable food provision (4.2 million adults and 1.7 million children).[43]

Figures on the use of different forms of charitable food provision remained the same as 2022, with 5% of people stating that they or a member of their household have used a social supermarket or food pantry in the previous year[44], 4% having used a food bank or other emergency provider, and 2% had received support from a soup kitchen or similar service.[45]

41 Joseph Rowntree Foundation, (2025), *UK Poverty 2025*, **https://www.jrf.org.uk/uk-poverty-2025-the-essential-guide-to-understanding-poverty-in-the-uk**

42 ONS, (2021), *Exploring local income deprivation*, **https://www.ons.gov.uk/visualisations/dvc1371/#/E07000223**

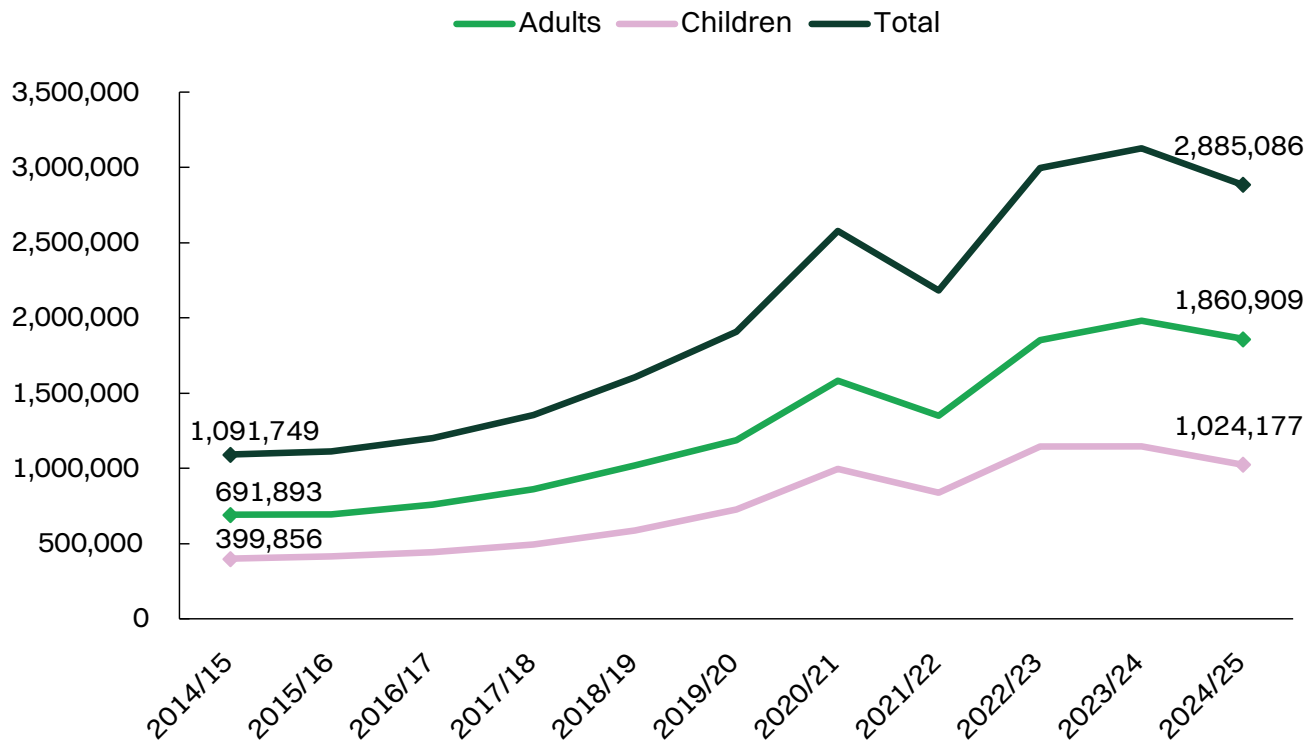
43 The growth in the number of people turning to charitable food providers is driven by an increase in the number of people per household in households using providers between 2022 and 2024.

44 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.

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

These figures highlight both how charitable food provision remains unabated, and how the use of food banks in Trussell's community is just a part of the eco-system of charitable food provision across the UK. The latest release on the use of food banks in the Trussell community show that 2.9 million emergency food parcels were distributed in 2024/25, similar to the levels provided in 2022/23. The new Hunger in the UK data goes further still, and shows how even beyond the Trussell community, there has been no fall in charitable food provision in the UK in recent years, despite the reduction in the rate of inflation.

Figure 5 Number of emergency food parcels distributed in the Trussell community, UK: 2014/15-2024/25[46]



Source: Trussell administrative data

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

- IFAN reported in August 2024 that nearly 69% of organisations responding to their survey had seen increases April 2024-July 2024 in comparison to the same four-month period

46 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**

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.[47]

- The Salvation Army have reported seeing continued high levels of need at individual food banks across the country, with some struggling to cope with demand.[48]
- Feeding Britain reported in October 2024 that they were supporting almost 105,000 households through Affordable Food Clubs,[49] a significant increase from their reach in 2022 of around 20,000 households.[50] 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 food insecure households had not turned to any form of charitable food provision for support.[51] In 2024, six in 10 (61%) food insecure households had not used any form of charitable food provision in the previous year, a similar proportion to 2022.

As shown in **Figure 6**, the likelihood of turning to charitable food provision increased as household food security decreased, reflecting how hardship drives people to use charitable food provision.

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

6 in 10 people (61%)
who experienced food insecurity did not turn to any charitable food provider in the last year

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

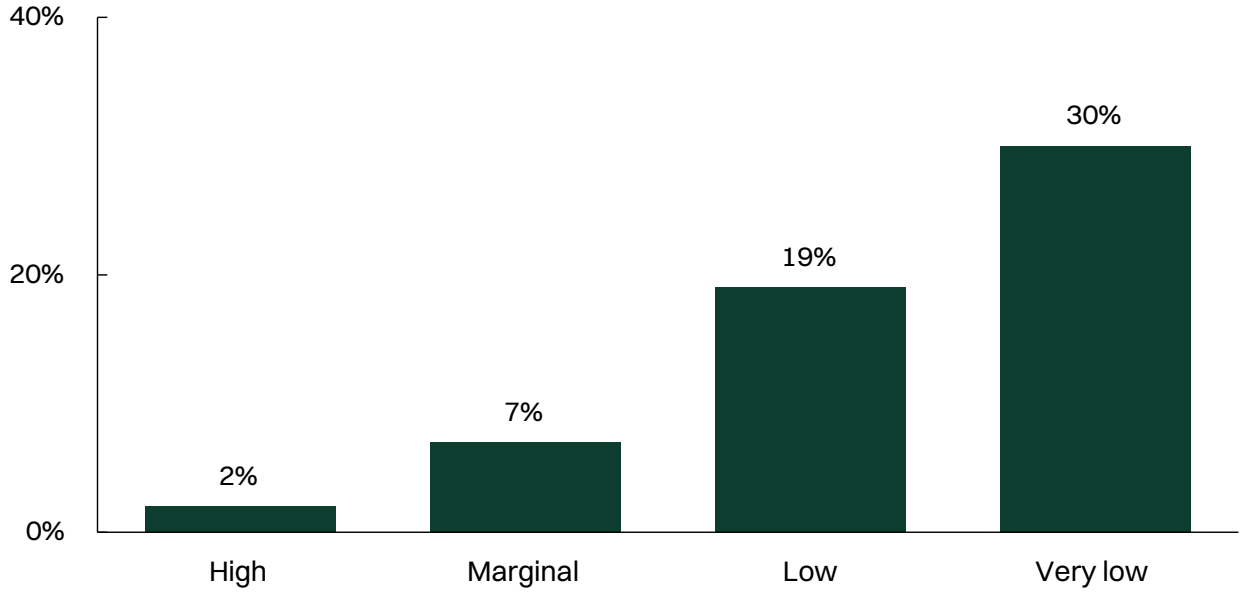
48 See The Salvation Army (2025) *Food bank demand high and numbers rise on last year figures*, **https://www.salvationarmy.org.uk/news/food-bank-demand-high-and-numbers-rise-last-year-figures**, The Salvation Army (2024), Over 1,200 people accessed emergency food support in a year, **https://www.salvationarmy.org.uk/news/over-1200-people-accessed-emergency-food-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**

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

50 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/**

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

Figure 6 Proportion of people who had accessed charitable food provision by food security level



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

In our discussions with people with experience of food insecurity or destitution, many people expressed that they hadn't accessed charitable food provision as their situation did not warrant it, and they were managing to get by. There was also a strong sense that people felt others were in greater need, and they did not want to take support away from them. New data for this wave from our survey supports this, showing that the most common reason why people going without essentials had not used any form of charitable food provision was because they did not consider themselves to be facing financial hardship (55%). This was followed by people thinking that they were not in enough need to use those services (32%), and people feeling like they did not want to use those services because they thought other people were in greater need of them (23%).

This view of people's own hunger or destitution is perhaps a concerning sign that unacceptable forms of severe hardship are becoming normalised across the UK. 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 which demonstrates 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.[52,53]

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,

52 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**

53 Reutter, L, et al, (2009), *"Who do they think we are, anyway?": perceptions of and responses to poverty stigma*, Qual Health Res., doi: 10.1177/1049732308330246

is becoming normalised.[54] Research from the Childhood Trust highlighted that some children were so frequently hungry that it had become normal for them.[55]

I feel like, 'Do I really need this? [food bank referral]' Like, I see so many people in my area struggling a lot and I feel like, 'Am I taking resources away from other people who need it more by accessing this?'

Woman, age 31-54, Wales

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.

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 seven people (14%) had used different methods such as support from family or friends, cutting down on meals or other items, or buying reduced price food so they didn't have to use charitable food provision.

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 a charitable food provider. Separately one in eight (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.

You do feel shame when you can't provide. So, then you're also saying this to a stranger and then you have to let them just decide whether you're worthy of a voucher or not.

Woman, age 18-30, England

A lack of understanding around how food banks work and who they are for deterred some people from considering support. One in eight (13%) 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 (13%) a lack of knowledge of how to access or find charitable food providers prevented them from getting support.

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

Woman, age 31-54, Scotland

54 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**

55 The Childhood Trust, (2022) *"It's like a chronic illness" A report on food insecurity impactful school aged children in London*, **https://www.childhoodtrust.org.uk/wp-content/uploads/2022/11/Food-Insecurity-2022-Report-1.pdf**

Conclusion

Part 1 has shown an alarming increase in levels of food insecurity across the UK between 2022 and 2024, alongside worrying indications of deepening levels of hardship. There is a gulf in the risk of hunger across the UK – with children in the most deprived areas far more likely to live in a food insecure household than children in the least deprived areas.

We have continued to see unsustainably high levels of use of charitable food provision across the UK despite the rate of inflation reducing. It is clear that we are not seeing positive progress on the problem of hunger in the UK. 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 which mean some people have an increased risk of hunger.

2.
What do we know about the profile of people at risk of hunger in the UK?

more than

1 in 4 children (27%)

children were growing up in food insecure households, with children aged 0-5 particularly likely to be in a food insecure household (31%)

28%

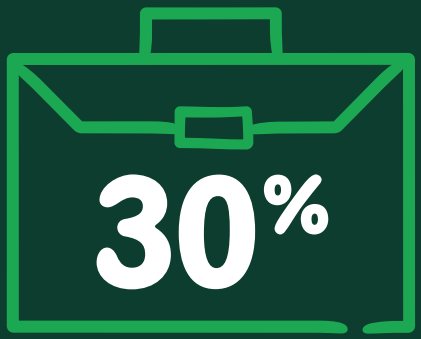
74%

74% of people referred to food banks in the Trussell community were disabled – compared to 28% of the UK population

41%

41% of people referred to food banks were currently homeless or had experienced homelessness in the previous year - up from 36% in 2022

25% of people from a racialised community experienced food insecurity - almost twice the rate (14%) for White people



30% of people referred to food banks were in working households – up from 24% in 2022

34% of LGBTQIA+ people were food insecure

15% of non-LGBTQIA+ people were food insecure

34% of LGBTQIA+ people faced food insecurity - more than twice the rate (15%) of non-LGBTQIA+ people

*All statistics are for 2024

Key findings

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

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

- **Disabled people were at high risk of experiencing hunger. Three in four (74%) people referred to food banks in the Trussell community were disabled, whereas 28% of people across the UK were disabled. More than a quarter of disabled people (27%) experienced food insecurity, over twice the rate among non-disabled people (11%).**
- **Mental health conditions were much more prevalent among people referred to food banks than the general population (58% compared to 15% across the UK).**
- **A quarter (25%) of people from a racialised community experienced food insecurity in 2024, almost twice the rate (14%) for White people.**
- **Over a third (34%) of people who were LGBTQIA+ experienced food insecurity, more than twice the rate for people who were not LGBTQIA+ (15%).**

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 (19% vs. 4%).**
- **More than one in four (27%) children were growing up in food insecure households in 2024. Children aged 0-5 were particularly likely to be living in a food insecure household (31%). Over two in five (42%) families with three or more children were food insecure. This was more than twice the rate of families with two children (20%).**
- **Adults living alone were particularly over-represented among people referred to food banks in the Trussell community (50% vs. 17% across the UK).**

Some people's circumstances increase their risk of hunger.

- **Most households referred to food banks were not in work. However, a significant and increasing minority were. Three in 10 (30%) people referred to food banks in 2024 were in working households, an increase from 2022 (24%).**
- **Housing insecurity was a significant experience for people referred to food banks. Two fifths (41%) of people referred to food banks were currently homeless or had experienced homelessness in the previous year – up from 36% in 2022.**

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

“I thought I was budgeting well, and I just got really sick and I needed the food bank, so, my support worker recommended it.”

Woman, age 18-30, Wales

Over a quarter (27%) of disabled people experienced food insecurity in 2024, more than twice 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 had needed to turn to charitable food providers for support. One in 10 (10%) disabled people had turned to charitable food providers in the last year, compared to 5% of people who were not disabled.

Rates of food insecurity were higher for people with a learning difficulty or disability (43%) and people with a mental heath condition (35%), than for people with a physical disability (27%). The same pattern is seen when looking at the rate at which people with different conditions or impairments needed to turn to charitable food providers for support.

Table 6 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 learning difficulty or disability	43	24
A mental health condition	35	13
A physical disability	27	9
A long-term physical condition	19	6

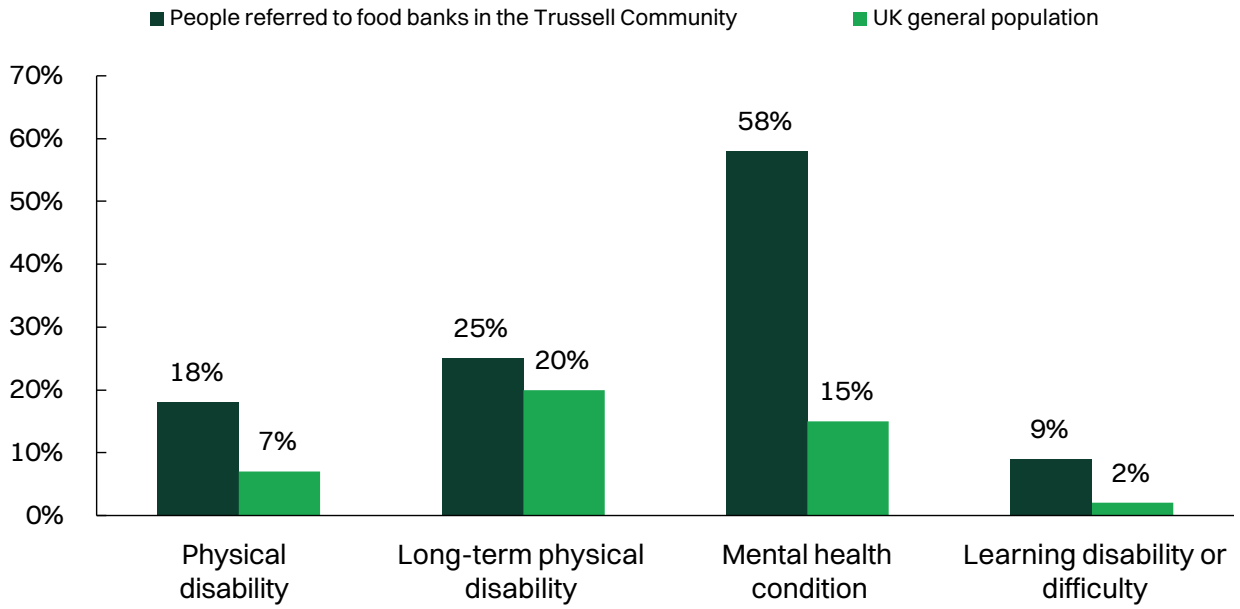
Source: Hunger in the UK Wave 2 general population survey.

Food banks continued to see the impact of disability and ill health on a daily basis. As in 2022, three quarters (74%) of people referred to food banks in 2024 were disabled. In comparison, just over a quarter (28%) of people in the general population were disabled.

This figure rises even higher when considering whether any member of the household was disabled. Eight in 10 (79%) people referred to food banks reported that they, or a member of their household, were disabled. This was twice the level across the general population, where 38% of people reported living in a disabled household.

As shown in **Figure 7**, all types of health conditions continued to be more prevalent among people referred to food banks than in the general population. As in 2022, mental health conditions were by far the most prevalent type of health condition among people referred to food banks (reported by 58% of people) and were almost four times more prevalent than in the wider UK population (reported by 15% of people).

Figure 7 Prevalence of conditions and impairments for people referred to food banks in the Trussell community and for people across the general population



Source: Hunger in the UK Wave 2 surveys. Note: respondents could provide multiple responses as they may have multiple conditions.

Some people referred to food banks were more likely to have a mental health condition than others including:

- Nearly eight in 10 people (77%) from the LGBTQIA+ community; this was higher than people referred to food banks who were not part of the LGBTQIA+ community (58%).
- Four in five disabled people (79%) had a mental health condition, compared to 13% of people who were not disabled.
- Seven in 10 people (70%) who were care experienced had a mental health condition, compared to 55% of people who were not care experienced.
- Six in 10 people (63%) with caring responsibilities had a mental health condition, compared to 57% of people without caring responsibilities.
- Six in 10 people (61%) who had experienced homelessness in the last year had a mental health condition, compared to 56% of people who had not experienced homelessness.

These findings highlight that ill health and disability are key experiences underpinning hunger. Our regression analysis supports this, with people with a physical disability, a mental health condition, and a learning difficulty or disability each being more likely than people without those conditions to use a food bank while controlling for other factors.

As discussed in the introduction, there is growing evidence that the mental and physical health of people across the UK is worsening, with evidence highlighting how ill-health and severe hardship can be a vicious cycle.[56]

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

This was underlined by our conversations with people experiencing food insecurity or receiving support from the Trussell community who consistently described how ill health and disability affected their finances. This included making it more difficult to find and sustain work, particularly work which is suitable for their conditions or impairments. People also detailed how the additional costs related to their impairments or conditions made affording the essentials more 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 am currently employed part-time because I have a long-term health condition. I was diagnosed with ME [myalgic encephalomyelitis] back in 2006. So, I've been living with the condition for 17 years now. And it limits my capability to work which is why I'm only able to work part-time.**
>
> **Woman, age 31-54, England**

Enabler: Improvements in health and support with health conditions

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

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

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

> **[I am able to get the PIP payment] because I got diagnosed with this, I can't remember what it's called now, OPD or whatever it's called.**
>
> **Man, age 55+, Wales**

People were often faced with co-occurring challenges which made it tougher to manage their impairments and conditions. People with mental health conditions described how managing their condition was made more difficult because of the pressure caused by issues such as financial stress, grief, family problems, or other health conditions like a physical illness. The debilitating impact of managing impairments and conditions, combined with challenging life circumstances, means that it was often not possible to engage with employment support, support to help with their financial situation, or to access help which could improve their mental or physical health. This mutually reinforcing relationship between health and circumstance leaves many people stuck in a cycle of severe hardship and poor health.

A lot of it's been because of my mental health, to be quite honest. You know, I have a disability of dyspraxia and dyslexia, and currently and in the past, I mean, I have been and currently now are dealing with a lot of family issues that have taken a toll on my mental health.

A lot of it is my emotional wellbeing, in how it's made me think and feel about things. And it's how that's affected me, so it's made it very difficult to, at times, be as motivated to go to work or get up in the morning and be functional. When I say functional, meaning daily routines like brushing my teeth, like showering.

Man, age 55+, Wales

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.

I've been through the CBT [cognitive behavioural therapy] courses, I've been through the counselling courses, I've been through the self-help group courses. They don't work.

Man, age 55+, Scotland

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

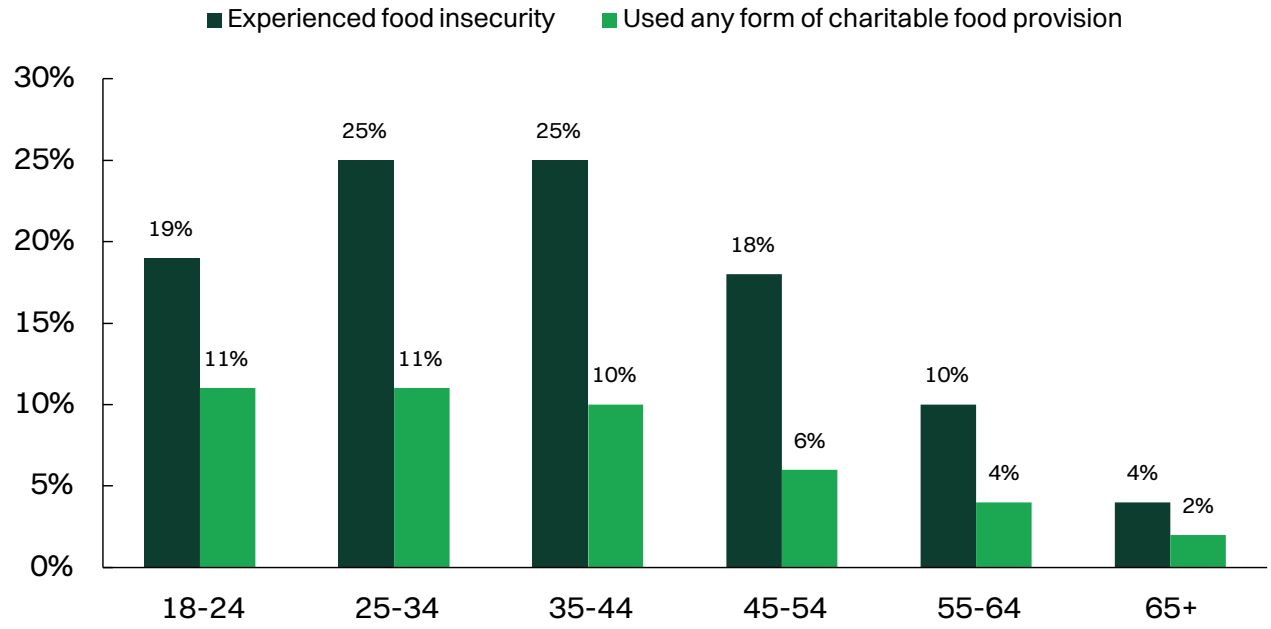
“When I used to just have Universal Credit, I’d have no money for at least a week and a half. So, now, even though I’m working, I’m just getting by, if you know what I mean.”

Woman, age 31-54, Wales

As in 2022, working-age adults across the UK were at far greater risk of experiencing food insecurity and needing to turn to charitable food providers for support than people aged 65 and over. Just under one in five (19%) working-age adults experienced food insecurity in 2024, compared to 4% of people aged 65 and over. There was also a disparity when looking at the use of charitable food provision, one in 12 (8%) working-age adults had used any form of charitable food provision in the last year (vs. 2% of people aged 65 and over).

Generally, when looking at more detailed age categories the risk of food insecurity and needing to use charitable food provision was greatest for people aged between 25 and 44, with the risk decreasing as the population ages. People aged 18-24 had slightly lower rates of food insecurity than people aged 25-34, but similar rates of use of charitable food provision. There were no significant changes in food insecurity or use of charitable food provision between 2022 and 2024 by age.

Figure 8 Risk of experiencing food insecurity and using any form of charitable food provision by age



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

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

Working-age adults were also over-represented among people referred to food banks in the Trussell community. The large majority (95%) of people referred to food banks in 2024 were under 65.[57] This compares to three quarters (76%) of people in the UK 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,[58] are likely to be important factors which protect pensioners from experiencing food insecurity or needing to turn to a food bank.

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

Table 7 Main economic activity for working-age people referred to food banks and across the UK

Activity	People across the UK	People referred to food banks
Full-time employee	53%	3%
Part-time employee	14%	7%
Self-employed or freelance	7%	1%
In full-time education or training	7%	1%
Retired	5%	1%
Long-term sick or disabled	4%	27%
Looking after home or family	4%	6%
Unemployed and looking for work	2%	25%
Unemployed and not looking for work	1%	11%
On maternity or paternity leave	1%	1%
Signed off sick (short-term or temporarily)	0%	8%
Other	1%	5%
Prefer not to say	2%	3%

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

57 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.

58 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**

Working-age adults across the UK 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 under three in 10 (29%) working-age adults who were not working experienced food insecurity in 2024, compared to 17% of people who were working. There was also a disparity when looking at the use of charitable food provision (12% vs. 7%).

The majority (76%) of working-age adults referred to food banks in the Trussell community were not in work. In contrast, when looking at working-age adults across the UK, the majority (81%) were in work. Working-age adults referred to food banks most commonly reported that they were long term sick or disabled (27%), with a similar proportion saying that they were unemployed and looking for work (25%). In comparison, just 4% of working-age people across the UK said that they were long term sick or disabled, and 2% said they were unemployed and looking for work. Working-age adults across the UK were most commonly working as a full time employee (53%), followed by working part-time as an employee (14%).

When looking at the employment status of everyone in the household, we see a growing number of working households referred to food banks in the Trussell community. In 2024, nearly a third (30%) of people referred were from working households, the majority of whom (72%) were on incomes low enough to mean they were also eligible for UC. This is an increase compared to 2022, when a quarter (24%) 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 adults people continue to be more likely to use food banks, our wider administrative data shows a concerning rise in the use of food banks in the Trussell community by pensioners over the last five years. In 2024/25, 97,000 parcels were distributed for someone aged 65 and over. This is over three times the number provided in 2019/20 when 29,000 parcels were distributed. As seen in **Table 8**, 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.

Our surveys can shine a light on some of the differences between pensioners referred to a food bank and pensioners across the UK. Pensioners referred to food banks were:

- More likely to be renting, and less likely to own their home – 13% rent privately and 48% were social renters, compared to 4% and 6% respectively in the general population. 18% owned their homes outright, compared to 79% in the general population.
- More likely to be disabled – the majority (69%) were disabled, twice the rate in the general population (34%).
- More likely to live alone – three quarters (73%) of pensioners referred to food banks lived alone compared to one in three (32%) across the UK.
- More likely to lack family support and to be socially isolated – a quarter (23%) of pensioners referred to food banks were not able to count on family for support vs 8% in the general population, and a similar proportion (25%) were severely socially isolated (vs 4%).

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.[59] 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.[60] 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.

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

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

Table 8 Percentage increase in the number of parcels provided by food banks in the Trussell community by age group, UK: 2019/20 – 2024/25

Age	Percentage increase from 2019/20
0-4	32%
5-11	35%
12-16	62%
17-24	59%
25-64	49%
65+	236%

Source: Trussell administrative data.

Households with children face extremely high levels of food insecurity

"I remember... explaining to them [the food bank], "OK, well me and my kid are not going to have food."

Man, age 18-30, England

Twice as many families with children under the age of 16 experienced food insecurity in 2024 as families without children (24% vs. 12%). This means that more than one in four (27%) children were growing up in food insecure households – far higher than the overall household food insecurity rate of 16%.

Children aged five and younger were most likely to live in a food insecure household – one in three (31%) did in 2024. This was higher than the rate for children aged 6-11 (25%), 12-13 (26%), and 14-16 (24%).

Families with children were also more likely to have needed to turn to a charitable food provider for support in the last year than families without children (12% vs. 5%). This was reflected at food banks in the Trussell community, where over a third (36%) of people were living with children under the age of 16 – higher than the rate across the general population, where 28% of people lived with children.

"And I was at my wits' end emotionally, you know? Emotionally upset, especially when my card declined on the shoes. So, he couldn't have the shoes... So, he had to go to school in old shoes until I waited for that money to come.

Woman, age 31-54, Wales

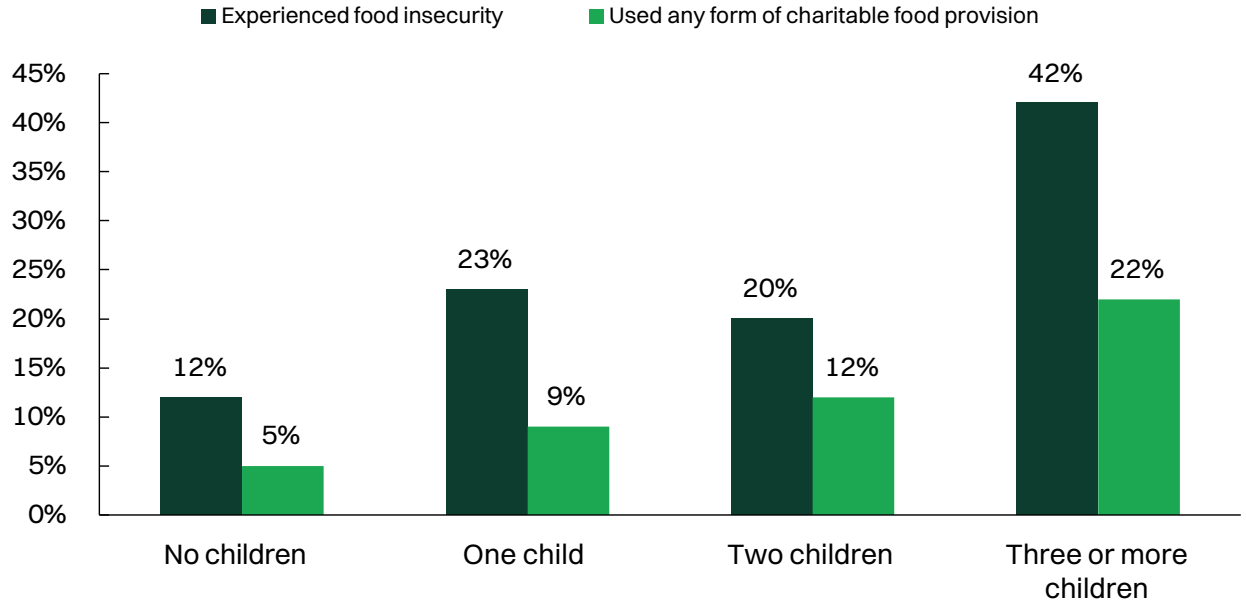
During our conversations with people referred to food banks, parents and guardians who had used a food bank described how the experience of severe hardship, and not being able to afford the essentials that their children needed, had a significant impact on them – not only practically but emotionally.

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.[61]

The number of children in a household matters to their risk of food insecurity, and needing to turn to a charitable food provider for support. Households with three or more children were around twice as likely to experience food insecurity (42%) than households with one child (23%) and two children (20%). Similarly, over one in five (22%) households with three or more children had used some form of charitable food provision in 2024, far higher than the rates for households with one child (9%) and two children (12%).

> **"I had big stress the first time here [after immigrating to the UK]. It just was, you know, confusing about everything. But because we have to settle in and find school for kids, and we are not so thinking about our psychological health, mental health, that's why."**
>
> **Woman, age 31-54, England**

Figure 9 Risk of experiencing food insecurity and using any form of charitable food provision by number of children in household



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

61 Weekes, T, Ball, E, and Padgett, S, (2025), *The Cost of Hunger and Hardship*, Trussell, **https://cms.trussell.org.uk/sites/default/files/2025-04/hunger_and_hardship_final_report.pdf**

Families with three or more children were also more likely to need to be referred to food banks, with one in 10 (10%) people referred to food banks reporting that they were living with three or more children aged 16 or under. Across the UK, 4% of people reported living in a household with three or more children. 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.

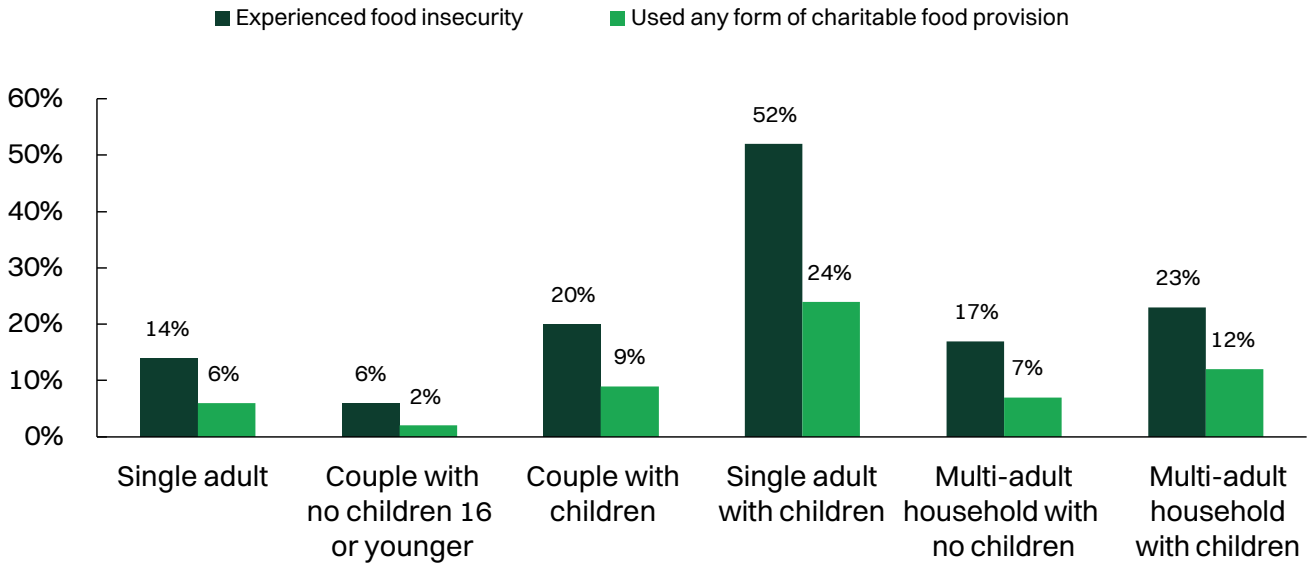
> **Well, with all five children, and so much food, all the time, that we're eating, and yes, the money doesn't stretch because before you know it, you've run out again.**
>
> **Woman, age 31-54, Wales**

The experience of families with three or more children is likely driven in part by the two-child limit, a policy introduced in 2017 which 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 starkly higher risk of food insecurity in 2024 than couples with children. Just over half (52%) of single-parent families reported food insecurity in the previous year and one in four (24%) had to turn to some form of charitable food provision. This compared to 20% and 9% respectively for couples with children. Couples with children did however have higher rates of food insecurity and use of charitable food provision than couples with no children (6% and 2% respectively) – highlighting that overall, there is an increased risk of hunger for families with children.

Single parent families were also over-represented among people referred to food banks. Single parents make up around 3% of UK households[62], but one in five (19%) people referred to food banks reported that they were a single parent.

Figure 10 Risk of experiencing food insecurity and using any form of charitable food provision by household type



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

62 This figure is from our general population survey. The Family Resources Survey reports a slightly higher figure at 5% of households (household with children and one adult).

Couples with children were not over-represented among households referred to food banks. This is despite this household type having a higher risk of food insecurity and use of charitable food providers than most other households. Just under one in 11 people (9%) referred to food banks reported living as a couple with children. Across the UK, 14% were living as a couple with children.

In contrast, there is an over-representation of single adults living alone at food banks. Half (50%) of people referred to food banks were living on their own, compared to 17% across the UK. The risk of food insecurity and needing support from a charitable food provider for single adults living alone was also notably higher than dual-adult households (with no children) (14% vs. 6% and 6% vs. 2% respectively).

Our 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 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.[63] 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. Two in five (39%) people supported by Citizens Advice with advice in the 12 months to May 2025 were living in single-person households.[64]
- Face a significant risk of homelessness. They make up 71% of households in England who were owed a relief duty due to being found to be homeless.[65] 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.[66,67]

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.

> **Right now you have to sacrifice so much just to have the basics. When you are alone and you don't have that, kind of, 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**

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.

63 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**

64 Citizens Advice, (2025), *Advice Trends on Tableau*, **https://www.citizensadvice.org.uk/about-us/information/advice-trends-on-tableau/**

65 MHCLG, (2025), *Statutory homelessness in England: October to December 2024*, **https://www.gov.uk/government/statistics/statutory-homelessness-in-england-october-to-december-2024**

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

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

I spend a lot of time by myself, to be honest. If anything, I've got one friend up here, where I live, at the moment, but obviously, where I was from originally, I've got friends there. Obviously, with no transport, I'm basically just on my own quite a lot, really.

Man, age 31-54, Wales

56% of households that had experienced food insecurity had very low levels of food security

Food insecurity is higher for renters and people experiencing homelessness

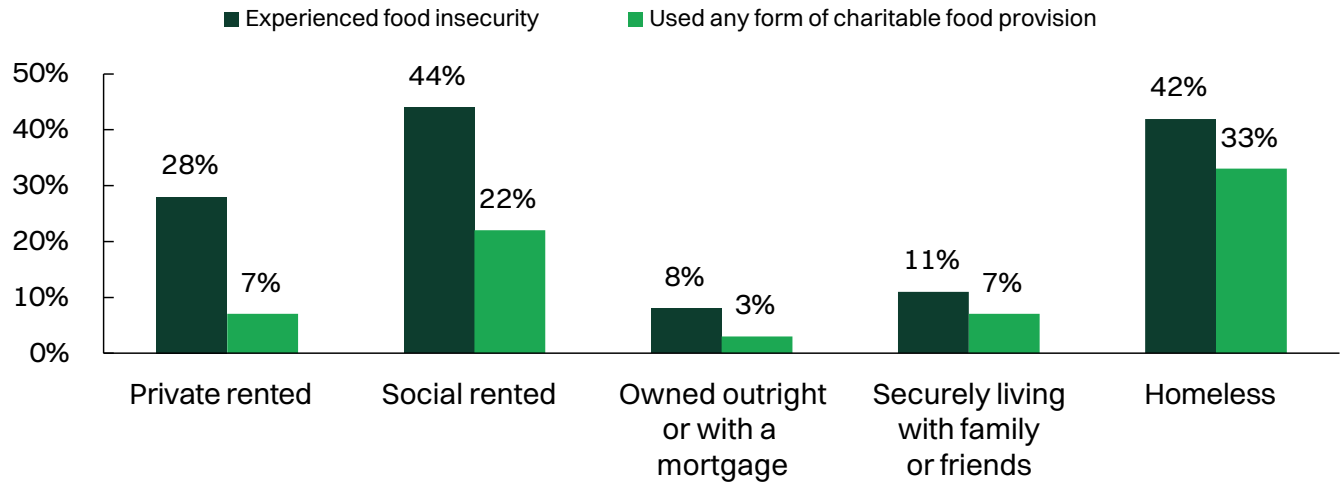
When I was pregnant with my first one [child], we were made homeless because, again, I was so sick through pregnancy that we couldn't afford the rent. It was private rent and it was a lot of rent.

Woman, age 31-54, England

Food insecurity and the use of charitable food provision were far more common for people who were renting, than people who owned their homes (either outright or with a mortgage). **Figure 11** below shows that across the UK, over a quarter (28%) of people privately renting experienced food insecurity in 2024 and one in 12 (7%) had used any form of charitable food provision. These figures were even higher for people living in social rented housing – 44% and 22% respectively. Conversely, just one in eight (12%) home owners experienced food insecurity and 3% had used any form of charitable food provision.

Rates of food insecurity are likely to be higher for social renters than private renters as a consequence of the differences in the demographics and circumstances of the people in both tenures. Our survey highlights that people in social rented accommodation are more likely to be disabled, to be in receipt of means-tested social security payments, to be care experienced, to have children in the household, and to have caring responsibilities than people in private rented accommodation. These are all characteristics that we associate with an increased risk of hunger in this report.

Figure 11 Risk of experiencing food insecurity and using any form of charitable food provision by housing situation



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

A far lower proportion of food insecure private renters (16%) had used any form of charitable food support than food insecure social renters (36%). This may be because social renters are more likely to be in touch with services which make referrals to food banks or signpost to local charitable food support. Social landlords often operate these services for their tenants, particularly though tenancy sustainment teams who support residents to manage their finances or support workers making resident welfare calls.[68]

Despite having a lower risk of food insecurity, homeowners make up a significant minority of people who had experienced food insecurity in 2024. Three in 10 (29%) food insecure people owned their home either outright or with a mortgage. There are however some signs that the risk of food insecurity is increasing for mortgage holders. Since 2022, there has been an increase in the rate of food insecurity for mortgage holders, from 11% to 13% in 2024. This is likely a result of steep increases in mortgage interest rates over that period: in June 2022 the average two-year fixed mortgage rate was 2.87% compared to 5.16% in June 2024.[69]

Our research shines a light on the experiences of people who own their home either outright or with a mortgage who were food insecure. They were more likely to:

- Have someone working in the household (85% vs 71% of homeowners who were food secure).
- Have experienced a change in life circumstances, such a job loss or bereavement (61% vs 29% of homeowners who were food secure) or challenging or harmful work event (48% vs. 14% of homeowners who are food secure).
- Still be paying off their mortgage (70% vs 47% of homeowners who were food secure).
- To be living as a couple with children (29% vs 15% of homeowners who were food secure).
- Be younger – the most common age group of food insecure homeowners is 35-44, whereas the most common age group of food secure owners is 65+.

68 HACT, (2021), *Paid in full – Putting residents in control*, **https://www.thinkhouse.org.uk/site/assets/files/2361/hact0321.pdf**

69 For a LTV of 75%: Bank of England, (2025), *Quoted household interest rates*, **https://www.bankofengland.co.uk/statistics/visual-summaries/quoted-household-interest-rates**

Compared to both all people across the UK, and people experiencing food insecurity, people who own their homes make up a far smaller proportion of people referred to food banks in the Trussell community. Just 5% of people referred to food banks owned their homes either with a mortgage or outright, compared to 59% of the general population.[70] Food banks see a particularly high number of renters. One in five (20%) people referred to food banks were renting privately and 42% were social renters. This compares to the general population where 13% rent privately and 10% socially.

Our findings reflect extensive wider research into problems with rental sectors across the UK 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. Two fifths (41%) of people referred to food banks had experienced some form of homelessness in the past year (4% of people across the UK reported experiencing homelessness); this has risen from 36% in 2022. This reflects trends in homelessness since 2022, with 4,667 people in England estimated to be sleeping rough on a single night in Autumn 2024, up 52% from Autumn 2022.[71] The number of households in temporary accommodation also increased by 27% from Q3 2022 to Q3 2024.[72]

There is clear wider evidence[73,74] that shows that the risk of homelessness is greater for some people than others – and this is the case for people referred to food banks:

- **People with experience of the asylum system:** Among people referred to food banks who have ever sought or applied for asylum, a majority (73%) were homeless or had experienced homelessness in the last 12 months (compared to 37% who had never applied for asylum).
- **People from racialised communities:** People from racialised communities referred to food banks were also more likely than White people to currently be homeless, or have previously experienced homelessness (52% compared to 37%). There has been an increase in experience of homelessness compared to 2022, when it was 45% for people from racialised communities and 32% for White people.
- **Young adults (aged 18-24):** Among people referred to food banks, people aged 18-24 were most likely to be or have experienced homelessness (56%) with people aged 65 and over having the lowest risk (17%).
- **Men:** Men referred to food banks were more likely to be homeless or have experienced homelessness than women (49% compared to 33%). This has increased since 2022, when it was 40% for men compared to 32% for women.

70 These figures may differ from other published UK wide tenure statistics. This is principally because of the inclusion of the category 'securely living with family or friends' and categories defining homelessness such as 'insecurely living with family or friends'.

71 Ministry of Housing, Communities and Local Government, (2025), *Rough sleeping snapshot in England: autumn 2024*, **https://www.gov.uk/government/statistics/rough-sleeping-snapshot-in-england-autumn-2024/rough-sleeping-snapshot-in-england-autumn-2024**

72 Ministry of Housing, Communities and Local Government, (2025), *Tables on homelessness*, **https://www.gov.uk/government/statistical-data-sets/live-tables-on-homelessness**

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

74 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**

Other inequalities increase the likelihood of food insecurity

Many people in the UK face structural inequalities based on their impairments or conditions, ethnicity, gender, sexuality, care experience, and immigration status.[75] Structural inequalities refer to systemic, long-term and often hidden patterns of unequal access to resources, opportunities, and power that are built into the structures of society.

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

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

- **Are in receipt of means-tested social security payments**
- **Have experienced any changes in life circumstances**
- **Are disabled**
- **Have a mental health condition**
- **Are living in a household without anyone working**
- **Have experienced homelessness in the last 12 months**
- **Are socially isolated.**

In some cases, we saw an under-representation of people from certain groups at food banks in the Trussell community, 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.[76,77,78,79] 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.

75 This is not an exhaustive list but reflects the data that we have available to analyse. Many disabled people face structural inequalities, 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.

76 Bachmann, C, and Gooch, B, (2018), *LGBT in Britain – Health*, Stonewall, **https://www.stonewall.org.uk/resources/lgbt-britain-health-2018**, **https://www.bps.org.uk/research-digest/caring-care-leavers**

77 Mind, (2020), *Inequalities for Black Asian and Minority Ethnic communities in NHS mental health services in England*, **https://www.mind.org.uk/media/6484/race-equality-briefing-final-oct-2020.pdf**

78 Waddell, S, et al, (2022), *Improving the way family support services work for minority ethnic families*, Early Intervention Foundation, **https://www.eif.org.uk/report/improving-the-way-family-support-services-work-for-minority-ethnic-families**

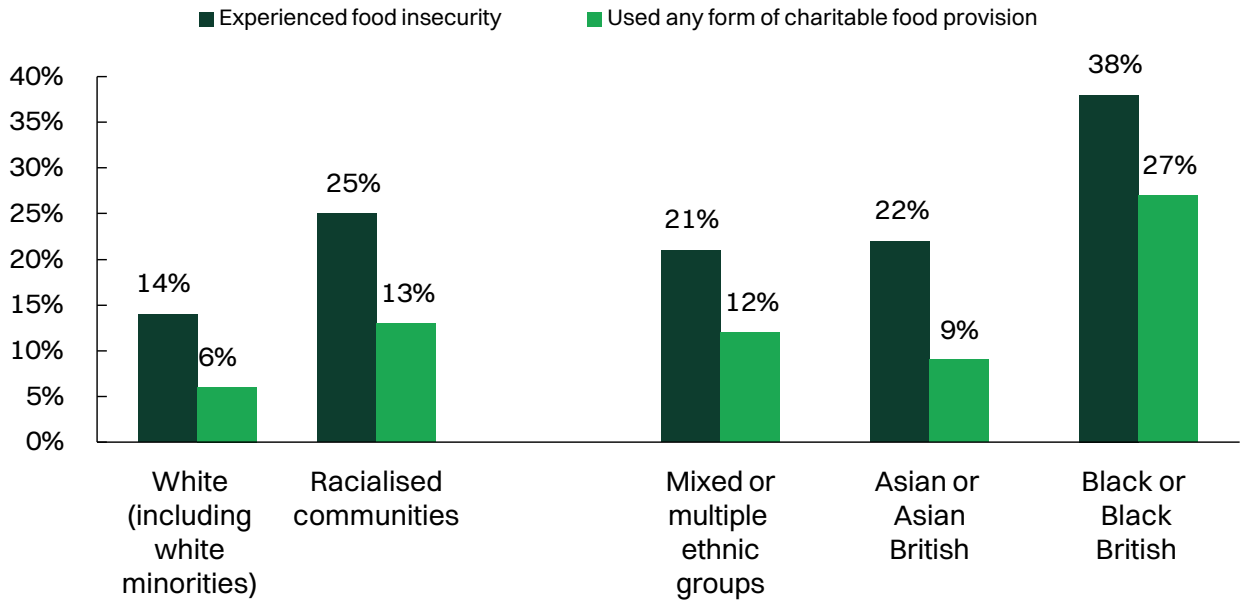
79 Phillips, A, et al, (2024), *A qualitative investigation into care-leavers' experiences of accessing mental health support*, The British Psychological Society, **https://bpspsychub.onlinelibrary.wiley.com/doi/10.1111/papt.12525**

Ethnicity

People from racialised communities were almost twice as likely to have experienced food insecurity in 2024 as White people (25% vs. 14%). We also saw that people from racialised communities had a far higher likelihood of having to turn to a charitable food provider for support – over one in eight (13%) had in the previous year, compared to 6% of White people.

When we look at the experiences of people from specific ethnicities, we see that Black or Black British people had the highest risk of food insecurity and were most likely to have had to turn to a charitable food provider for support.[80]

Figure 12 Risk of experiencing food insecurity and using any form of charitable food provision by ethnicity



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

These findings are in line with wider evidence showing that poverty rates in the UK are not equal across different ethnicities. People from some racialised communities are more likely to be in poverty than White people.[81] The reasons for these disparities include systemic racism and discrimination in employment, housing and health, all of which drive income inequalities. For example, people from Bangladeshi, Black African and Pakistani households are more likely to work in low-paid or insecure roles and sectors compared to White workers.[82] At the same time, on average, adults from racialised communities live in households that spend a larger share of their income on housing than their White British counterparts – leaving them less to spend on other essentials.[83]

In 2024, people from racialised communities were over-represented among people referred

80 Other differences between people who are White and people who are either mixed or multiple ethnic, or Asian or Asian British are not statistically significant.

81 Joseph Rowntree Foundation, (2025), *UK Poverty 2025*, **https://www.jrf.org.uk/uk-poverty-2025-the-essential-guide-to-understanding-poverty-in-the-uk**

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

83 Aref-Adib, A, Odamtten, F, (2025), *Heritage and home: Investigating ethnic inequalities in housing affordability*, Resolution Foundation, **https://www.resolutionfoundation.org/publications/heritage-and-home/**

to food banks. A fifth (19%) of people referred to food banks were from racialised communities. Across the UK, one in seven (14%) people were from racialised communities. This is an increase compared to 2022 when one in eight (12%) people referred to food banks were from racialised communities, but still slightly less than we might expect based on food insecurity and wider charitable food provision data from our surveys. In this data one in five (21%) people experiencing food insecurity and over a quarter (26%) of people using charitable food provision were from racialised communities.

The growth in the proportion of people referred to food banks in the Trussell community between 2022 and 2024 cannot be explained by any change in the overall rate of food insecurity or charitable food provision for people from racialised communities across the UK. These rates remained consistent between 2022 and 2024.

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

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

Some people from racialised communities were at greater risk of food insecurity than others – highlighting the intersection of structural inequalities. Almost two in five (38%) people from the LGBTQIA+ community who were also from a racialised community were food insecure, compared to a quarter (24%) of people from a racialised community who were not part of the LGBTQIA+ community.

We also saw higher rates of food insecurity 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 9 below highlights that across the UK people from racialised communities were at higher risk of experiencing some of the factors we identify as increasing the likelihood of someone experiencing hunger. People from racialised communities were particularly likely to be in receipt of means-tested social security payments, to have experienced homelessness, and to be socially isolated.

25% of people from a racialised community experienced food insecurity – almost twice the rate (14%) for White people

Table 9 Likelihood of experiencing risk factors associated with hunger – people from racialised community compared to people from a White background

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.

Gender

Women were at greater risk of food insecurity in 2024 than men. One in six (17%) women experienced food insecurity in 2024 compared to one in eight men (12%). Women were however no more likely to use any form of charitable food provision than men (7% and 6% respectively).

The increased risk of food insecurity is at least partially driven by inequalities in paid work and a disproportionate burden of unpaid care.[84,85,86] There is more on our findings about work and the impact of childcare and caring responsibilities in **Part 3** of this report.

Women were not over-represented among people referred to food banks. Just over half of referred people were women (52%), which is similar to the rate in the general population (51%). As discussed earlier, food banks saw an over-representation of people living alone, the majority (65%) of whom were men. The vast majority of people who were single parents or guardians were women (80% vs 19% who were men).

There are intersecting issues which drive the rate of food insecurity higher for some women. Women who provided unpaid care (22%) and women with care experience (33%) were at greater risk of food insecurity than women who did not provide care (16%) or were not care experienced (17%). The provision of unpaid care was heavily gendered; over half (58%) of people providing unpaid care were women, compared to 38% who were men.

Women from the LGBTQIA+ community were also more likely than women who were not LGBTQIA+ to be food insecure (34% vs. 17%). And as in the previous section, we find that women from racialised communities were more likely to be food insecure than women who were White (29% vs. 15%).

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

85 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**

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

Women across the general population were more likely to face most of the risk factors we have identified. We see particularly high rates of disability, mental health conditions, and likelihood of experience a challenging or harmful change in their circumstances for women when compared to men.

Our sample size was not sufficient to calculate risk rates (of food insecurity and use of charitable food providers) for people who were trans or had a trans history specifically, or whether they were over-represented among people referred to food banks in the Trussell Community. While acknowledging the limitations of this, their experiences are in part reflected in the combined analysis presented below on people from the LGBTQIA+ community.

There is limited quantitative evidence across the UK on the risk of hunger and hardship for trans people, and this is an area that future research could explore. International evidence shows that food insufficiency was almost two and a half times as common among transgender people as cisgender people (19.9% vs. 8.3%).[87]

Table 10 Likelihood of experiencing risk factors associated with hunger – women compared to men

Risk factor	Experience
Receipt of means-tested social security	Increased risk – 18% vs. 14%
Experienced challenging or harmful life event	Increased risk – 38% vs. 32%
Is disabled	Increased risk – 32% vs. 24%
Has a mental health condition	Increased risk – 19% vs. 11%
Is in a household with no one working	Increased risk – 26% vs. 23%
Experienced homelessness	No difference
Is socially isolated	No difference

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

Sexuality

People from the LGBTQIA+ community were far more likely to experience food insecurity than people who do not identify as LGBTQIA+.[88] In 2024, one in three (34%) people from the LGBTQIA+ community experienced food insecurity in the previous year. This was double the rate for people who were not LGBTQIA+ (15%). Similar findings were seen when looking at the use of any charitable food provision (16% vs. 6%).

This resonates with existing research showing 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),

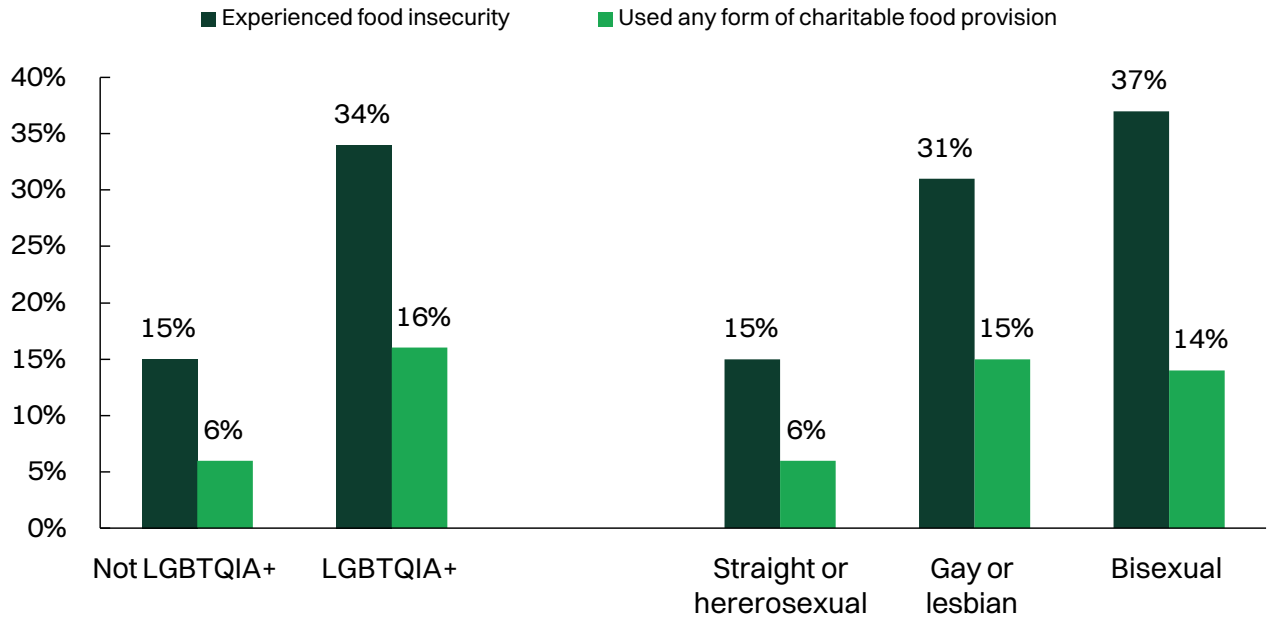
87 Conron, K, and O'Neill, K, (2022), *Food insufficiency among transgender adults – during the COVID-19 pandemic*, Williams Institute, **https://williamsinstitute.law.ucla.edu/wp-content/uploads/Trans-Food-Insufficiency-Update-Apr-2022.pdf**

88 People who took part in our surveys were defined as LGBTQIA+ if they said they are: 'gay or lesbian', 'bisexual', 'other sexual orientation' , have 'no' sexual orientation, or have 'another sexual orientation', if they said they are 'non-binary' , or 'prefer to self-describe their gender', or if they are trans or have a trans history. We acknowledge that experiences within this community are likely to differ and where we have sufficient sample we pull out these individual experiences.

unemployment as a result of discrimination when looking for – or staying in – work, and being paid less on average than heterosexual workers.[89,90,91]

People who were gay or lesbian (31% and 15%) and people who were bisexual (37% and 14%) were more likely to have experienced food insecurity and to have used any form of charitable food provision in 2024 than people who were heterosexual (15% and 6%).

Figure 13 Risk of experiencing food insecurity and using any form of charitable food provision by sexuality



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

People from the LGBTQIA+ community were over-represented among people referred to food banks. One in 12 (8%) people referred to food banks were LGBTQIA+; in comparison 6% of people across the UK identify as part of that community. There were no significant differences when looking at individual experiences of sexual identity (e.g. people who are gay or lesbian).

As we see with other marginalised communities, LGBTQIA+ people providing unpaid care were more likely to experience food insecurity than people who don't provide unpaid care. Almost half (47%) of LGBTQIA+ carers were food insecure compared to 29% who did not provide unpaid care.

LGBTQIA+ people 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.[92,93]

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

90 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**

91 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**

92 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-homelesness-2025.pdf**

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

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.

Table 11 Likelihood of experiencing risk factors associated with hunger– people who were LGBTQIA+ compared to people who were not LGBTQIA+

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,[94] and are more likely to experience financial hardship as adults than people who do not have care experience.[95]

Two in five (40%) people who were care experienced were food insecure in 2024, nearly three times the rate for people who were not care experienced (15%). The risk of needing to use charitable food provision was also particularly high for care experienced people, with one in four (23%) having done so in 2024 (compared to 6% of people who were not care experienced).[96]

There was a stark over-representation of people who were care experienced among people referred to food banks in the Trussell community. Across the UK, 2% of people were care experienced, but this rises to almost one in seven (15%) people referred to food banks. Our 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.

There has been an increase in the proportion of people who were care experienced referred to food banks who have also experienced

94 Trussell, (2025), *Maybe, tomorrow, Experiences and hopes of young people facing financial hardship in the UK*, Forthcoming

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

96 Note – our sample size for people who were care experienced was not sufficient to identify any intersectional impacts.

homelessness. In 2024, half (50%) of care experienced people were either currently homeless or had experienced homelessness in the previous 12 months; this is an increase from 42% in 2022. Among people referred to food banks who were not care experienced, 38% had experience of homelessness in the last year.

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.

Table 12 Likelihood of experiencing risk factors associated with hunger– people who were care experienced compared to people who were not

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 care[97] had a higher rate of food insecurity in 2024 than people who did not provide unpaid care (24% vs. 13%). They were also more likely to have needed to turn to a charitable food provider in the previous 12 months (11% vs. 6%).

At a headline level, we didn't find that people who provide unpaid care were over-represented among people referred to food banks. One in five (19%) people referred to food banks provided unpaid care – the same proportion as in the general population. However, among people living with others, unpaid carers were over-represented. More than one in four (28%) people referred to food banks who were living with someone else provided unpaid care, whereas one in five (20%) people living with someone in the general population provide care.

This aligns with wider evidence showing the poverty rate to be significantly higher for unpaid carers.[98] Unpaid carers find it more difficult to find

97 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.

98 Wyjadlowska, J, et al, (2024), *Poverty and financial hardship of unpaid carers in the UK – A WPI Economics Report for Carers UK*, Carers UK, **https://www.carersuk.org/media/dnxerxqv/poverty_financial_hardship_uk_web.pdf**

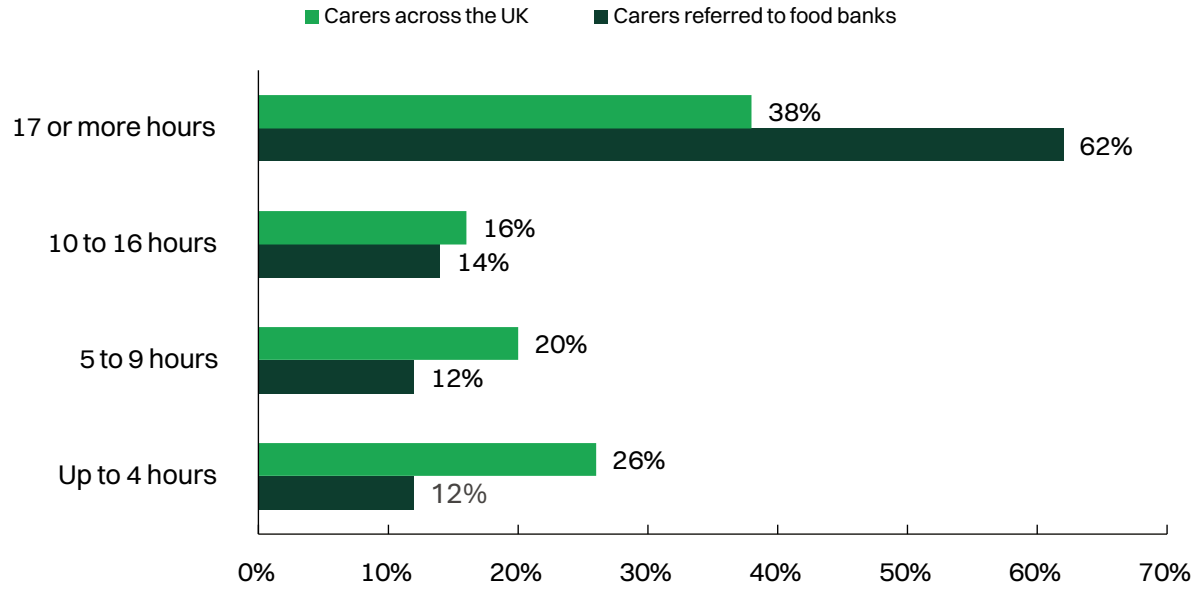
and maintain employment. Carers who are able to sustain a job are more likely to have to work part-time, in jobs that tend to be lower paid.[99] The result is that many unpaid carers find balancing caring and working exhausting and eventually impossible.[100] Certain types of unpaid care are particularly affected – for example, nearly a quarter (24%) of parent carers of disabled children spend more than 100 hours a week providing care. They are more likely to have had to leave work, and to feel they have a poor quality of life compared to other types of carers.[101]

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.[102] 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 increase in line with the number of unpaid caring hours that someone provides: only 7% of people providing up to four hours of unpaid care had experienced food insecurity in 2024, compared to 30% of people providing 17 or more hours 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 UK population. As Figure 14 shows, most (62%) carers referred to food banks in the Trussell community provided 17 hours or more of care a week. This compares to just under two in five (38%) of carers in the general population across the UK.

Figure 14 Number of hours provided unpaid care for per week for carers referred to food banks and carers across the UK



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

99 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/**

100 Galandini, S, and Ferrer, I, (2020), *Make care count – Unpaid and underpaid care work across Britain*, Oxfam, **https://assets.publishing.service.gov.uk/media/66448280ae748c43d3793b86/experiences-of-claiming-and-receiving-ca-research-report-final.pdf**

101 Contact, (2017), *Caring more than most – Executive summary*, **https://contact.org.uk/wp-content/uploads/2021/03/caring_more_than_most_exec_summary.pdf**

102 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**

Food insecurity rates were also higher for carers who were part of the LGBTQIA+ community (47% vs. 22% of carers who were not part of that community) and for carers from racialised communities (34% vs. 21% of White carers) – highlighting how structural inequalities can intersect to drive up the risk of hunger.

Over two in five people providing unpaid care across the general population were also disabled themselves, and one in five had a mental health condition – far higher than for people who did not provide care. Carers were also more likely to have to turn to support from the social security system, and to be living in a household where no one is working.

It is a sign of how carers are not supported sufficiently that the rate of experience of homelessness for 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.

Table 13 Likelihood of experiencing risk factors associated with hunger – people who provided unpaid care compared to people who did not

Risk factor	Experience
Receipt of means-tested social security	Increased risk – 24% vs. 14%
Experienced challenging or harmful life event	Increased risk – 48% vs. 32%
Is disabled	Increased risk – 41% vs. 25%
Has a mental health condition	Increased risk – 21% vs. 14%
Is in a household with no one working	Increased risk – 29% vs. 23%
Experienced homelessness	Increased risk – 7% vs. 3%
Is socially isolated	No difference

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

Asylum and immigration

Food insecurity rates in 2024 were far higher for people with insecure[103] migration status than people with secure[104] status (43% vs. 14%). Similarly, three in 10 (30%) people with insecure status had used any form of charitable food provision in the last 12 months, compared to 6% of people with secure status.[105]

People with insecure migration status were also over-represented among people referred to food banks. One in 12 (8%) people referred to food banks had insecure status, compared to 3% across the UK.

103 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.

104 Defined as people who are citizens of a European Union country, with settled status, people with Indefinite Leave to Remain in the UK, and UK Citizens.

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

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.[106] There are many features of the UK immigration system which can mean people subject to it are more likely to experience hunger.

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 saw an increase in the proportion of people with NRPF referred to food banks. In early 2020 around 2% of people referred to food banks were estimated to have NRPF; this increased to 11% in mid-2020 at the onset of the pandemic.[107] 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.[108]

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.

There is some evidence to highlight challenges that people who were either currently seeking or had previously sought asylum faced. Asylum seekers were over-represented among people referred to food banks in the Trussell community (7%) compared to their prevalence across the general population (1%).

People seeking asylum in the UK are unable to work or access mainstream social security while their claim is being processed, which can take many months or even years.[109] During this time, if people do not have friends or family to support them, then they may be reliant on Asylum Support provided by the Home Office. Asylum Support levels are set UK-wide and are very low – £49.18 per week for someone housed in the community (self-catered housing is provided with utilities and Council Tax included, but nothing else), or £8.86 per week for someone housed in a hotel or other accommodation providing food. For many people in receipt of this support, this money may be all they have to cover all essentials including clothing, travel, and communication.

If a person's asylum claim is successful, they and any dependents in the UK will be granted refugee status. This means they will be allowed to stay in the UK for a minimum period of five years. People with refugee status can work and apply for social security payments.

If a person is in receipt of Asylum Support, this will stop soon after they get refugee status. In practice, because of delays receiving documentation and other communication barriers, they often get little notice. This often leads to destitution as people struggle to find housing, work and/or register

106 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**

107 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**

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

109 Cuibus, M, Walsh, P, W, and Sumption, M, (2025), *Briefing – The UK's asylum backlog, The Migration Observatory at the University of Oxford*, **https://migrationobservatory.ox.ac.uk/resources/briefings/the-uks-asylum-backlog/**

new social security claims in this short time period.[110] In 2024, 15,200 households in England received homelessness support from their local council after leaving asylum accommodation, representing a 39% rise on the previous year.[111] People in this situation are very unlikely to have savings for a deposit or other costs as they have been living on such a low income – meaning they often need to turn to food banks and other charitable food provision at this time. In 2024, people who received a positive decision on their asylum decision had 28 days to move on from their asylum accommodation, which meant finding somewhere new to live, and claiming social security payments before finding a job. This often meant people were put a high risk of homelessness during this time.[112] Since December 2024 this has been increased to 56 days.

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. 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 14 Likelihood of experiencing risk factors associated with hunger – people with insecure migration status compared to people with secure status

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.

110 British Red Cross, (2020), *The costs of destitution: a cost-benefit analysis of extending the move on period for new refugees*, **https://www.redcross.org.uk/about-us/what-we-do/we-speak-up-for-change/the-costs-of-destitution**

111 Refugee Council, (2025), *Top facts from the latest statistics on refugees and people seeking asylum*, **https://naccom.org.uk/wp-content/uploads/2018/12/Still-an-Ordeal-summary.pdf**

112 Right to Remain, (2024), *Move on period extended to 56 days*, **https://righttoremain.org.uk/move-on-period-extended-to-56-days/**

Conclusion

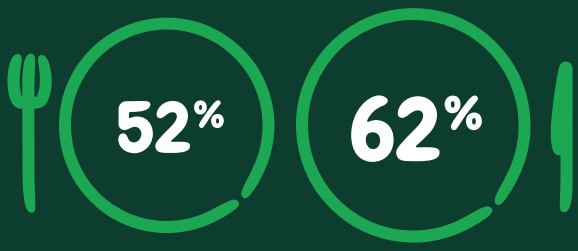
In this section we outlined how some people are at increased risk of experiencing hunger. This can be due to socio-economic factors such as the high cost of living or the inadequate housing system, demographic and structural factors such as ethnicity, gender or disability, or life experiences such as 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 the UK, 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 the UK?

£104 was the average weekly amount that people referred to food banks in the Trussell community had to get by on after paying their housing costs – just 17% of what the average UK household has

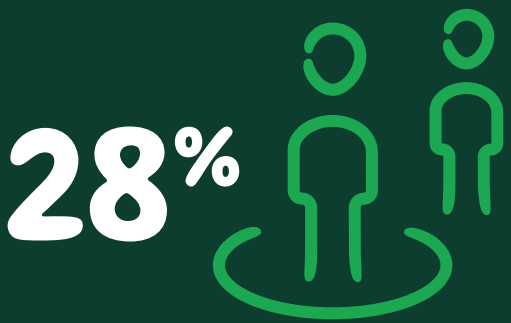
88% of people referred to food banks had no savings, while a further 6% had less than £100 saved



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%)

in part-time work in the UK general population were food insecure – compared to 15% of people in full-time employment



28% of people referred to food banks were severely socially isolated – compared to 8% of people across the UK

34% of people had not accessed any formal advice or support prior to a food bank referral

*All statistics are for 2024

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 because their incomes were too low and insufficient to cover the cost of essentials. On average people referred to food banks had just £104 a week to get by on after paying their housing costs, representing just 17% of what the average household across the UK 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 (88%) people referred to food banks had no savings, while a further 6% had less than £100 of savings. They also had high levels of debt and arrears on bills, with repayments further reducing the money they have to spend. Nearly all (92%) people referred to food banks were in some type of debt or arrears.**
- **The design and delivery of the social security system remained the most significant driver of low income for people referred to food banks. The vast majority (87%) were in receipt of a means-tested social security payment, including three quarters of people (75%) in receipt of Universal Credit. In the general population fewer than one in 10 people (9%) 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. 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.**
- **Disabled people faced significant barriers in accessing the social security payments they are eligible for. Young disabled people (aged 18-24) and older disabled people (aged 65+) were the least likely to be in receipt of disability social security payments (37%, 45%).**
- **Work did not always protect people from hunger. One in five (20%) people in part-time work in the UK general population were food insecure, compared to 15% of people in full-time employment.**
- **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 nearly eight in 10 people (78%) having experienced at least one life change in the last year. A third (35%) of people across the UK had experienced at least one life change.**
- **Social isolation was a common experience for people referred to food banks. 28% of people referred to food banks were severely isolated compared to 8% of people across the UK.**
- **Few people referred to food banks had accessed crisis support, with half (51%) of people not aware of that support.**
- **Over a third (34%) of people had not accessed any formal advice or support prior to a food bank referral. This includes support around mental health, debt, housing and employment.**

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

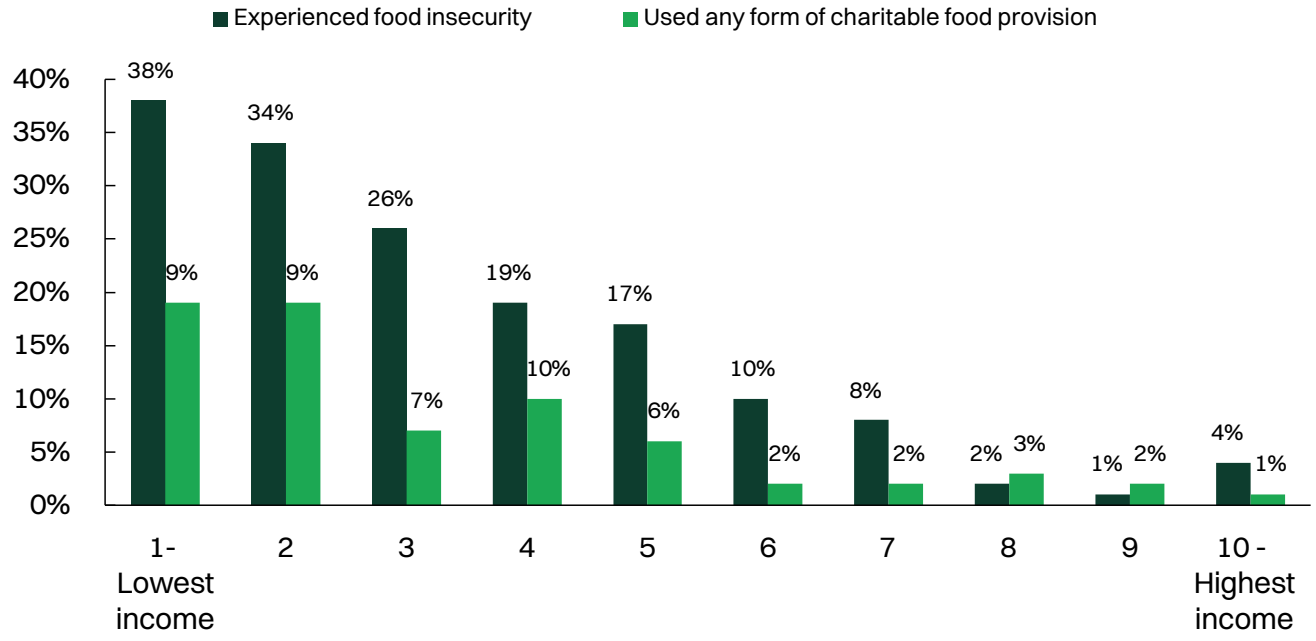
“I would find that I would go to bed early, so you’re saving electricity. I’m just working four days, so you can’t keep it on, you can only keep it on until you feel the house heating up and then you have to turn it back off again, so you do.”

Woman, age 31-54, Northern Ireland

A lack of income has consistently been shown to be central to the need for food banks across the UK.[113,114] 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 a charitable food provider.

Figure 15 below shows how the risk of food insecurity and use of charitable food provision was far higher for people on the lowest incomes (38% and 19% respectively), and declined as incomes increased.

Figure 15 Risk of experiencing food insecurity and using any form of charitable food provision by equivalised income after housing costs (by decile)



Source: Hunger in the UK Wave 2 general population survey. See note below on equivalised income.

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

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

Our data highlights the extremely low levels of income that people referred to food banks have to get by on. In 2024, the average weekly income of people referred to food banks was £104 a week.[115] As shown in **Figure 16**, this was just 17% of what the average household across the UK had to get by on (£604). 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.

> **So, obviously, the money will go in the bank, but then that same day it's all gone because I've had to do, like, the food shop, pay all my bills, and then pay off a debt that I'm paying, things like that. And then I feel like all month I have nothing.**

Woman, age 18-30, England

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.[116] 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, 64% of people referred to food banks in the Trussell community had been unable to afford basic toiletries like soap, shampoo, and toothpaste. The clear majority (75%) 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.

> **I was referred when I went to the Citizens Advice Bureau then, and I was referred then when I told them about what happened with the no money for six weeks. It was the summer holidays, I was at my wits' end. No money, no food provision.**

Woman, age 31-54, Wales

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 have particularly low incomes, compared to the average for households that have used any form of charitable food provision, and households that experienced food insecurity (see **Figure 16**). The extremely low levels of income for people referred to food banks may also reflect the referral system that food banks in the Trussell community operate. This system means people are referred from organisations who are already supporting people experiencing severe hardship, like Citizens Advice.

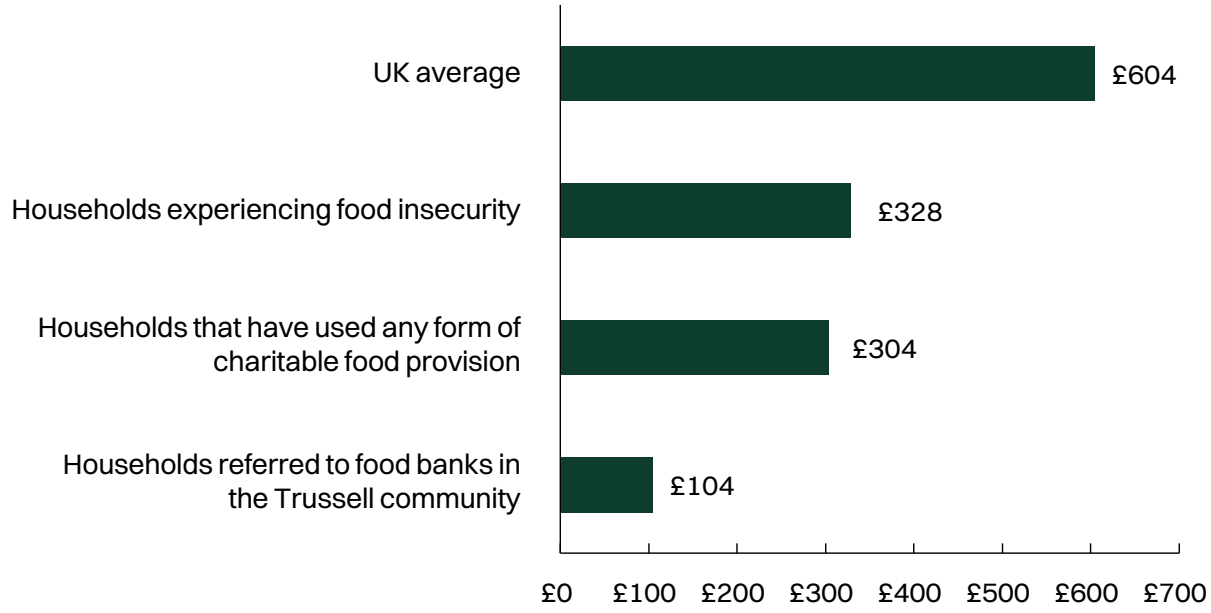
> **I can't really afford sanitary towels as well as shampoo, conditioner, shower gel, toothpaste, toothbrushes. It all gets a bit on top of you with bills as well.**

Woman, age 18-30, England

115 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.

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

Figure 16 Mean equivalised income after housing costs by experience of food insecurity and charitable food provision



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

While these patterns are striking, income alone is a limited measure of how much a household has available to spend on the essentials. This is likely why we still see some households with higher incomes experiencing food insecurity and needing to turn to a charitable food provider. The Social Metrics Commission (SMC) have addressed this in their Total Available Resources framework which seeks to better understand poverty through a measure that includes all available financial assets, debt, and inescapable costs, alongside income.[117] 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.[118]

While we cannot replicate this approach in this research, we know that households who have been referred to food banks, experienced food insecurity, and have used any form of charitable food provision have lower levels of assets (savings), were more likely to experience debt, and had higher inescapable costs (childcare costs[119], and the extra cost of disability) than people across the UK.[120] Housing costs are not explored separately, as they are included in our measure of income. The following sections on savings, debt, and costs explores this in more detail.

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

118 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**

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

120 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 (88%) people referred to food banks in the Trussell community had no savings, while a further 6% had less than £100 of savings. In contrast, across the UK 80% of people had some form of savings, with the most common amount being more than £5,000 (49%) – just 15% of people had no savings at all. Savings were also low for people experiencing food insecurity (48% had none at all) and for people who have needed to turn to charitable food provision (39% 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.[121] Even small levels of emergency savings have been shown to have long-term impacts on the likelihood of low-income households avoiding food insecurity.[122] 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, such as a bereavement or losing a job, were more likely to need support from a charitable food provider and face hunger if they had no savings. Over a quarter (29%) 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 one in 20 (5%) and one in 12 (8%) 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 them. Most people said that keeping up with essential costs was a fine balance that could easily be tipped if an unexpected cost came their way.

> **“...my partner’s car. Sometimes, if it’s needing a repair, his mum will give him the money to help him repair his car so he can keep it on the road. Because should we have to try and find that money, what would we live off? Because we don’t have any savings”**
>
> **Woman, age 31-54, Scotland**

88% of people referred to food banks had no savings, while a further 6% had less than £100 saved

121 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**

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

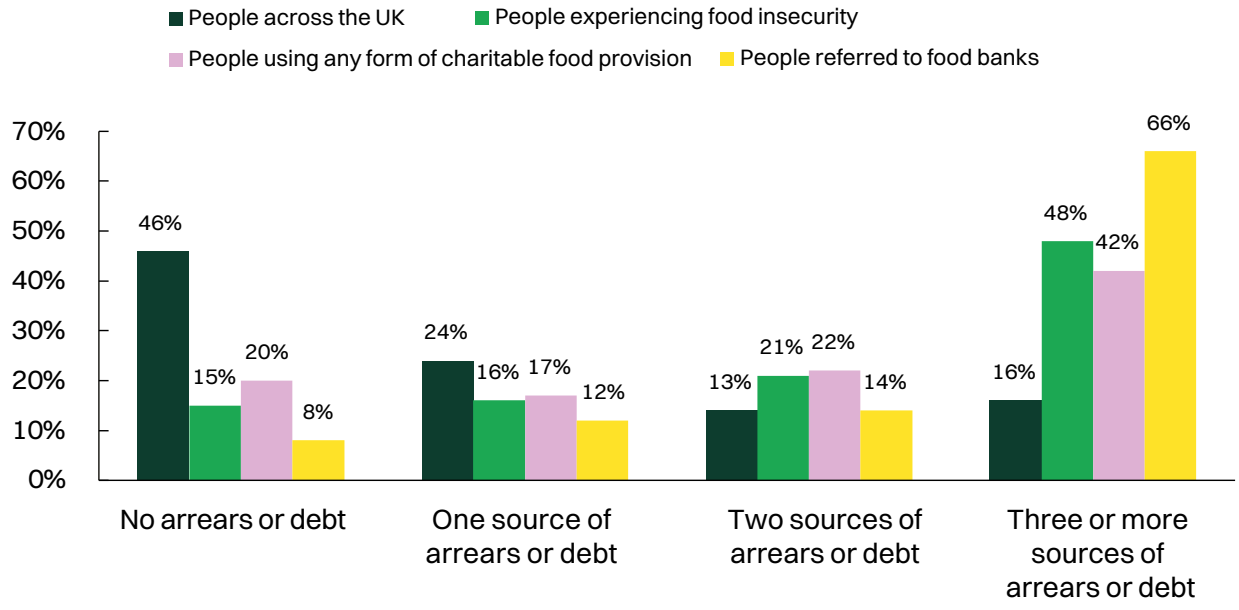
High levels of debt and arrears leave people without enough to get by on

Nearly all (92%) people referred to food banks 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 (54%). We also saw high levels of debt for people who were food insecure (85%) and people who have used any form of charitable food provision (80%). Our 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.

As shown in **Figure 17**, people referred to food banks were highly likely to be facing multiple forms of debt and arrears with two thirds (66%) managing three or more arrears or debts. This was far higher than the prevalence of multiple debts and arrears in the wider UK population, where one in six people (16%) had three or more debts. Facing multiple types of arrears or debts was also far more likely for people who were food insecure, and people who have turned to a charitable food provider, than the average across the UK. Nearly half of people (48%) who were food insecure had three or more types of arrears or debt, as did two in five (42%) people who have turned to a charitable food provider.

These findings echo wider evidence highlighting the vicious cycle between debt and hardship, with one report finding that weekly debt repayments of £30 to £70 are enough to have a marked impact on a household's standards of living.[123] While taking on additional debt to cover the cost of the essentials may provide temporary relief for some people today, it often leads to a deepening and long-term financial strain tomorrow.

Figure 17 Number of bills in arrears or sources of debt for people across the UK, people experiencing food insecurity, people who have turned to charitable food provision, and people referred to food banks



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

123 Christians against poverty, (2023), *Pushed under, pushed out*, **https://capuk.org/about-us/policy-and-research/pushed-under-pushed-out**

Half (51%) of people referred to food banks had relied on a loan from family or friends. In comparison, only one in eight people (13%) in the wider UK population had relied on a loan from family or friends. This was the most common source of credit for people referred to food banks. People experiencing food insecurity, and people who had turned to a charitable food provider for support were also more likely than the average across the UK to owe money to family or friends (both 38%). 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 UK population. They had a far higher likelihood of being indebted to high-cost credit and exploitative loan sources such as pawnbrokers (7% vs. <1%), payday loans or doorstep lenders (6% vs. 1%), or an unlicensed lender (3% vs. <1%) than people across the UK. People experiencing food insecurity and people who had used any form of charitable food provision were also at heightened risk of being in higher risk debt.

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.[124]

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.[125] The lack of a route out of debt is also likely to partially drive prolonged hardship and leave people experiencing hunger for longer periods of time.

These findings support wider evidence on the impact that financial pressures are having on people's wellbeing. In 2023, The Office for National Statistics reported that people who were behind on energy bills reported lower levels of happiness and higher levels anxiety. Half of adults (49%) who reported that they were behind on energy bills reported high levels of anxiety, compared to a third of people who were not behind on energy bills (33%).[126]

124 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**

125 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**

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

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.

> **So, it was EDF, they were my gas, electric company, they're the ones who told me when I went to the financial team, they're the ones who signposted me to-, so, they said, 'You can apply and then you can have a break.' They have a team, like a Citizens Advice who I connected with, yes. They were able to signpost me. Never known about it before... So, I managed to, kind of, put a little bit less pressure on myself by enquiring. Instead of forking out £300 in one go, I can spread it through the month, not to put too much pressure on myself. So, that was good.**
>
> **Woman, age 31-54, England**

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 are particularly likely to face higher inescapable costs – including disabled people, families with children, and people with caring responsibilities. Over one in three (36%) people referred to food banks 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 nine (11%) people across the UK. One in four (25%) people experiencing food insecurity, and people who have turned to a charitable food provider, 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.[127]

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.[128] 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.

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

128 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**

Higher childcare costs were also likely for people referred to food banks. They were more likely than people across the UK to have young children, when childcare is particularly expensive. One in six (18%) people referred to food banks in the Trussell community were living with a child aged 0-5, compared to one in 10 (10%) across the UK. People experiencing food insecurity (18%) and people who have turned to any form of charitable food provision (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.[129] We **previously reported** on the over-representation of carers among people referred to food banks, and their higher rates of food insecurity and use of charitable food providers. It is likely that people referred to food banks face higher inescapable costs due to their caring responsibilities.

Persistently low incomes are driven by an inadequate social security system

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

Man, age 31-54, Scotland

The design and delivery of the social security system remained the most significant driver of low income for people experiencing food insecurity in 2024. Around half (52%) of people in receipt of UC experienced food insecurity in 2024, and almost a quarter (23%) had used any form of charitable food provision.[130] These rates were starkly higher than those for the UK as a whole (16% and 7% respectively) 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 significantly higher than for people in receipt of the State Pension (4% and 2%).

While we do not have sufficient sample to assess the risk of food insecurity for people claiming Pension Credit (the social security payment for low-income pensioners) the Family Resources Survey (FRS) indicates that it is likely to offer greater protection than UC. The FRS reports that one in nine (11%) households in receipt of Pension Credit are food insecure compared to 40% of households in receipt of UC.[131] These figures highlight how the working-age social security

129 Wyjadlowska, 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**

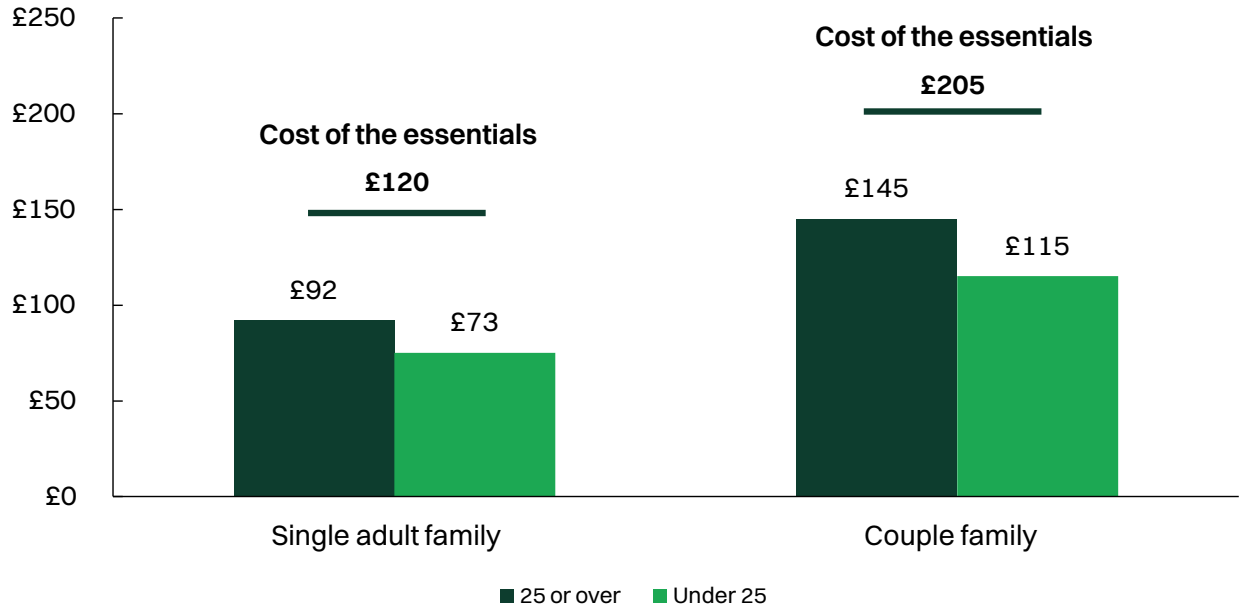
130 Compositional changes to who is claiming Universal Credit make it difficult to track rates over time, but there are some indications that these figures have improved since 2022 (from 58% and 28% respectively).

131 Department for Work and Pensions, (2025), *Family Resources Survey: financial year 2023 to 2024*, **https://www.gov.uk/government/statistics/family-resources-survey-financial-year-2023-to-2024**. The difference in rates of food insecurity between our surveys and the FRS for households in receipt of Universal Credit are due to the FRS measuring food security in the previous 30 days. We measure in the previous 12 months.

system is not adequately supporting people to consistently avoid hunger.

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 were in receipt of a means-tested social security payment. Our regression analysis highlighted that people in receipt of means-tested payments have a far higher risk of needing to turn to a food bank than people not in receipt of those payments. Three quarters of people (75%) referred to food banks were in receipt of UC, compared to less than one in 10 (9%) people across the UK.

Figure 18 Universal Credit's standard allowance compared to the indicative Essentials Guarantee level (£ per week in 2025/26)



Source: JRF, (2025), Guarantee our Essentials[132]

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 18**, the current rate falls short by £28 per week for a single adult (aged 25 or over), and £60 for a couple (25 or over).[133]

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

> **"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**

132 JRF, (2025), *Guarantee our Essentials: reforming Universal Credit to ensure we can all afford the essentials in hard times*, **https://www.jrf.org.uk/social-security/guarantee-our-essentials-reforming-universal-credit-to-ensure-we-can-all-afford-the**

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

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 people who were eligible. Some people had started receiving UC for the first time, and others had started to receive additional payments such as PIP or other disability social security payments. JRF found that newly disabled people who started to receive disability payments were almost 50 percent more likely to exit very deep poverty than people who did not start to receive payments – highlighting the importance of maximising incomes.

“Yes, it helps massively [the DLA]. It’s £400 he gets, sort of, middle rate, mobility. You know, it took the edge off of things, so things weren’t as pressured.”

Woman, age 18-30, England

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.

“I did top up on my Nisa’s [grocery shop], well, gas and electric by lump sum and in Iceland [grocery shop]... And I could buy clothes for my son, my younger son. You know, just basic, kind of, stuff you wouldn’t have the money for. You know, tracksuits and stuff like that.”

Woman, age 31-54, Northern Ireland

Source: JRF, (2023), What protects people from very deep poverty, and what makes it more likely?[134]

134 Schmuecker, K, (2023), *What protects people from very deep poverty, and what makes it more likely?*, JRF, **https://www.jrf.org.uk/deep-poverty-and-destitution/what-protects-people-from-very-deep-poverty-and-what-makes-it-more**

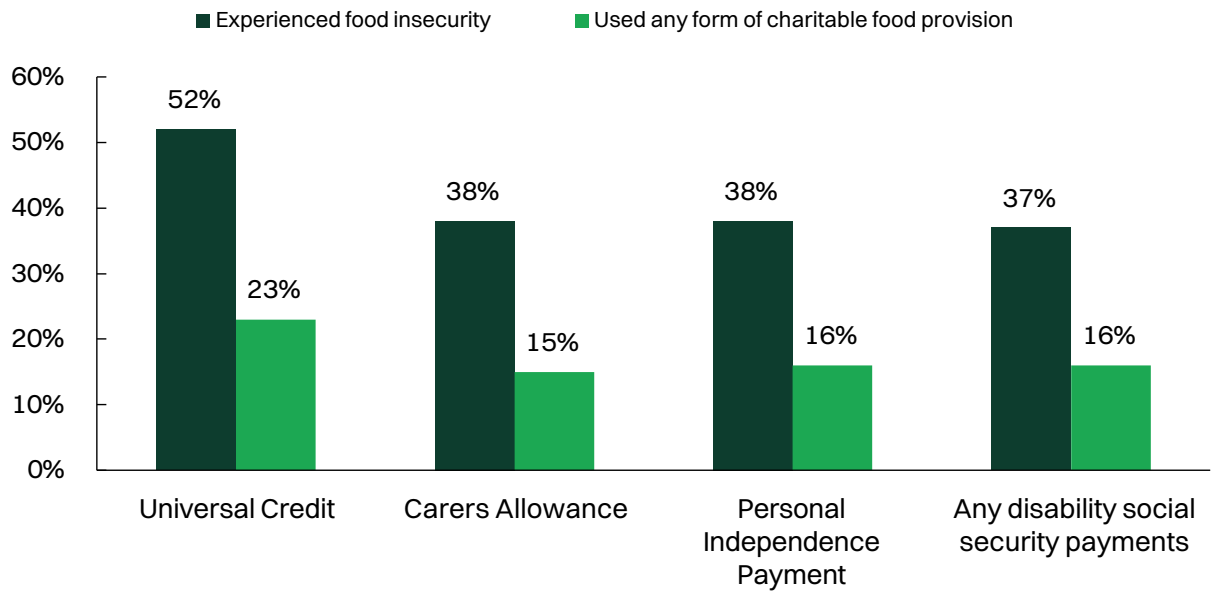
The social security system provides support for people who have a high risk of inescapable costs such as disability or caring, but as with other payments is often found to be insufficient to cover these additional costs. Wider evidence highlights the inadequacy of disability social security payments, with income insufficient to cover the unavoidable additional costs of disability.[135]

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.[136]

Figure 19 highlights that the rate of food insecurity and charitable food provision use was higher for people claiming these payments. More than one in three (37%) people in receipt of any disability social security payments experienced food insecurity in 2024 and one in six (16%) had used any form of charitable food provision.

> **PIP has made a pretty massive difference. But, you know, the rates, the increasing of bills and rents, and all that, it's like whilst my wages and the PIP more or less stagnates, especially when the cost of living, interest rates were getting really bad. You just notice that over time it has less and less, it has less of a cushioning.**
>
> **Non-binary, age 18-30, England**

Figure 19 Risk of experiencing food insecurity and using any form of charitable food provision by receipt of social security payments



Source: Hunger in the UK Wave 2 general population survey.[137]

135 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**

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

137 Disability benefits 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.

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

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

Woman, age 31-54, Scotland

As we’ve seen, people’s income from UC is frequently too low to afford the essentials. On top of this, this income can be further reduced by deductions to their payments. Our regression analysis found that, for people in receipt of social security payments, any reduction or cap on the amount they are receiving can significantly increase their likelihood of needing to turn to a food bank. We looked at the impacts of the following reductions or limits for people claiming social security payments[138]:

- 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.[139]

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

- a social security benefit overpayment
- a budgeting loan or ‘advance payment’
- a local council debt
- other third-party debt (i.e. for rent arrears, utility bills or court fines).[140]

Advance payments are offered to people in receipt of UC to cover essential costs during the five-week wait before a first payment. This wait is built into the design of the social security

138 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.

139 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.

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

system, with people moving on to UC (either through the transition from legacy social security payments, or claiming for the first time) having to wait at least five weeks for a first payment. This is often a significant challenge for people who are unable to cover the cost of essentials during this period. An advance payment can cover this gap; however, this must be repaid, leaving people with less money to live on in subsequent months when payments eventually start.[141] **Table 15** below highlights that deductions to repay advances for a budgeting loan (48%) were the most common form of debt for people with deductions referred to food banks, followed by advances to cover the five-week wait (39%).

The rates of food insecurity and use of charitable food provision rise even higher for people receiving UC with deductions. Over three in five (62%) people claiming UC and facing deductions experienced food insecurity in 2024, and one in three (32%) had used any form of charitable food provision. These figures were far higher than those for people receiving UC without deductions (47% and 19%).

Food banks have long seen the impact of deductions on people's financial situation. Six in 10 (61%) people referred to food banks in receipt of UC were facing deductions in 2024, and overall half (51%) of all people referred to food banks were facing deductions. In June 2024, 45% of households on UC across Britain had a deduction from their payments.[142]

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%).[143] It is too early to assess impact, but this change is expected to have a positive impact in reducing the burden of debt for people and providing more certainty for people about how much of their income is protected from debt repayments. Nevertheless, key drivers of deductions and caps still remain baked into the system, with fundamental processes and rules like the five-week wait for a first payment, and the benefit cap still in place.

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.

> **"If you have any advance when you become unemployed you have to pay that back. With them taking that money out I just found it really difficult to buy anything on top of electric, gas, what money I have to pay towards the rates. Even though you're on benefit you only get a certain amount, you still have to pay something every month, and making sure everything's there, it's just not possible. You're robbing Peter to pay Paul, so to speak."**
>
> **Man, age 55+, England**

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

142 Department for Work and Pensions, (2025), *Universal Credit statistics (collection 2013 to June 2025)*, **https://www.gov.uk/government/collections/universal-credit-statistics#previous-releases**

143 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**

Table 15 Reasons for having a social security deduction, people referred to food banks in the Trussell community

Deduction reason	%
To repay an advance payment taken to cover a specific expense (a budgeting advance)	48
To repay an advance payment taken to cover the five-week wait for Universal Credit	39
To repay a court fine/fines	18
To repay previous benefit overpayments (e.g. from the DWP or the Council)	17
To repay Council Tax arrears	14
To repay an advance payment taken on because of a change of circumstances	10
To repay a Hardship Payment from the DWP	8
Because of deductions from third parties (e.g. to repay arrears on rent or energy bills)	10
Other debts and fines	15
I don't know why	2

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

Barrier: Deductions from social security payments

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

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

Source: Trussell, (2022), Debt to Government, deductions and destitution.[144]

144 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**

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.

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 29% of the total support provided by food banks in the Trussell community is for families with children[145], despite people in these families making up just 11% of the population across the UK.[146]

A significant driver of this increased risk is the two-child limit. The number of households affected by the policy is increasing over time, as a greater number of third and subsequent children are born after 6 April 2017, from when the policy applies. Some estimates suggest that over 100 additional children are pulled into poverty every day due to this.[147] Trussell research shows that lifting the policy would lift 670,000 people (including 470,000 children) out of severe hardship by 2026/27, indicating the extent to which the policy has a direct impact on hunger and food bank need.[148]

Trussell's Cost of Hunger and Hardship research found a sharp increase in severe hardship for families with three or more children in recent years. Much of the growth in severe hardship over the last decade is driven by the experience of families with three or more children.[149] In 2012/2013, one in six (17%) people living in families with three or more children were experiencing severe hardship. By 2022/2023, almost one in three (31%) were in severe hardship, while the rates for people in one child families fell (from 17% to 14%), and those for two child families rose only slightly (14% to 15%). As **Figure 20** highlights below, the rate of severe hardship for people living with three or more children increased sharply after the introduction of the two-child limit in 2017.

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

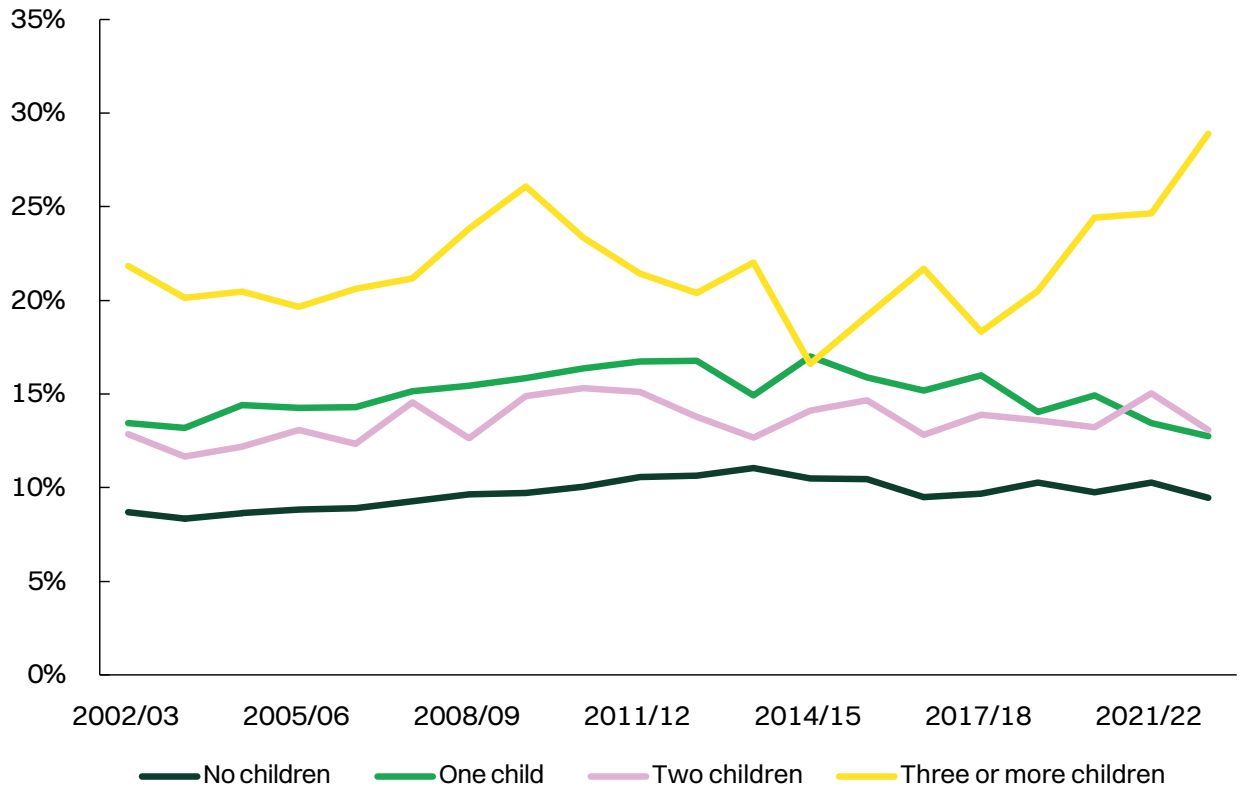
146 Weekes, T, et al, (2024), *The Cost of Hunger and Hardship – interim report*, Trussell, **https://cms.trussell.org.uk/sites/default/files/2024-10/Cost%20of%20hunger%20and%20hardship_Interim%20report%202024_4.pdf**

147 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**

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

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

Figure 20 Rates of severe hardship for people by number of children lived with from 2002/03 to 2022/03



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

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

"I still needed to work but couldn't because of my mental health. And then, every time I went to the Jobcentre, she wanted me to go back to care work and I said, 'My mental health can't handle that.'"

Woman, age 31-54 England

As well as facing deductions from already insufficient levels of support, people often experience long delays in starting to receive payments in the first place. As previously discussed, UC has a built-in delay in the form of the five-week wait. We frequently hear from food banks that this wait is a significant factor driving people to their doors, as they are often left with no income at all following a job loss or other unexpected change, or when migrating from legacy benefits. Wider evidence also shows links between the five-week wait, food insecurity and use of charitable food provision.[150]

150 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**

> **Universal Credit, that's always been a struggle, that six-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[151]

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 that are meant to cover other essential costs, from work, by taking on debt or leaving other bills unpaid, or by relying on informal support – either from friends and family, or from charities, including food banks.

Some people we spoke to found that, despite being signed off by their GP as not fit for work, it was difficult to prove to the Jobcentre that they were unable to look for work. This was particularly noted by people with mental health conditions. This meant that they weren't able to access additional social security payments, putting them at greater risk of hunger. As well as the immediate impact on people's ability to afford essentials, this process is often arduous and further damaging to people's physical and mental health[152] – putting people at greater risk of deeper and more prolonged hardship, given the cyclical and causal relationship between health and hardship.[153]

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

In addition to design and process failings, people said that they felt communication and support from the DWP and Jobcentre work coaches was poor. People said that these interactions held uncomfortable power dynamics, and that staff displayed a lack of empathy. People described how they did not feel they were provided with appropriate advice or support, and that staff failed to provide a tailored and supportive route back into work that aligns with people's skills and aspirations. This is supported by research from IPPR which outlined that the UK employment system's focus on provision is too narrow and focused on the short term. The 'any job' model limits a focus on sustainable, long-term goals, and there are hundreds of thousands of economically inactive disabled people who want to work but are missing out on support.[154]

Less than half of disabled people claiming UC who had worked with a work coach said that they felt they were able to have a say in the kind of work that they were asked to apply or look for.[155] We heard through our conversations with people referred to food banks that these experiences left people frequently feeling disempowered, disrespected, and undervalued when work coaches pushed people to apply for jobs that did not reflect and recognise their expertise and interests.

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

152 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**

153 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**

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

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

> **I would also say that I've also experienced Jobcentres and Jobcentre staff that have been unhelpful in supporting me as the person that I am with the skills that I've got. What they've done repeatedly is try to get me into irrelevant jobs that are usually, sort of, like manual labour jobs and not even considering anything to do with my education. They're not even asking the right questions, you know, it's brainless. It's been quite frustrating, they're not interested.**

Man, age 31-54, Wales

This is consistent with wider evidence on how the Jobcentre experience can leave people feeling unsupported.[156] 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 claimants[157] and the complexities of navigating the application process due to a lack of information and support.[158] Research for the DWP 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.[159] 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 people.[160] This is supported by research from IPPR which outlined that the assumption people have no intrinsic motivation to find work has led to an increasing use of the threat of financial penalties to drive engagement, despite evidence that this is counter-productive.[161] Through our conversations with people referred to food banks, we heard instances where people had chosen to disengage from the system and stop claiming social security payments they are eligible for because of the challenges of navigating the system, and how they were treated by the DWP and the Jobcentre, including a lack of empathy and compassion from staff.

> **I said, 'I think I'll cancel my claim altogether'. Because at the time they (DWP) were only giving me, I think it was £50 a month, and the stress it was causing me with this form and the differences of people's opinions, and the sheer lack of empathy, was astounding. So, I just came off it.**

Woman, age 55+, England

156 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/**

157 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/**

158 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**

159 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**

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

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

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[162,163,164,165]:

- 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.

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.

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

163 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**

164 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**

165 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 were in receipt of some form of social security support, one in 11 people (9%) were not. The most common reasons people gave (after having no recourse to public funds status - 21%) for why they were not in receipt of income from social security was that they hadn't applied (14%) or they were waiting for an initial claim or appeal outcome (12%). 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 evaluation into the impact of advice services provided via food banks in the Trussell community provides more recent context.[166] 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 limits the role the social security system can play in reducing hardship. One person said that they are no longer receiving income support due to the stress of applying and the negative interactions they had with the DWP staff member they were working with. Another person said that they found that applying for PIP could take from three to six months, which was causing significant stress and hardship.

Previous research for Trussell found that the process of applying for 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.[167]

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

166 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**

167 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**

In line with these findings, this research indicates these problems were particularly experienced by disabled people. Almost half (47%) of people from disabled households referred to food banks were not receiving any social security payments related to their impairment or condition. Although not everyone who is disabled will be eligible for social security support, problems of accessibility persist. In Wave 1 of the Hunger in the UK research, many disabled people simply did not know about what payments they were eligible for or the right way to ask for or access that support.[168] Likewise, as mentioned, PIP forms are notoriously difficult to complete.[169] 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.

"They sent me the most enormous form I have ever seen [for PIP], and a lady at Citizens Advice in the local council offices helped me fill it in. I could never have filled it, in and it's the terminology as well that you need to be able to use. You need to know how to fill these forms in to be able to answer them properly with the right key words. It sounds silly, doesn't it? But she was very good, and my doctor wrote me a supporting letter to help me, and through that, getting that... But it's a horrible process and it takes ages. It's not the easiest."

Woman, age 55+, England

Levels of receipt of disability social security payments vary by age among people referred to food banks. Younger disabled people (aged 18- 24) were least likely to be in receipt of income from disability social security (37%) compared to other age categories. This may be due to younger people being less likely to meet eligibility criteria, lower take-up rates, or a combination of both. There is wider evidence exploring the difficulties that young disabled people face when moving from child to adult services in terms of healthcare, social care, and education – where gaps, delays or a total withdrawal of support are often experienced.[170,171]

Young people may have also lost support during the transition from Disability Living Allowance (DLA) to PIP. When disabled children receiving DLA turn 16, they must apply for PIP – which generally results in a drop in support due to previous reforms.[172] This loss of support is often amplified, as PIP serves as a passport to other social security payments such as Carer's Allowance and Council Tax deductions.

Notably, just 7% of disabled people referred to food banks who were aged over 65+ were claiming Attendance Allowance, a social security payment for people over state pension age who need help with personal care or supervision because of an illness or disability. Again, we cannot say on this data alone whether this reflects under-claiming. Nevertheless, Attendance Allowance is known to have a low take-up rate, with Policy in Practice estimating that, in 2023, 1.1 million pension age households could be missing out on £5.2 billion of Attendance Allowance.[173]

168 Weekest, et al, (2023), *Hunger in the UK*, Trussell, **https://www.trussell.org.uk/publications/hunger-in-the-uk**

169 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**

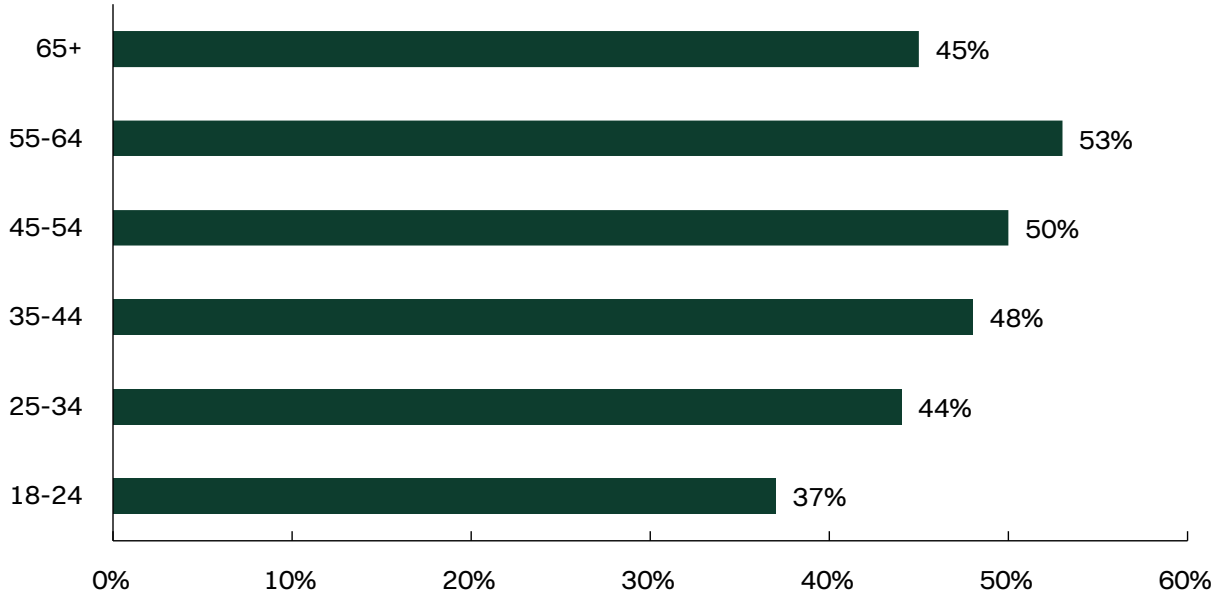
170 Scottish Government, (2023), *Transitions to adulthood for disabled young people: literature review*, **https://www.gov.scot/publications/literature-review-transitions-adulthood-disabled-young-people/documents/**

171 Disability Rights UK, (2025), *The Government has a problem with young people*, **https://www.disabilityrightsuk.org/news/government-has-problem-young-people#:~:text=Without%20access%20to%20a%20safety%20net%20of,chances%20when%20our%20lives%20have%20barely%20begun**

172 Disability Rights UK, (2025), *The Government has a problem with young people*, **https://www.disabilityrightsuk.org/news/government-has-problem-young-people#:~:text=Without%20access%20to%20a%20safety%20net%20of,chances%20when%20our%20lives%20have%20barely%20begun**

173 Charlesworth, Z, et al, (2023), *People of pension age may be missing out on £5.2 billion*, Policy in Practice, **https://policyinpractice.co.uk/wp-content/uploads/2024/10/Unclaimed-Attendance-Allowance_report-by-Policy-in-Practice-for-MSE_Dec23_compressed.pdf**

Figure 21 Receipt of disability social security payments by age for disabled people referred to food banks in the Trussell community



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

Work does not consistently prevent people from experiencing financial hardship

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

One in six (17%) working-age adults who were in work experienced food insecurity in 2024, and one in 12 (7%) used any form of charitable food provision. This was far lower than the rates for working-age adults not in work (29% and 12% respectively), but still indicates that work does not yet provide a reliable route out of hunger and charitable food provision. These findings are similar to 2022, where 15% of working-age adults in work had experienced food insecurity.

Figure 22 shows the rate of food insecurity and use of charitable food providers by whether the respondent to our survey was working, and whether anyone in the household was working.

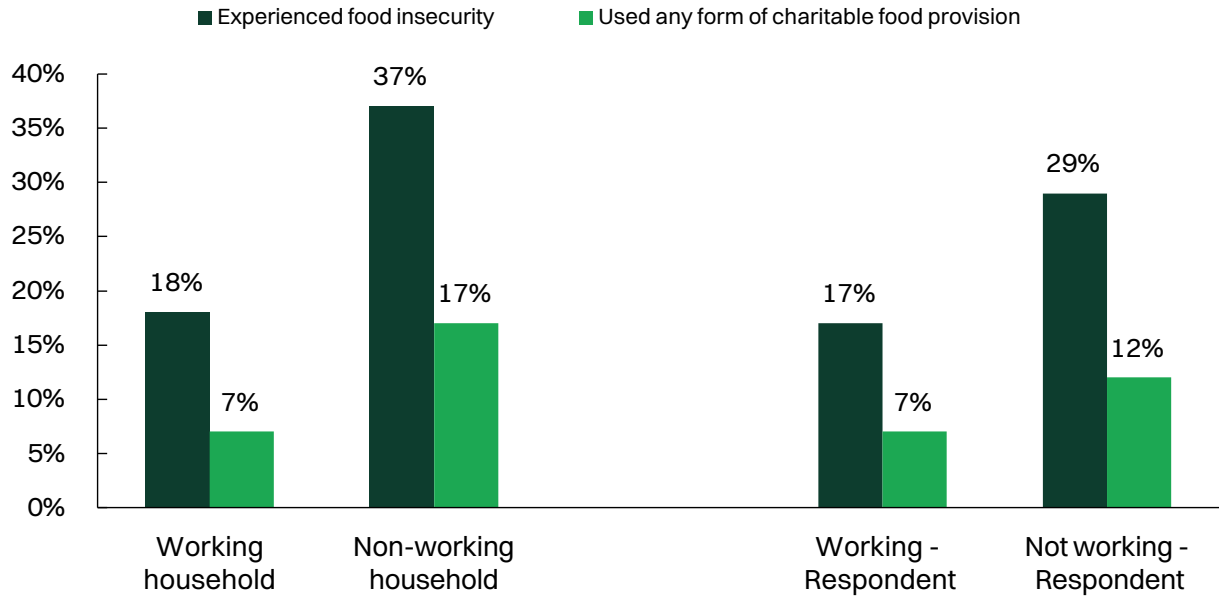
The rise in working households referred to food banks in 2024 (30% in 2024; up from 24% in 2022) shows how, increasingly, work is not providing reliable protection from, or a route out of, severe hardship. Wider Trussell research into the cost of severe hardship explored a range of barriers that people face in finding good work.[174] 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

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

collective bargaining, or a high minimum wage, are associated with lower food insecurity for workers.[175]

The experience of severe hardship can then, in turn, make it difficult for people to find a route out of insecure work due to the costs of seeking employment and childcare, as well as the mental and physical toll of severe hardship, which can make it difficult to move to better work. Insecure work puts people in hardship in a precarious position, which can mean people feel unable to challenge or question poor conditions, for fear of negative repercussions. These factors can lead to people already experiencing severe hardship being stuck in poor-quality and insecure work, and feeling trapped in prolonged and deepening hardship.

Figure 22 Risk of experiencing food insecurity and using any form of charitable food provision by individual and household work status: 18 to 64-year-olds



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

People are more likely to experience food insecurity if they are working part-time

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 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).

175 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/**

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 which offer less protection against food insecurity.

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 which covered the cost of the essentials, a boost in confidence, as well as reduced stress and anxiety and improved wellbeing.

> **“But since I’m more financially stable, me getting a promotion at work [working increased hours meaning increased income], and getting all my benefits [Universal Credit, Scottish Child payment], the fact is my children are not losing out on things [recreational activities like swimming, holidays], like what they were before. I feel so much happier. I’ve no worries.”**
>
> **Woman, age 31-54, Scotland**

Part-time work provides weaker protection from food insecurity compared to full-time work, although we find no difference in part-time workers’ use of charitable food provision. One in five (20%) people in part-time work in the UK general population were food insecure, compared to 15% of people in full-time employment, and 14% of people who were self-employed or freelance.

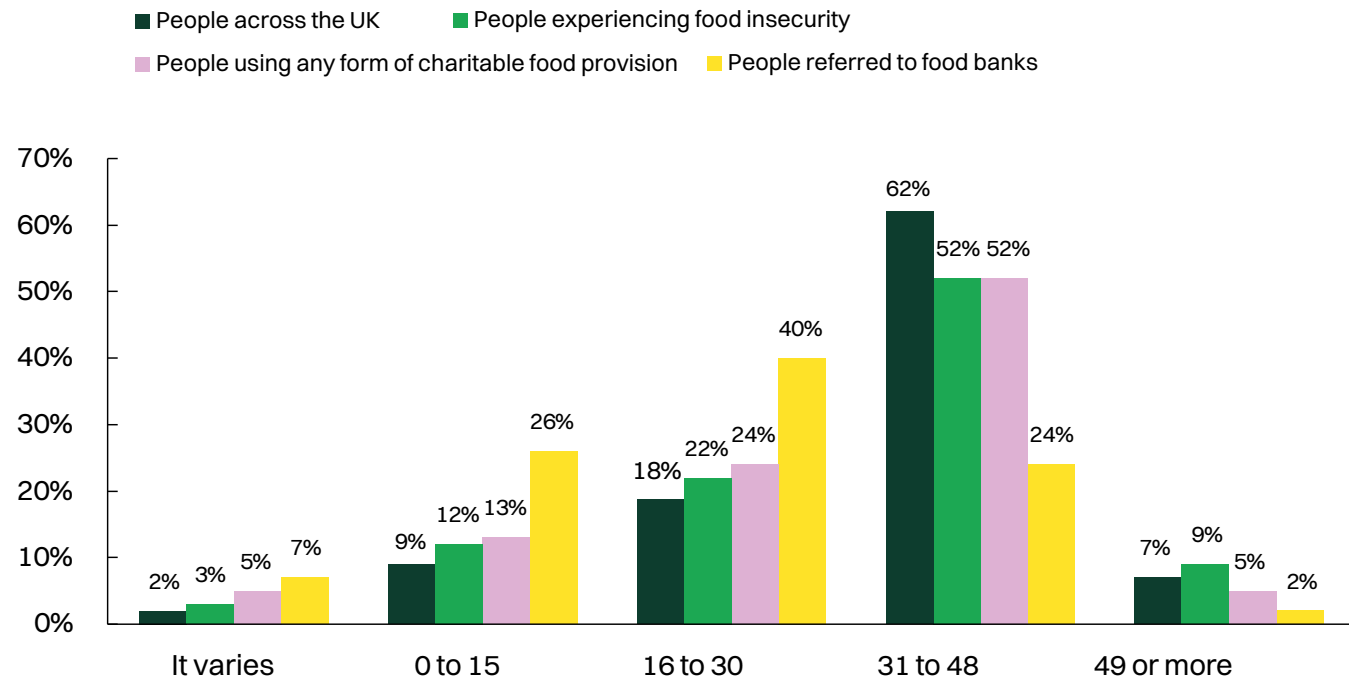
Working-age adults referred to food banks worked fewer hours per week than people across the UK, as seen in **Figure 23**. Similar but less pronounced differences were also seen for working-age adults experiencing food insecurity, and people who have turned to a charitable food provider for support.

People referred to food banks were also more likely to have variable hours; zero-hours contracts were particularly prevalent for people referred to food banks. One in five (19%) working-age people referred to food banks, who were in work, were on zero-hours contracts – compared to one in 12 (8%) across the UK. 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.

> **“You’re restricted again because you try and work as much as you can, and then not having a set contract, obviously, you don’t know how much you’re going to bring in. And then, obviously, fair enough, Universal Credit you get deducted from what you earn, which is fine, I understand that. But it’s, like, the next month and then you’ve got to plan, thinking, ‘Well, how can I catch up with myself?’”**
>
> **Woman, age 31-54, England**

Varying hours have been shown to make it difficult to manage finances, live fully autonomous lives and form and pursue long term goals.[176] 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.[177]

Figure 23 Number of hours usually worked per week for adults aged 18-64, in work, UK



Source: Hunger in the UK 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. Among working-age adults referred to food banks, who were in work, one in four (23%) would like to work more hours but were unable to do so because of their caring responsibilities. A further one in four (25%) people said that they would like to work more but they weren't being offered any more hours. These rates were far higher than those across the general population, where most people were happy with the hours that they work (60%).

Most (81%) part-time workers across the UK were women. We also saw that women living with children were more likely to be in part-time work (30%) than women not living with children (13%), which was not the case for men. This likely contributes to the higher risk of food insecurity identified for women in **Part 2**.

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.

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

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

Table 16 View on hours worked, adults aged 18-64, in work

View on hours worked	People referred to food banks %	People across the UK %
Want to work more but am not offered any more	25	10
Want to work more but not able to because of caring responsibilities	23	5
Happy with number of hours	36	60
Want to work fewer	8	22

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

Case Study: Connor

Connor lives alone and has mental health problems in addition to other chronic health conditions. He recently had to leave his previous job because of his physical health, and also had to move home because his previous landlord sold up. Connor stopped receiving Universal Credit and was not yet eligible for a State Pension. All of this reduced his income and made him anxious about his finances, and this contributed to worsening his mental health. More recently, he has found a part-time job that is better for his physical health, and this has helped him improve his condition. However, working a part-time job reduced his income. In the last six months, he used the food bank at least six times, including some extra referrals beyond what people usually receive. While things are improving and he now has his State Pension and part-time work, he still finds it hard to afford the essentials.

Low pay can leave people at greater risk of food insecurity

The type of occupation 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. Over a quarter (28%) of people working in routine manual and service occupations experienced food insecurity, compared to 12% of people in managerial, administrative and professional occupations.

Research by the Living Wage Foundation reinforces the link between low pay, food insecurity and the use of emergency food provision. In 2024 they found that, in the past year, two in five low-paid workers had used a food bank, with 28% relying on them at least once a month, and one in three had skipped meals for financial reasons.[178] Other evidence highlights that poor-quality employment, in particular employment that was low-paid, was a significant driver of food insecurity for workers.[179]

178 Living Wage Foundation (2024), *42% of workers earning below the real Living Wage have less than £10 left over after paying for their essentials*, **https://www.livingwage.org.uk/news/42-workers-earning-below-real-living-wage-have-less-%C2%A310-left-over-after-paying-their**

179 Hayes, L, and Maynard, N, (2024), *'Workers using foodbanks': the embedding of food insecurity at the nexus of welfare and employment laws*, Journal of

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

Changes to people's working life can put people at greater risk of food insecurity and increase their likelihood of needing to turn to a charitable food provider. More than one in three (37%) people who had gone through any challenging or harmful change at work in the last 12 months experienced food insecurity in 2024, and one in six (17%) used any form of charitable food provision.

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.

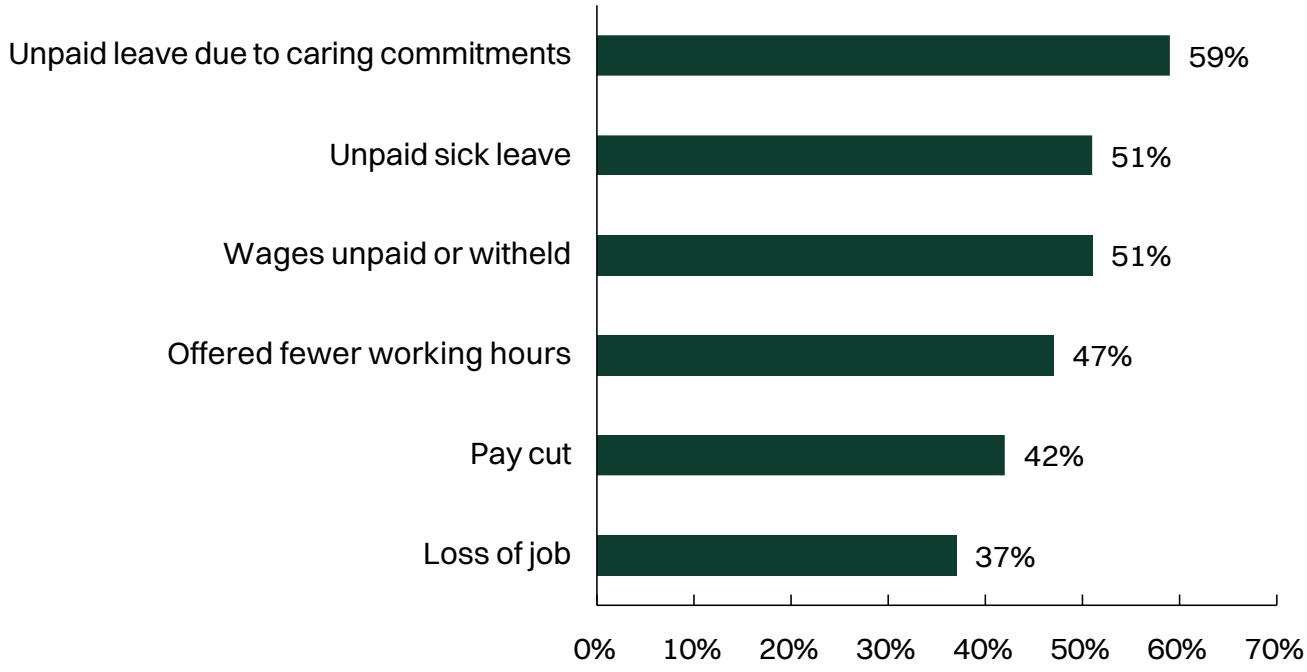
> **"I had to call in sick and because it's only two days a week I do, I have no sick pay. So, that week, I got no wages. You know, I had no money coming in. So, obviously, I was quite stuck. I was very stuck, actually."**
>
> **Woman, age 31-54, Northern Ireland**

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.

Figure 24 below shows that people who have had to take unpaid leave due to caring commitments, people who have taken unpaid sick leave, and people whose wages were unpaid or withheld experienced particularly high rates of food insecurity in 2024.

Poverty and Social Justice, **https://bristoluniversitypressdigital.com/view/journals/jpsj/32/3/article-p318.xml**

Figure 24 Risk of food insecurity for people experiencing different challenging or harmful work events, UK



Source: Hunger in the UK Wave general population survey.

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 Universal Credit and all grant funds.

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

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

Working-age disabled people in the UK were far less likely to be in work than working-age people who weren't disabled. Just over two thirds of

working-age disabled people (68%) were working, compared to 85% of working-age people without impairments or conditions. It is important to note that working-age disabled people were also more likely to have unpaid caring responsibilities than working-age people who were not disabled (29% compared to 15%), which will have contributed 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.[180]

Most (69%) working-age disabled people referred to food banks who were out of work said that their impairment or condition meant they were unable to work. One in eight (12%) 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.[181] Many disabled people also need to work part-time to manage their conditions[182] – which, as discussed above, can make it harder for work to pay, and therefore 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.[183]

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.[184] A 2023 survey by Scope found 19% of UK employers were resistant to covering the cost of making reasonable adjustments, such as installing wheelchair ramps or providing height-adjustable desks.[185] Among disabled people who are looking for work, 15% said that their application has been rejected explicitly because of their disability.[186]

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 sources of income was a "significant or very significant" barrier to finding work.[187]

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.[188] Half (51%) also said that they are fearful of disclosing their

180 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**

181 Transport for All, 2025, *Financial barriers*, **https://www.transportforall.org.uk/the-issues/financial-barriers/**

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

183 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**

184 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**

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

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

187 Joseph Rowntree Foundation, (2024), *Unlocking benefits: Tackling barriers for disabled people wanting to work*, **https://www.jrf.org.uk/work/unlocking-benefits-tackling-barriers-for-disabled-people-wanting-to-work**

188 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**

neurodivergence to prospective employers; this fear may be warranted, with one in four (25%) saying that they have been 'ghosted' after disclosing their neurodiversity.[189]

Even when neurodivergent people overcome these barriers and enter employment, many remain fearful of discrimination, with two thirds (65%) saying this was the case.[190] 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.[191]

This gap is also driven by disabled people's experience of education. Across the UK, working-age disabled people were less likely to be educated to degree level or above (25%) compared to working-age people without a condition or impairment (36%). They were also more likely to only hold qualifications at GCSE level or equivalent or below (29%) compared to non-disabled people (21%). 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 demands[192] and to experience hazardous physical working conditions that may not be suitable for disabled people.[193]

As **discussed previously**, people referred to food banks were more likely to face childcare costs than people across the UK, and this emerges as a barrier to work for some referred people. A lack of affordable or available childcare was a key reason for not being in work for one in eight (12%) working-age adults referred to food banks who were living with children.

During our conversations with people referred to food banks, parents – particularly women – discussed the challenges in finding flexible and secure work that they could fit around childcare commitments. Some parents also faced the compounding impact of a disability or health condition.

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.

189 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**

190 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**

191 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**

192 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**

193 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/5a7eecf2ed915d74e6227559/Review5_Employment_health_inequalities.pdf**

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[194], and that renters were at significantly higher risk of hunger. Homelessness was highlighted as one of the key experiences associated with the use of food banks from our regression modelling.[195] 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. Across the UK we picked up a small number of people[196] who were homeless when they took part in the survey; they experienced considerably rates of food insecurity (42%) and were far more likely to have needed support from a charitable food provider (33%) than the average (16% and 7% respectively).

The increased risk of hunger for renters compared to people who own their homes, and the experiences of homeless people, were predominantly driven by a range of issues in the housing sector in the UK, including:

- Rents having risen steeply in recent years – average UK private rents increased by 9% in the 12 months to December 2024.[197]
- Social security payments for housing failing to provide enough support to cover the cost of rent for many people living in the private rented sector. As of April 2025, fewer than 3% of properties listed in Britain are affordable for private renters in receipt of housing social security payments.[198]
- Housing insecurity – private renters continue to encounter multiple issues related to their housing without the passing of the Renters' Rights Bill.
- People are forced into the private rented sector in the first place because too few social and affordable homes are being built.[199,200] In the areas of England with the most severe shortage of social homes, local authority waiting lists for family-sized homes (with three or more bedrooms) now exceed a staggering 100 years.[201]

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 in receipt of Housing Benefit, either through Local Housing Allowance (LHA) or the housing element of UC.

194 Reflecting patterns across the UK where homelessness has increased between 2022 and 2024

195 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).

196 N=61 across the general population

197 ONS, (2025), *Private rent and house prices, UK: January 2025*, **https://www.ons.gov.uk/economy/inflationandpriceindices/bulletins/privaterentandhousepricesuk/january2025#house-prices-by-country-and-english-region**

198 Crisis, (2025), *"Now I have my flat, my health is much more stable": How affordable private rents can help tackle health inequalities and homelessness*, **https://www.crisis.org.uk/about-us/crisis-media-centre/fewer-than-three-in-every-100-privately-rented-properties-listed-in-england-are-affordable-for-people-on-housing-benefit-crisis-reveals**

199 Galarza, V, et al, (2024), *Brick by Brick: A plan to deliver the social homes we need*, Shelter, **https://downloads.ctfassets.net/6sxvmndnpn0s/3gKsteftNszu0ttpNdSdkO/4e5e1107d5236a579c164d46bcc49695/2024-07-11_-_Brick_By_Brick_Report_-_Single_Spread.pdf**

200 Grayston, R, Hudson, N, and Lloyd, T, (2024), I*s the private rented sector shrinking?*, Joseph Rowntree Foundation, **https://www.jrf.org.uk/sites/default/files/pdfs/is-the-private-rented-sector-shrinking-00d3f66ebee4ce72f6a9cddace3bd630.pdf**

201 Crisis, National Housing Federation, and Shelter (2025), *Ending homelessness and delivering lasting change*, **https://www.housing.org.uk/news-and-blogs/news/over-a-hundred-years-wait-for-a-family-sized-social-home/#:~:text=Local%20authorities%20in%20England%20with%20the%20most%20severe,years%20for%20a%20family%20sized%20%283%2Bbed%29%20social%20home**

Half (50%) of private renters receiving social security support for housing payments experienced food insecurity in 2024 – twice the rate of private renters who did not receive social security housing payments (25%). This is likely driven by the shortfalls between the payments people receive to support them with their housing costs, and their rent. These shortfalls mean people will often have a choice between falling behind on their rent or cutting back on food or other essentials, by plugging that gap with income from their other social security payments (which is supposed to cover other costs).[202]

It is however interesting to note that the use of charitable food provision for private renters in receipt of social security housing payments has decreased between 2022 and 2024. In 2022, one in three (31%) private renters in receipt of payments had used a charitable food provider in the previous year, falling to 11% in 2024. There was also a change in food insecurity from 58% to 50% – although this change is not statistically significant. Due to the small sample size (around 60 people in both years) of this analysis, we advise treating these results with caution, but this could indicate a positive impact of the uprating of LHA rates in April 2024.

In June 2022, when Wave 1 was conducted, over half (57%) of private renters in receipt of UC housing payments had a shortfall between their rent and their payments. Following the 2024 decision to re-link LHA rates to the 30th percentile of local market rents, there is likely to have been a temporary alleviation of pressure for some; in June 2024 the proportion of renters with a shortfall had decreased to 45%. Data is not publicly available, but it is likely that the average shortfall also decreased in this period – increasing the amount available for households to spend on essentials items.

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 that, if the freeze is maintained, private renters receiving LHA will see an average shortfall of £243 per month during the 2025/26 financial year.[203]

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.

"[My previous landlord] would turn up unannounced without giving us notice. He would never do repairs, the house was freezing cold over the winter and he didn't do anything about it. I think the boiler was broken. Whereas the landlord now, like, if something is wrong, he will fix it."

Non-binary, Age 18-30, England

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

203 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**

As the box above indicates, improvements to housing conditions are an important protective and enabling factor for addressing hunger and food bank need. However, problems with housing were a strong theme during our conversations with people referred to food banks, as well as in our participatory workshops. People described extensive barriers to finding a safe, secure and affordable home which met their needs, describing having very little, if any, choice over where they and their families lived. In conversations with people six months, and two years, after they had been referred to a food bank, few had seen improvements in their housing situation.

> **We moved in November, to another house, from a previous house. They move us to this other house, also temporary, and doing the moving was horrible.**

Man, age 31-54, England

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, leading to increased costs due to the requirement to eat out.

Rent increases, eviction notices, and living in temporary accommodation without access to cooking facilities were also referred to by the people we spoke to as significant barriers to improving living conditions.

> **My house is falling apart with mould and damp, and I was dealing with a lot of council men and women in my house, looking at the house, and a bit of destruction in every room, trying to get the mould and damp.**

Woman, age 31-54, Scotland

Homelessness is often a consequence of hardship, meaning that people who have experienced this will likely already have a higher risk of experiencing hunger. But the distinct experience of homelessness is itself something which can increase the risk of experiencing hunger.

Being forced to move into homeless accommodation like temporary accommodation can divide people from their communities and support networks. At the end of June 2024 in England, a then record 38,900 households were living in temporary accommodation out of area, meaning they were housed in a different local authority to which they were previously living.[204] As we **will discuss**, support networks play a crucial role in mitigating the risk of hunger for low-income households.

Homelessness can also trap people in unsuitable and unsafe environments which makes it more difficult for people to escape 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 work[205]
- 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 condition,[206] making it harder to move out of hardship
- homeless people and particularly young people lacking support networks being at greater risk of abuse or exploitation.[207]

Shelter estimates that more than two thirds (68%) of people in temporary accommodation have inadequate access to basic facilities – such as cooking or laundry facilities – and more than one in three (35%) parents say their children do not have their own bed.[208] Many food banks in the Trussell community 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 almost two in five (39%) 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 (42%) of people experiencing homelessness said that they have no access to, or couldn't afford to use, a hob.

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.

204 MHCLG, (2025), *Tables on homelessness*, **https://www.gov.uk/government/statistical-data-sets/live-tables-on-homelessness**

205 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/**

206 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**

207 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**

208 Garvie, D, et al, (2023), *Still Living in Limbo: Why the use of temporary accommodation must end*, **https://england.shelter.org.uk/professional_resources/policy_and_research/policy_library/still_living_in_limbo**

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 can increase the risk of needing to turn to a food bank

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 (29%) and needing support from a charitable food provider (13%) was far higher for people 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 (8% and 3% respectively). Our regression analysis supports this finding; people who had 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. Nearly eight in 10 people (78%) referred to food banks had experienced at least one event, compared to just a third (35%) on average across the UK.

The most common changes in life circumstances in the last 12 months for people referred to food banks were debt/bankruptcy (30% vs. 6% across the UK), becoming long-term sick or disabled (20% vs. 3%), followed by a family or relationship breakdown (19% vs. 5%), and domestic abuse (16% 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**

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 (55%) of people referred to food banks 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 one in three (35%) people referred to food banks who had experienced eviction or domestic abuse had also experienced a breakdown in relations with their parents or family.

“I was assaulted and that assault led to me being blind in my left eye. Yes, so this is why the depression and whatnot has slipped in, yes... that was by my ex-partner. He got about six months [in prison] for that injury. So, yes, I'm just trying to get back on track now in life. I just want to try and get my life back on track.”

Woman, age 18-30, England

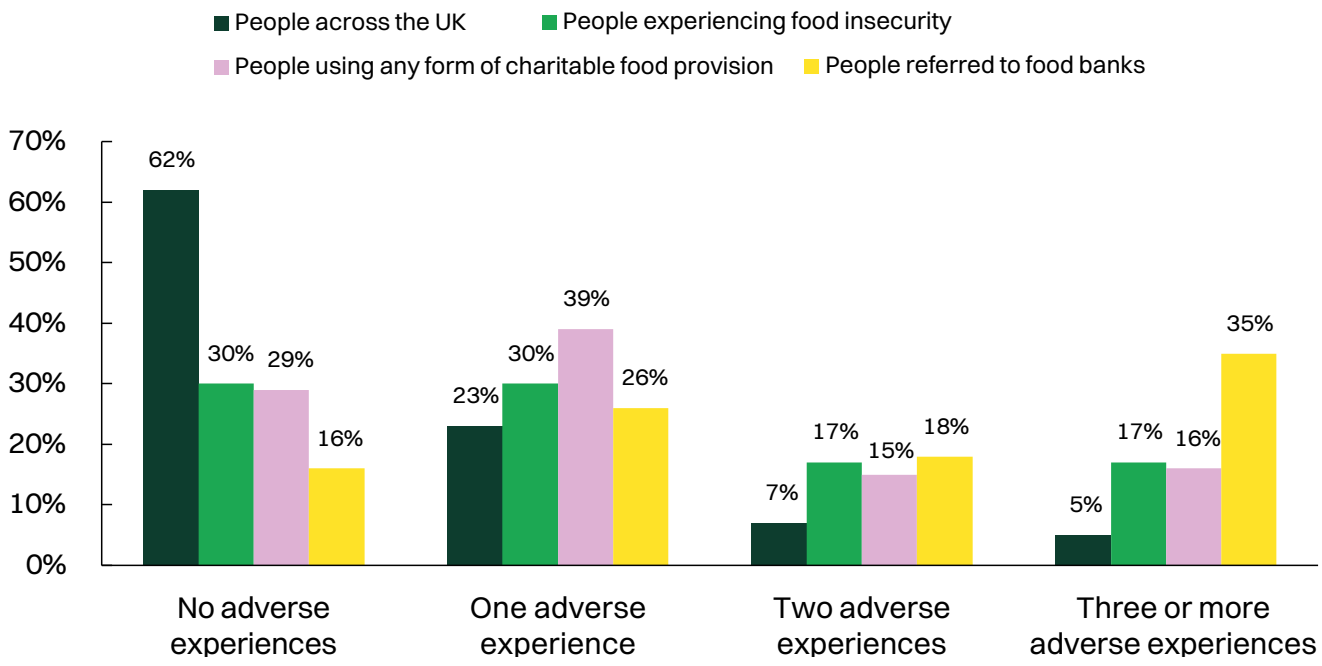
This kind of experience can also act as a catalyst for experiencing further life changes, such as increased health problems and homelessness. For example, several people shared how separating from a partner rapidly led to reduced household income; either due to going from two incomes to one with the 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.

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

Woman, age 18-30, Northern Ireland

Our survey reflects how changing circumstances can compound to drive deeper hardship. People referred to food banks in the Trussell community were far more likely to experience multiple and compounding changes to their life circumstances than other groups. Over a third (35%) of people referred to food banks had experienced three or more life changes in the last year, compared to just 5% of people across the UK. Similar, but less pronounced, differences were also seen for people who have experienced food insecurity (17%) and people who have used any form of charitable food provision (16%).

Figure 25 Number of challenging or harmful life events in previous 12 months for people, UK



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

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 the systems that should be in place to support us all through life's difficulties can be to navigate. Most people had some form of caring responsibility – whether for children, grandchildren, or parents. We heard how a change in life circumstances such as bereavement, or a child leaving school, can result in an immediate loss of financial support with no warning, explanation, or onward support.

People shared how this can become unbearable following the death of a loved one when, in addition to having to navigate their grief, people had to also attempt to make sense of changes to their financial circumstances. In the workshop, we heard how people often had to spend hours waiting on the phone to DWP, caught in an endless loop of repeatedly explaining their situation and fighting to speak to the right person.

Case study: Linda

Linda started claiming Universal Credit when she stopped working after the loss of her child. It is hard for Linda to get by on UC and her part-time salary, and she doesn't have much money left over after bills.

> **"I suppose it [Universal Credit] hasn't really [had an impact], because even though it goes up, the food goes up, the electric goes up, so in a way, you don't, sort of, like, think you've got extra money until you do all your bills, the food and everything. Then you think, 'Oh, actually, I've still got the same because I've still not got money.'"**

Linda's mental health has fluctuated since her bereavement. She received counselling through a charity and her GP, who referred her to a mental health nurse. However, she found it difficult that the support was not ongoing. She felt her mental health nurse was unsupportive during the sessions, and she didn't feel listened to. Linda's mental health has also been impacted by losing her car, which she had to give up since leaving her full-time job and receiving UC as she can't afford the insurance, so she has had to stay at home more.

Despite the challenges there have been some positive changes. A charity helped Linda consolidate some of her debt, and this had a significant positive effect on her mental health.

Linda feels she has a sense of purpose and has been able to make some new friends through work.

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 a neighbour less than once a month or never, were at greater risk of hunger than people who were not socially isolated. One in three (34%) people who were socially isolated experienced food insecurity in 2024, compared to 14% of people who were not socially isolated. The use of charitable food providers for socially isolated people was also twice that of people who were not socially isolated (15% vs. 6%).

Food banks often support people who are socially isolated. Over one in four (28%) people referred to food banks were experiencing severe social isolation, compared to one in 12 people (8%) in the general population. Levels of social isolation among people referred to food banks were consistent across all age groups, highlighting the cross-cutting impact of social isolation on hardship.

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.[209,210]

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 fewer opportunities to seek or receive financial or social support.

> **"I've had to get rid of my car because I couldn't afford it and that was my only, sort of, freedom I had, really. So, I had to get rid of that because I couldn't afford the insurance... It just meant that I could go and do shopping as and when, go out, see my friends, socialise, and now it's like, because I have to rely on the buses and they're not that reliable, I don't go anywhere now."**
>
> **Woman, age 31-54, England**

Social isolation and mental health were also interlinked with a direct two-way relationship between the impacts of loneliness and greater mental health distress.[211] 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 significantly over-represented among people referred to food banks. This cyclical relationship, between social isolation and mental health, drives deepening sustained hardship – meaning more people were at risk of hunger.[212]

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209 Boardman, J, Killaspy, H, and Mezey, G, (2022), Poverty, Deprivation, and Social Exclusion in the United Kingdom, Cambridge University Press, **https://www.cambridge.org/core/journals/the-british-journal-of-psychiatry/article/social-inclusion-and-mental-health-understanding-poverty-inequality-and-social-exclusion-by-jed-boardman-helen-killaspy-and-gillian-mezey-2nd-edn-cambridge-university-press-2023-3999-pb-410-pp-isbn-9781911623595/B01CC888BF668DFA8E6C9A97EF1F42DD**

210 Weekes, T, Ball, E, and Padgett, S, (2025), The cost of hunger and hardship – Final report, Trussell, **cost_of_hunger_and_hardship_june25.pdf**

211 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**

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

I do struggle with my health a little bit. When people ask me if I'm OK, I'm just, like, 'Yes,' and shrug it off. I think it's one of those things. But, yes, I do struggle. There are times where I don't leave the house at all.

Woman, age 18-30, England

James's story further demonstrates this interplay between deepening hardship, social isolation and poor mental wellbeing. For many people like James, social isolation and hardship can exacerbate poor mental health, and cause feelings of shame, embarrassment and hopelessness.

Case study: James

James worked in the hospitality industry for over 10 years but is currently unemployed. He receives social security benefits but struggles to pay for the essentials. He has experienced anxiety for many years which impacts his ability to ask for help from support services or friends and family.

He was recently pushed into deeper hardship due to the rising costs of living and a deterioration in his mental health that led to him needing to be hospitalised. These events were worsened by his fridge-freezer breaking. Repair costs and the need to buy food daily put additional strain on James' already stretched finances. As a result, he needed to seek access to food support. He found out about the food bank through a friend who recommended it to him.

James continues to need weekly food parcels through his local food bank. He has had positive experiences with the food bank, including feeling welcomed by the staff and receiving advice from them. However, James feels reluctant to engage with any other services as he feels he should be able to cope himself.

I've always looked after myself, and I've always helped my family. So, it's just, kind of, a bit hard for me to admit that I'm needing help. Sometimes it's just a bit daunting really, trying to explain certain things, and people might not see it the way that I see it... If I admit to this, kind of, are other people going to look at me differently?

Woman, age 31-54, England

James has had negative experiences with formal support that left him feeling more socially isolated and struggling to advocate for himself. Following his most recent hospitalisation for his mental health, the hospital discharged him without further support and refused to continue prescribing his anxiety medication. James felt dismissed by the staff managing this process and so gave up on trying to access his prescription for the time being.

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 who said they had access to different forms of social support than people who did not have access to it. One in eight (12%) people who could rely on their community for support experienced food insecurity in 2024, compared to 21% of people who could not rely on their community for support. Similar findings were seen for people who can rely on their family for support, and people who can rely on friends. Our 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 no less likely to say they can rely on their community for support than people across the UK (60% for both groups). 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 the UK (69% vs. 93% of people across the UK) and on friends (67% vs. 88%). Some people referred to food banks were at particular risk of lacking support networks including:

- People who were homeless or had experienced homelessness – 61% could rely on family and 63% could rely on friends, vs. 74% and 70% of people who had not experienced homelessness.
  People who had applied for asylum – 52% could rely on family and 56% could rely on friends, vs. 70% and 68% for people who had not applied for asylum.
- People who were care experienced – 60% could rely on family, vs. 71% of people who were not care experienced.
- Men – 63% of men could rely on family, vs. 75% of women.

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 (51%) of people referred to food banks had already relied on a loan from family or friends, compared to just one in eight (13%) 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.

> **When it comes closer to the end of the month, it is far harder. I do find myself going around to my friend's and we all have dinner together. Like, she'll offer me to come round and have dinner with her. So, I do find myself, towards the end of the month, around there quite a bit to eat and things like that.**
>
> **Woman, age 18-30, England**

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.[213] Informal support can be short-term or inconsistent due to changing circumstances, and does not protect people from broader financial impacts, e.g. inflation, low salaries, and increased cost of living. Through our conversations with

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

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 bank's support networks were also struggling financially themselves, limiting the amount of support that they could provide, both financially and emotionally. People explained how they were mindful of not putting a strain on friendships or relationships or overburdening loved ones who were also struggling to make ends meet. Wider Trussell research found that having to lend or borrow money from family and friends can also create tension in relationships, and can cause some people to feel like a burden to their loved ones.[214]

> **"I go down to my sister's now and again, but she's got two kids under five, so whenever I can get down, I'll go down, but any time I go down there she thinks I'm just in for something to eat and to tap money off her. So, most of the time I just hide away, just stay in the house, let her get on with it because obviously she's got her own life to lead, I don't want to burden her with any of my problems."**
>
> **Man, age 31-54, Scotland**

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

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.

> **It's an Islamic group, a women's group and I tend to enjoy being in that group. It's going back to, like, healing and just being calm.**

Woman, age 31-54, England

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.

> **I'm one of these people that, if I come across someone, whether it's on the way to work, I'll always put a smile on and pretend everything's OK, always, but I think that I have a couple of friends that, I've just pushed them away. And it's got to the point now where I don't think we will ever speak again. We've not fallen out, just pushed away, and I'm just not socialising. I haven't really got anybody and, like I said, my parents are alcoholics, and I've got no real friends anymore. Again, it's just life. Once I feel better to push myself out there, once things are better here, then maybe things might get better.**

Woman, age 31-54, Wales

Digital isolation can further exacerbate social isolation and hardship

One in seven (14%) people referred to food banks had no access to the internet. Additionally, only two fifths (42%) had access in their homes through Wi-Fi, and half (51%) had access through a mobile phone network. This is a slight improvement from 2022, when 16% of people had no access to the internet. This change is likely driven by the increased access to the internet through a mobile phone network (up from 46% in 2022). Wider evidence has highlighted that digital exclusion is clearly related to income poverty, and to the risk factors of income poverty.[215]

We live in a digital world where access to core services is now primarily delivered online. It's been shown that being unable to access the internet can be a key contributor in causing and perpetuating social exclusion.[216] Taking into account this established impact of digital exclusion on social isolation, it therefore follows that 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. This is likely to be a particular challenge for disabled people – disabled people referred to food banks were more likely to not have access to the internet (14%) compared to non-disabled people (9%). People with a physical disability (17%) were most impacted.

215 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/**

216 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**

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

“There’s no support out there. Except the food bank, there was no support that’s going to be any help for me there – or it would have been done.”

Man, age 31-54, Scotland

Crisis support schemes, and other financial support from local councils are not providing sufficient protection from hunger

Crisis support schemes are vastly underutilised by the people they are intended to support. Only one in 10 people (10%) referred to food banks in the Trussell community in 2024 had received crisis support in the previous three months.[217] Crisis support schemes are delivered by local authorities and devolved governments across the UK, and have a crucial role to play in supporting people experiencing financial hardship. Crisis support schemes provide additional help for people facing a short-term financial difficulty, such as when an essential appliance breaks, or for people who are struggling to pay for food, energy, and other essential costs.[218,219]

Since 2013, responsibility for the provision of these schemes has been devolved, with governments in Scotland, Wales and Northern Ireland each providing discretionary support schemes via centrally funded, statutory frameworks. In England, discretion over the design and delivery of local crisis support schemes was devolved directly to local authorities.[220] As such, approaches to local crisis support vary greatly across the nations and regions of the UK, and within England. Many English local authorities have reduced their schemes since the provision of local crisis support was devolved[221], and a ‘postcode lottery’ of support currently exists across England.[222] In 2024, 36 English local authorities did not provide a local crisis support scheme at all,[223] and only 10% of local authorities across England offered cash to residents experiencing hardship via their schemes.[224]

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217 This includes the Scottish Welfare Fund, the Discretionary Assistance Fund in Wales, Discretionary Support in Northern Ireland, and schemes run by local authorities across England.

218 Evans, G, and Earnshaw, M, (2020), *Good practice guide: Delivering financial hardship support schemes*, Local Government Association, **https://www.local.gov.uk/sites/default/files/documents/Good%20Practice%20Guide%20-%20Delivering%20Financial%20Hardship%20Schemes.pdf**

219 Child Poverty Action Group and Financial Fairness Trust, (2022), *‘You have to take it back to the bricks’ – Reforming emergency support to reduce demand for food banks*, Child Poverty Action Group, **https://cpag.org.uk/sites/default/files/2023-08/Reforming emergency support to reduce demand for food banks.pdf**

220 Local crisis support schemes across the UK include: the Scottish Welfare Fund in Scotland; the Discretionary Assistance Fund in Wales; Discretionary Support in Northern Ireland; and Local Welfare Assistance Schemes in England.

221 Nichols, A, and Donovan, C, (2022), *The State of Crisis Support: Local Welfare Assistance through Covid and Beyond*, End Furniture Poverty, **https://www.scottishhousingnews.com/uploads/The State of Crisis Support (Final).pdf**

222 Peake, D, and Donovan, C, (2024), *A Bleak Future for Crisis Support*, End Furniture Poverty, **https://endfurniturepoverty.org/wp-content/uploads/2024/08/A-Bleak-Future-for-Crisis-Support-vr2-2.pdf**

223 Peake, D, and Donovan, C, (2024), *A Bleak Future for Crisis Support*, End Furniture Poverty, **https://endfurniturepoverty.org/wp-content/uploads/2024/08/A-Bleak-Future-for-Crisis-Support-vr2-2.pdf**

224 Norton, F, C, (2024), *‘This is counterproductive’: the design of local welfare assistance schemes in England*, Journal of Social Welfare and Family Law, **https://www.tandfonline.com/doi/pdf/10.1080/09649069.2024.2381990**

There were clear differences in how likely someone was to have received local crisis support across the UK. In England, just 7% of people referred to food banks had received crisis support in the three months leading up to their use of a food bank. This rises to 16% in Northern Ireland, 20% in Scotland, and a high of 26% in Wales. This echoes Trussell's wider research on local crisis support, which found that the provision of local crisis support in England is more inconsistent than in the devolved nations and regions.[225] Despite these differences, a clear majority of referred people in each of the nations and regions of the UK have not received support from a crisis scheme.

Table 17 Awareness of crisis support, across the UK (%)

Response	England	Wales	Northern Ireland	Scotland
I am not aware of this support	55	31	36	35
I am aware of this support but I do now know how to apply for it	10	9	7	6
I have applied for this support within the last three months, but I was unsuccessful	4	12	6	9
I have applied for this support within the last three months and I am waiting for a decision	3	3	4	3
I have received this support within the last three months	7	26	16	20
Don't know	13	13	20	18
Prefer not to say	8	6	11	8

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

A lack of awareness of the support available is a key driving factor in people not accessing local crisis support before being referred to a food bank. Half of people (51%) referred to food banks said that they were not aware of this support ,and a further one in 11 people (9%) were aware of this support but said they did not know how to apply. 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.

Awareness of support services is a particular issue in England, with over half (55%) of people referred to food banks in 2024 not aware of this support. Wider Trussell research on crisis support echoes these findings, highlighting that there is a lack of awareness of schemes due to minimal advertisement from local authorities, and that schemes are also difficult to access due to restrictive eligibility criteria and complex application processes.[226]

225 Clarkson, H, et al, (2025), *Evidence review: What does effective local crisis support look like?*, Trussell, **https://cms.trussell.org.uk/sites/default/files/2025-01/evidence_review_local_crisis_support_jan2025.pdf**, Peake, D, and Donovan, C, (2024), *A Bleak Future for Crisis Support*, End Furniture Poverty, **https://endfurniturepoverty.org/wp-content/uploads/2024/08/A-Bleak-Future-for-Crisis-Support-vr2-2.pdf**

226 Clarkson, H, et al, (2025), *Evidence review: What does effective local crisis support look like?*, Trussell, **https://cms.trussell.org.uk/sites/default/files/2025-01/evidence_review_local_crisis_support_jan2025.pdf**

“No one tells you these things. Even growing up, like, I knew of benefits, little bits here and there, but because of the stigma around it, you don’t want to look into it further. Now, as an adult, needing the help, as soon as it comes to that, you’re like, ‘What’s that? I was never told this. I was never suggested this.’ It’s like you’ve just got to figure out everything on your own.”

Woman, age 18-30, Wales

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 seven people referred to food banks (14%) had applied for or received a discretionary housing payment from their local council in the last three months, and a fifth of people (21%) had applied for or received support with Council Tax in the same period.

Policy proposal from legislative theatre event and workshops:

Through one of our participatory workshops, people who had been referred to a food bank co-produced **recommendations for local council improvements to tackle digital exclusion and improve people’s awareness of the support services available:**

- A proactive approach from the council to get more households online, with support services actively promoted.
- Phone lines should be improved, including reducing waiting times.
- There should always be the option to speak to someone in person.
- There should be a fast-track option to speak to a person if you don’t have access to the internet, and dedicated phonelines 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 those using them.

As Sarah's story shows us, the impact of large, unexpected costs can force people on low incomes into needing to turn to a food bank. When this is coupled with a period of ill health, or other changes in life circumstances, the impact can be even more detrimental. If Sarah was aware and supported to access local crisis support when she experienced an increase in financial demands, this may have been able to prevent her from experiencing deepening hardship. Research has shown that people accessing local crisis support schemes typically have nowhere else to turn for support, and has highlighted the importance of this support in helping to prevent the escalation of health or financial crises.[227,228]

Case study: Sarah

Sarah claims Universal Credit as she has a disability that prevents her from working. Sarah felt confident budgeting in the past; however, some unexpected household costs, coupled with a period of depression, led her to need support from a food bank. Sarah does not have any informal support from friends or family to turn to for help. She has a support worker who helped Sarah find her nearest food bank and access their support.

"I thought I was budgeting well, and I just got really sick and I needed the food bank, so, my support worker recommended [it]."

Sarah's experience with formal support services through support workers has been inconsistent. While some support workers were proactive and helpful – for example, assisting with transportation to her accommodation and helping her get food bank parcels – others were less supportive.

"She was not very understanding of the situation, and I feel like being belittled, misunderstood, it was ableism. I just cut her off."

Sarah is aware of social security benefit advice services and is currently trying to contact Citizens Advice for help with accessing PIP. Sarah is reluctant to access advice directly from the DWP due to negative experiences with them in the past. This includes not accommodating her request for a video interview, and a lack of empathy from DWP staff.

"Then they got me to talk about my history with mental health and I broke down over the phone call, and then to receive a letter back saying I'm mentally fine. It puts you off so much. I've had nothing but bad experiences from them and I don't want to go through it again but I need the help."

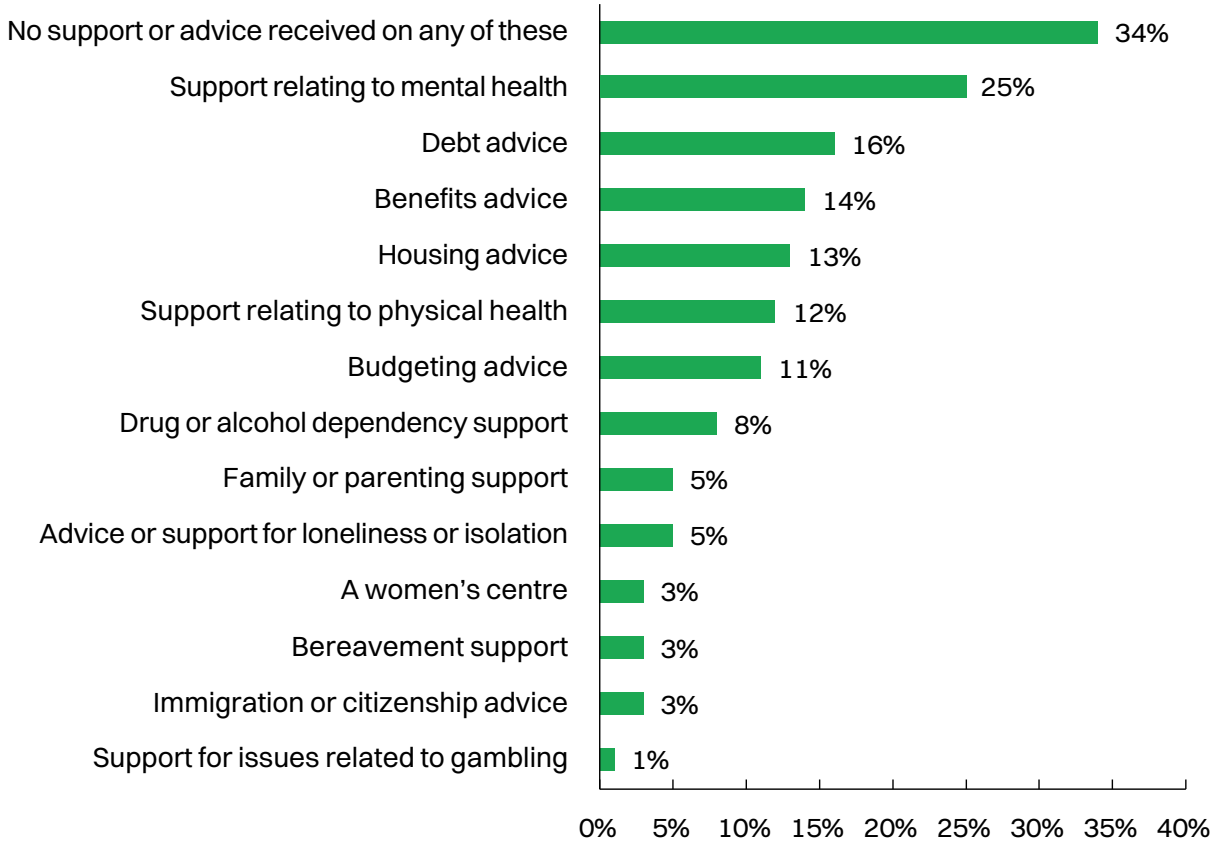
227 Charlesworth, Z, Clegg, A, and Everett, A, (2023), *Evaluation of Local Welfare Assistance: Final framework and research findings*, Policy in Practice, **https://policyinpractice.co.uk/wp-content/uploads/2025/03/Evaluation-of-Local-Welfare-Assistance-Policy-in-Practice-January-2023-2.pdf**

228 Watts, S, (2020), *Strengthening the role of local welfare assistance*, Resolve Poverty, **https://www.resolvepoverty.org/wp-content/uploads/2020/12/LWAS-report.pdf**

Barriers to accessing formal support services

Far too many people were not receiving advice and support before needing to turn to a food bank. As **Figure 26** shows, a third (34%) of people referred to food banks in 2024 didn't 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.[229]

Figure 26 Support and advice received prior to a food bank referral



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

Across the UK, local services providing vital advice on social security, debt and housing have faced significant strain over the last decade owing to a combination of funding cuts and an increase in demand. In England, steep reductions to central funding grants for local authorities, which have fallen on the most deprived local authority areas the hardest,[230] have forced councils to scale back their in-house social security advice services and reduce funding for third sector services such as

229 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**

230 Institute for Government, (2024), *Fixing public services: local Government*, **https://www.instituteforgovernment.org.uk/publication/fixing-public-services-labour-government/local-government**

Citizens Advice. [231,232,233] While advice services in Scotland, Wales and Northern Ireland have tended to fare better than England, real-terms reductions in local authority spending power have hampered their ability to provide vital advice and to help people navigate the social security system.[234,235] In Wales, the Welsh Government recently stepped in to sure up funding for advice services. [236]

Research from the University of Bristol, **discussed previously**, evaluated the effectiveness of income maximisation advice services provided within 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.[237] The evaluation also found that while the advice received and any potential financial gains was not always sufficient to lift people out of destitution, half of food banks participating in the evaluation had experienced a reduction in their repeat referrals,[238] 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.

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.

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. People referred to food banks who did not have access to the internet were less likely to have received crisis support (7%) than people with access to the internet (10%). 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).

231 The Guardian, (2024), *When a Citizens Advice has to close despite demand being 'off the scale'*, **https://www.theguardian.com/uk-news/2024/feb/03/citizens-advice-closing-mansfield-council-funding**

232 Leicester City Council,(2015), *Welfare Advice Services Review*, **https://cabinet.leicester.gov.uk/documents/s68802/Welfare%20Advice%20Review%20-%20Decision%20report.pdf**

233 Stourbridge news, (2025), *Councillor writes open letter on welfare rights team cuts*, **https://www.stourbridgenews.co.uk/news/24862251.councillor-writes-open-letter-welfare-rights-team-cuts/**

234 Improvement Service, (2024), *Impact of Local Authority Funding of Money and Welfare rights Advice Services in 2023/24*

235 The Detail, (2018), *Uncertain future for Citizens Advice Northern Ireland's regional office due to funding crisis*, **https://www.thedetail.tv/articles/uncertain-future-for-citizens-advice-northern-ireland-after-it-loses-vital-stormont-funding**

236 Welsh Government, (2024), *Written Statement: Funding for Advice Services*, **https://www.gov.wales/written-statement-funding-advice-services#:~:text=The%20services%20delivered%20through%20the,the%20next%20three%20financial%20years**.

237 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, **Evaluating the advice and support services provided through food banks – Report**

238 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, **Evaluating the advice and support services provided through food banks – Report**

Policy proposal from legislative theatre workshop:

Through one of our participatory workshops, people who had been referred to a food bank co-produced the following recommendations to improve awareness and experience of formal support services:

- Better connection between different services locally. This could include co-locating specialist support for the local community, e.g. 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.

For some people, gaining access to support wasn't as much about awareness as the barriers they faced in receiving it. During one of our participatory workshops, people explored their experiences of not being able to access services and support because of barriers related to disability, language, and gender. Despite being in a city known for its good transport links, there were several examples of transport not being accessible to people who were older, ill or disabled that presented barriers to receiving support or advice.

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.[239]

> **"The only thing that would have put me off [accessing a social security advice service] is, say, I had a very long assessment beforehand... There's been times that I've been on the phone nearly two hours just trying to sort out everything. And, it's just, like, 'I don't have time. I don't have time to do benefit checks right now.' And, I'm tired now because I've been on the phone for so long and I have a child to get to. This has happened a couple of times."**
>
> **Woman, age 18-30, England**

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

The mental and physical impact of living in hardship meant that some people weren't ready to engage with support services. The implications of seeking support, practically or emotionally, could feel daunting, and require more energy and mental resource than people currently had. We heard how some people struggled to ask for help and support, and didn't see this as the norm in their communities.

> **I do tend to avoid things that I definitely know will stress me out. I get stressed extremely easily... So, I know it's time to sort this out. I just have to make sure that mentally I'm able to kick in whatever is going to be said to me. I think I'm nearly there.**

Woman, age 18-30, England

Stigma and embarrassment

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

> **Just judging someone based upon what you perceive, or based upon your own individual experience, you know? A projection, you know, because you've dealt with people like that before, you expect the same experience with another individual, when you don't really know that my experience may be very different from the next person's experience.**

Man, age 31-54, England

Self-stigma and embarrassment were also key factors that prevented people from accessing support services, with feelings of shame and failure, particularly in relation to being unable to provide for their families, being a commonly shared experience. This finding is similar to previous findings, which highlight that feelings of shame, embarrassment, fear and guilt prevent people from reaching out for financial support, leading to a worsened financial situation.[240]

> **It was more my obstacles, to be honest, because when you go there, you just think horrible things like, 'You're a scrub, you're worth nothing, you can't even afford to feed your kids.**

Woman, age 31-54, England

240 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**

Previous poor experiences with services

We have heard throughout this report how previous negative or challenging experiences with services can shape how someone engages with future support – whether that be directly through the social security system, or with advice services. Some people referred to food banks expressed frustration with the complexity of systems, long wait times for appointments and services, and a lack of empathy and understanding from some staff members.

> **I felt quite misunderstood. This one support worker told me there's, like, 'no point in crying and you've got to get out, you've got to do this, you've got to get out.' She was not very understanding of the situation, and I feel like – being belittled, misunderstood – it was ableism. I just cut her off.**
>
> **Woman, age 18-30, Wales**

Perceived ineligibility and not believing services could meet needs

Some people did not perceive they were eligible for additional support, or that the support offered would be able to help them or meet their needs. Examples we heard through our conversations included people telling us they did not need budgeting advice because they had very little money, despite getting into further debt and finding it difficult to pay bills; and people not realising they were eligible to claim additional social security payments which could increase their income.

> **So, because I didn't have a job, at the time, I couldn't meet that scenario. I couldn't meet those organisations halfway, in relation to me being able to do my part, in terms of having a stable income for them to work with. You know, so, I don't know if I think that [accessing budgeting advice] would've helped. I don't think that would've made a difference, no.**
>
> **Man, age 31-54, England**

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, and 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 – and signposted 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.

> **“Citizens Advice talked me through the whole bankruptcy, even up to the PIP place. They did that. They did all the PIP for me. You know, they showed me how to it. The Citizens Advice even came and did the interview for the tribunal. So, yes, everything’s just been so, so supportive. The Citizens Advice, you know, without them I don’t think I could have done it.”**
>
> **Woman, age 31-54, England**

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.

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 were 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 were not receiving the right formal support at the right time. This includes crisis support and advice services to ensure people were receiving all of the income they were eligible for.

4. Conclusion

This report provides an updated picture of the nature and scale of food insecurity across the UK 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 the UK, 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 significantly more likely to experience hunger than other groups. There is a clear need for investment in updating our social security system, which currently drives an increased risk of hunger for working-age people, and particularly for families with children and single adults living alone.

A range of barriers prevent people moving out of severe hardship – and into a position where they can sustainably afford the essentials. These include how the impact of severe hardship makes it harder to improve mental and physical health, ongoing deductions from social security payments leave 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.** 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 which did support them to move out of severe hardship, signposting where we must look to instead for solutions to tackle severe hardship across the UK. These include increasing their income from social security payments and accessing advice or support to do this, receiving advice and support with debt management, improvements in their physical or mental health and/or receiving social security support for their health conditions, finding decent, secure, and fairly-paid work, improvements in their housing situation that 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 meet its electoral promises, the UK government needs to implement an ambitious strategy to tackle food bank need

This report lays bare the imperative for more determined action to tackle severe hardship, particularly if the UK government is to deliver on its manifesto commitment to end the need for emergency food. We need to urgently see a clearer vision 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 the UK government's next steps. First, the public want to see visible signs of change on living standards – the persistence of food banks and emergency food in our communities must be tackled. Second, that 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. And third, there is no route to significant policy change – particularly on social security – without engaging with the voice and expertise of lived experience. Attempting record cuts to support for disabled people without consultation was fundamental to the subsequent backlash; we must look forward to how we deliver change with and alongside people experiencing severe hardship.

The Prime Minister's recent recognition that "Tackling poverty and breaking down barriers has to be central to everything that we do" should drive the government to redouble its efforts to deliver on its commitment to end the need for emergency food.[241] 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. In particular, this should include:

- Scrapping the two-child limit, which would bring benefits of around £3.1 billion, and lift 670,000 people out of severe hardship, including 470,000 children, by 2026/27.
- Uprating and maintaining Local Housing Allowance rates, which would bring £1.5 billion in benefits annually, and lift 265,000 people out of severe hardship by 2026/27.
- Ensuring everyone receives the social security income they are eligible for, driving £5 billion in annual economic and fiscal benefits, and lifting 565,000 people out of severe hardship by 2026/27.
- Steps towards implementing the Essentials Guarantee which, if implemented in full, would drive around £17.6 billion in annual economic and fiscal benefits, and lift 2.2 million people out of severe hardship by 2026/27.

We have seen some welcome action and signs of intent. However, we have yet to see a clear and fit for purpose plan to address the stark experiences of hunger outlined in this report. We need to see change in both our social security system and in local interventions – to begin to turn the tide of hunger in the UK and the need for emergency food.

241 Liaison Committee, (2025), *Oral evidence, 21 July 2025, In: The work of the Prime Minister*, HC1199. **https://committees.parliament.uk/oralevidence/16355/pdf/**

Appendices

Appendix 1: Regression results

Table 18 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-hour 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 19 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-hour 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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