



Hunger in Wales

September 2025

Foreword

Every week, food bank volunteers meet people who are being pushed to the brink – and left exhausted, isolated and without enough money for the essentials. This report shows how widespread those experiences are and how pervasive the situation has become.

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 severe hardship in communities across Wales.

Hundreds of thousands of people experienced food insecurity in Wales in 2024, with little sign of progress since 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 of people routinely having to go without essentials.

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

This isn't a Wales 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.

Progress is possible. Within this report are the insights, evidence and solutions we need to build the future we want for everyone in Wales. 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 Wales 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.

The responsibility to tackle these issues sits across governments in Westminster and Cardiff Bay; we won't see the change we need without action from both governments. The Welsh Government has a vital role and must step up. With Senedd elections just around the corner in 2026, we have an opportunity for change. Any party serious about governing in Wales must be willing to grasp the nettle, and commit to renewed efforts driven by Welsh Government to turn the tide of severe hardship damaging lives, communities, and the economy.

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

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Co-Chief Executives of Trussell

Acknowledgements

This research was developed in partnership with Ipsos, and reflects the input and expertise of a wide range of contributors.

Our sincere thanks go first and foremost to the people who took part in this research, without whom it would not have been possible. Thank you for sharing your experiences and stories to help us better understand and document the root drivers of hunger in Wales, and what needs to happen to tackle it.

We are also indebted to the dedicated food bank staff and volunteers who distributed surveys and supported participants to participate in the research. Particular thanks also go to Pontypridd Foodbank for hosting and delivering a legislative theatre workshop.



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Glossary

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

Term	Definition
Deprivation (or material deprivation)	Within this report we use the Indices of Multiple Deprivation (IMD) to understand how deprivation affects different parts of the country. The IMD uses seven distinct domains of deprivation across 39 indicators to assess local area level deprivation. Areas are then ranked according to their level of deprivation relative to other areas.
Destitution	Someone is considered destitute when they have lacked two or more out of six essentials over the past month, because they cannot afford them and/or their income is so extremely low that they are unable to purchase these essentials themselves.
Disability social security payments	Social security payments provided to disabled people to help cover the additional costs associated with their condition or impairment. These include: Employment Support Allowance, Personal Independence Payments, Attendance Allowance, Disability Living Allowance, Child Disability Payment, Adult Disability Payment, or additional money from Universal Credit for people who have limited capability to work or are living with a disabled co-habitant such as a disabled child.
Ethnic minority groups; People from racialised communities	For the purposes of this research, we define people from ethnic minority groups in line with the Office for National Statistics (ONS) guidance. Following this guidance, White minorities are included in the broader White category rather than being shown as a separate group. Ethnicity is self-identified by survey respondents. Throughout this report we use the term 'people from racialised communities' when collectively discussing people from ethnic minority groups. Where data allows, we refer to people from specific ethnicities.
Food bank	An organisation which 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 which is conducted online, over 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 which 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 which 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
DAF	Discretionary Assistance Fund
DLA	Disability Living Allowance
DWP	Department for Work and Pensions
ESA	Employment and Support Allowance
FRS	Family Resources Survey
HBAI	Households Below Average Income
HFSSM	Household Food Security Survey Module
IFAN	Independent Food Aid Network
IMD	Index of Multiple Deprivation
JRF	Joseph Rowntree Foundation
JSA	Jobseeker's Allowance
LGBTQIA+	Lesbian, gay, bisexual, trans, queer/questioning, intersex, asexual, and people of other sexual or gender identities not encompassed in this acronym.
LHA	Local Housing Allowance
ONS	Office for National Statistics
PIP	Personal Independence Payment
SMC	Social Metrics Commission
UC	Universal Credit
USDA	United States Department of Agriculture

Executive summary

We outline the scale, nature, and drivers of hunger in Wales. There is compelling evidence that, despite falling inflation, there has been no progress on the number of people going without food because they can't afford it.

It is increasingly clear that severe hardship must be a priority for all parties in the upcoming Senedd elections. Political parties in Wales have an opportunity to reflect on the scale of this challenge and to set out their plans to tackle the drivers

of hunger and hardship. 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.

We provide 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.

No progress on the scale of hunger or reducing food bank use, and clear signs of deepening hardship

There has been no real progress on food insecurity in Wales since our last report published in 2023. In 2024, 660,000 adults experienced food insecurity in Wales, compared to 670,000 adults in 2022. This represents 25% of adults in Wales (compared to 26% 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.¹

Despite falling inflation levels, the use of charitable food provision remained unacceptably high in Wales. One in 14 (7%) households in 2024 used at least one type of charitable food provision in the previous year. In 2022, this figure was 6%.²

There was a gulf in the risk of hunger based on where you are living in Wales, with households in the most deprived areas of Wales being five times as likely to be food insecure than households in the least deprived areas (21% vs. 4%).

We are at risk of seeing severe hardship becoming normalised in communities across Wales. More than half (54%) of people who experienced food insecurity did not turn to any form of charitable food provision in the last year. Despite frequently going without essentials like food, people commonly didn't consider themselves to be facing hardship, meaning they did not want to turn to a food bank for support.

1 These figures are calculated using data from Food and You 2 rather than our Hunger in Wales surveys – a survey carried out on behalf of the Food Standards Agency. For more information on why we use this dataset please see [Quantitative research](#).

2 Statistics on the use of charitable food providers are from our Hunger in Wales survey. From this point in the summary all other statistics are also drawn from these surveys.

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

Hunger was experienced disproportionately by particular people across Wales, 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 Wales in 2024. Four in five (81%) people referred to food banks in the Trussell community in Wales in 2024 were disabled. In comparison, 32% of people across Wales were disabled. When looking at households, the rate of disability rises even higher. Most people (84%) referred to food banks reported that they, or a member of their household, were disabled. This compares to 40% of people across Wales who were living in a disabled household.

One in five disabled people (19%) experienced food insecurity in 2024 – over twice the rate among non-disabled people (8%). This rises to 29% for people with a mental health condition.

People from a **racialised community** were over-represented among people referred to food banks in the Trussell community in Wales. 7% of people referred to food banks were from a racialised community, whereas 4% of people across Wales were from a racialised community.

People from the **LGBTQIA+ community** were over-represented among people experiencing food insecurity. People from this community make up one in six (17%) people who experienced food insecurity. This is an over-representation, as across Wales around 7% of people were part of the LGBTQIA+ community.

Other groups of people also experienced higher risks of hunger, often driven by an increased likelihood of interacting with the social security system. This is particularly the case for **working-age people**, who were far more likely to experience food insecurity than people over the age of 65 (14% vs. 6%). Most people (95%) referred

to food banks in 2024 were of working age. This compares to three quarters (73%) of people in Wales who were 18-64.

Children were at particular risk of living in a food insecure household. Three times as many families with children under the age of 16 in Wales experienced food insecurity in 2024 as families without children (24% vs. 8%). Families with three or more children in Wales were particularly 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, compared to just 4% of the population across Wales.

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, 19% of adults across Wales reported living alone.

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

Most households referred to food banks were not in **work**; however, a substantial and increasing minority were. Almost a third (31%) of people referred to food banks in Wales in 2024 were in working households – an increase from 2022 (21%).

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 (UC).

People referred to food banks in the Trussell community in 2024 had **extremely low levels of income**. On average they had just £89 a week to get by on, after paying their housing costs. This represented just 15% of what the average household across Wales has to spend and is just 43% of the amount required for a couple to afford the essentials (£205).³

A **dearth of savings and high levels of indebtedness** further reduced the financial resources people could draw on to avoid hunger. Most (94%) people referred to food banks had no savings, and a further 3% had less than £100 of savings. Nearly all (94%) 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. Eight in 10 people (81%) 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 Wales, 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. Almost two fifths (38%) of people referred to food banks had experienced some form of homelessness in the past year (in comparison, 3% of people across Wales had experienced homelessness); this was similar to 2022 (36%).

³ 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. Most people (89%) referred to food banks were in receipt of a means-tested social security payment, including three quarters of people (77%) in receipt of UC. In comparison, one in 12 people (8%) in the general population in Wales were in receipt of UC.

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

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 their first payment, meaning they were at greater risk of hunger as their needs were unaddressed. For others, the challenges of navigating the system may put them off applying for payments, or mean they don't appeal against an incorrect decision. Disabled people in particular can face significant barriers in accessing the social security payments for which they are eligible.

Work did not always protect people from hunger. Work which was insecure, offered poor conditions, or low pay increased the risk of hunger. People referred to food banks were more likely to have variable hours, which can make it difficult to manage finances. One in six (16%) working-age people in work referred to food banks were on zero-hours contracts, compared to around one in 20 (6%) across Wales.

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. Three in 10 (29%) people referred to food banks were severely isolated, compared to 5% of people across Wales. Few people referred to food banks had accessed the Discretionary Assistance Fund (DAF), with three in 10 (31%) 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 Wales 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. Despite the threat of those recent crises starting to fade, the shadow of this long-term picture hangs heavy over Wales. Hunger and food bank use remain at appallingly high levels. The roots of severe hardship in Wales 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 that enabled them to move out of severe hardship**, signposting where we must look to for the solutions to tackle severe hardship across Wales. These included increasing their income from social security payments and accessing advice or support to do this, receiving advice and support with debt management, improvements in their physical or mental health and/or receiving social security support for their health conditions, finding decent, secure, and fairly paid work, improvements in their housing situation (which could include improved conditions, security, or affordability), and finally whether they built relationships within their community to increase the reach and strength of their support networks.

The public are clear that no one should experience hunger in Wales today, or have to turn to a food bank to survive.⁴ 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.⁵ The subsequent public and

political backlash against UK government 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 Senedd election in 2026 and new Senedd term present crucial opportunities for political parties to set a path towards ending the need for emergency food in Wales. Given that hunger and food bank need are driven by multiple factors, this will require a cross-government approach to tackle barriers, including housing, health, crisis support, childcare, Welsh benefits and advice.

In addition, we are clear that there can be no serious pathway to ending the need for emergency food without investing in further updates to our social security system. This requires action from the UK government, as most social security policy is determined by Westminster. Welsh government should advocate for the measures needed to increase incomes across Wales, while doing everything within devolved powers to ensure everyone in Wales can afford the essentials.

Recent analysis by Trussell shows that levels of severe hardship in Wales are driving significant additional costs for public services, in particular on our health, education and housing services. Taking action to reduce the number of people facing severe hardship would not just mean fulfilling political commitments or moral obligations, but deliver economic gains too.

4 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+).

77% of people across Wales agree that 'it is not right that anyone should experience hunger in the UK today'
68% of people across Wales agree that 'In the long term, we should aim to ensure food banks are not needed'

5 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+).

For example, in Wales:

- **Scrapping the two-child limit** would bring benefits of around £255 million, and lift 28,900 people out of severe hardship by 2026/27.
- **Uprating and maintaining Local Housing Allowance rates** would bring £45 million in benefits annually, and lift 3,900 people out of severe hardship by 2026/27.
- **Implementing the Essentials Guarantee** would drive around £1.5 billion in annual economic and fiscal benefits, and lift 138,500 people out of severe hardship by 2026/27.
- **Implementing a Welsh Child Payment** at £40 a week would bring £605 million in benefits annually, and lift 57,100 people out of severe hardship by 2026/27.
- **Extending Free School Meals to be available to all children** in secondary and primary schools would bring £140 million in benefits annually, and lift 10,000 people out of severe hardship by 2026/27.

This evidence is an urgent reminder of the need for more determined action in Wales. We need to see all political parties setting a clear vision ahead of May 2026 for how they would tackle the severe hardship that is so deeply rooted in our Welsh communities. Political leaders must set an ambition for a Wales without the need for emergency food, alongside a clear plan to achieve that vision. We need to see strong advocacy to ensure the UK social security system provides enough support so that people can afford the essentials, alongside building financial resilience and using all devolved levers to maximise incomes in Wales. Tackling the wider barriers which can impact your ability to afford the essentials is key. With issues such as housing, communities, travel, childcare, health and crisis support decided and delivered by Welsh government, we must see boosting security and affordability within these areas as priorities to reduce the need for food banks.

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 Wales – and end the need for emergency food.



Introduction

The 'Hunger in Wales' project

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

As with our first wave of the research, we have produced a UK-wide report, 'Hunger in the UK' along with three separate reports for the devolved nations and regions: Hunger in Northern Ireland, Wales, and Scotland.⁶

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

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

This second report updates this evidence base and identifies changes in the scale, composition, and drivers of food insecurity and the use of food banks between 2022 and 2024. Through

additional data collection, we are now also able to explore most of the areas identified for further exploration in the first report. These include:

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

We have also explored the experience of people who are food insecure, but have not received support from any form of charitable food provider, through specific qualitative research, and through data collection within the general population survey. A key finding from the previous report was that, in Wales, over two thirds (69%) of people in food insecure households had not been supported by any form of charitable food provider. Within this report we publish some headline findings from the data collected to explore this issue – more detailed analysis will be published in a forthcoming report.

The first report also identified that additional evidence was needed on the impacts and costs of severe hardship, to wider society as well as to individuals and families. This is explored in depth in our separate Cost of Hunger and Hardship research, which found that severe hardship in Wales costs the economy and the public purse £3.6 billion a year.⁷

⁶ Due to the depth of analysis in these reports we do not report on the demographic and experiential differences between the nation and regions of the UK. Some headline findings are presented on the scale of hunger in Section 1.

⁷ 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 Wales?	Explores the scale of hunger across Wales, including how many people are food insecure and use charitable food providers, both within the Trussell community and beyond.
2: What do we know about the profile of people at risk of hunger in Wales?	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 Wales?	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

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

1. First, **costs remain high**, particularly in the context of low real term income growth and an insufficient social security system.
2. Systemic issues around **housing, childcare, and transport** are impacting people across Wales.
3. There are also concerning **signs that hardship across Wales is deepening**.
4. Finally, we are seeing a **deterioration of physical and mental health** that is putting additional pressure on people and services.

High costs, low incomes and an insufficient social security system

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

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

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. A 2024 survey by the Bevan Foundation found that one in seven (15%) people in Wales sometimes, often, or always struggle to afford the essentials. This result was similar to that seen in 2022 (13%), indicating the lack of progress on living standards.⁹ This survey also highlighted that almost half of people in receipt of UC (47%) in Wales had recently cut down the size of meals or skipped meals entirely; twice the national average of 23%.¹⁰

We know from our previous research that **the design and delivery of the social security system is the main driver of food bank need**. This is primarily due to successive freezes and cuts to the real value of social security payments, social security payment caps and deductions, challenges in applying for and receiving payments, and design issues such as the five-week wait for a first 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.¹¹ The Joseph Rowntree Foundation (JRF) and Trussell have calculated an Essentials Guarantee, the amount that UC needs to be to protect people from going without essentials. The standard rate of UC currently falls short of this by £28 per week for a single adult, and £60 for a couple – a sizeable gap between the current rate of UC and the amount needed to afford the essentials.¹²

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

9 Davies, J. and Evans, S. (2024), *A snapshot of poverty in Autumn 2024*, Bevan Foundation, <https://www.bevanfoundation.org/resources/a-snapshot-of-poverty-in-autumn-2024/>

10 Davies, J. and Evans, S. (2024), *A snapshot of poverty in Autumn 2024*, Bevan Foundation, <https://www.bevanfoundation.org/resources/a-snapshot-of-poverty-in-autumn-2024/>

11 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>

12 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>

Issues with housing, the cost of childcare, and transport make life more difficult for people in Wales

In addition to issues with the design and delivery of the social security system, there are also broader factors that shape the lives of many people on the lowest incomes in Wales. **Housing remains a pressing issue**, with a lack of affordable homes and inadequate income meaning that many people have nowhere to call home. The lack of access to adequate, affordable housing is a key contributor to deepening poverty in Wales.¹³ In 2024, the number of households living in temporary accommodation in Wales was at an all-time high.¹⁴ One in every 215 households across Wales was living in temporary accommodation, including over 3,000 children – nearly six in every 1,000 children in Wales.¹⁵

Other inescapable costs also weigh heavily on people on the lowest incomes in Wales. **The childcare landscape in Wales is characterised by high and escalating costs** with limited financial support, meaning it is increasingly unaffordable and out of reach for many families.¹⁶ Recent research has highlighted that childcare costs are particularly high in Wales, compared to the rest of the UK¹⁷, and since April 2024 there has been significantly less support for working families with children under the age of three in Wales than in England.¹⁸

For the childcare support schemes that do exist, there are concerns about the complexity of the system, and how this affects take-up.¹⁹ This restricts people's ability to balance caring responsibilities with work commitments, and access to job opportunities.

Availability and affordability of public transport is also a marked issue. Almost a quarter of the Welsh population (23%) does not have access to a car or van, and some do not have any public transport links within their local area – making transport a significant issue, especially in rural areas.²⁰ Prices of public transport have risen steadily over the last decade; in March 2025, train fares in Wales rose by up to 6%.²¹ Without viable and affordable transport options, people are at risk of exclusion from jobs as well as vital services, amenities, and social connection.

13 Future Generations Commissioner for Wales, (2024), *Housing is fundamental to wellbeing in Wales*, <https://futuregenerations.wales/news/housing-is-fundamental-to-well-being-in-wales/>

14 Dearden, W, (2024), *Nowhere to call home: the shortage of social and community homes*, Bevan Foundation, <https://www.bevanfoundation.org/resources/shortage-social-community-homes/>

15 I Dearden, W, (2024), *Nowhere to call home: the shortage of social and community homes*, Bevan Foundation, <https://www.bevanfoundation.org/resources/shortage-social-community-homes/>

16 Senedd Research, (2024), *Their future: our priority? Childcare in Wales*, <https://research.senedd.wales/research-articles/their-future-our-priority-childcare-in-wales/>

17 Hodges, L, et al, (2025), *Childcare survey 2025*, Coram, https://www.coramfamilyandchildcare.org.uk/childcare-and-family/wp-content/uploads/sites/4/2025/06/Childcare-Survey-2025_8-compressed.pdf

18 Evans, S, (2025), *Are parents in Wales facing a childcare premium?* Bevan Foundation, <https://www.bevanfoundation.org/views/childcare-premium-wales/>

19 Senedd Research, (2024), *Their future: our priority? Childcare in Wales*, <https://research.senedd.wales/research-articles/their-future-our-priority-childcare-in-wales/>

20 Sustrans, (2022), *Making the Connection: Why Wales must act now to tackle transport poverty and ensure access for everyone*, https://www.sustrans.org.uk/media/10425/transportpovertypaper-sustrans_eng.pdf

21 Welsh Government, (2025), *Written Statement: Rail fares in Wales 2025*, <https://www.gov.wales/written-statement-rail-fares-wales-2025#:~:text=This%20year%20we%20have%20agreed,increases%20to%20each%20regulated%20product>

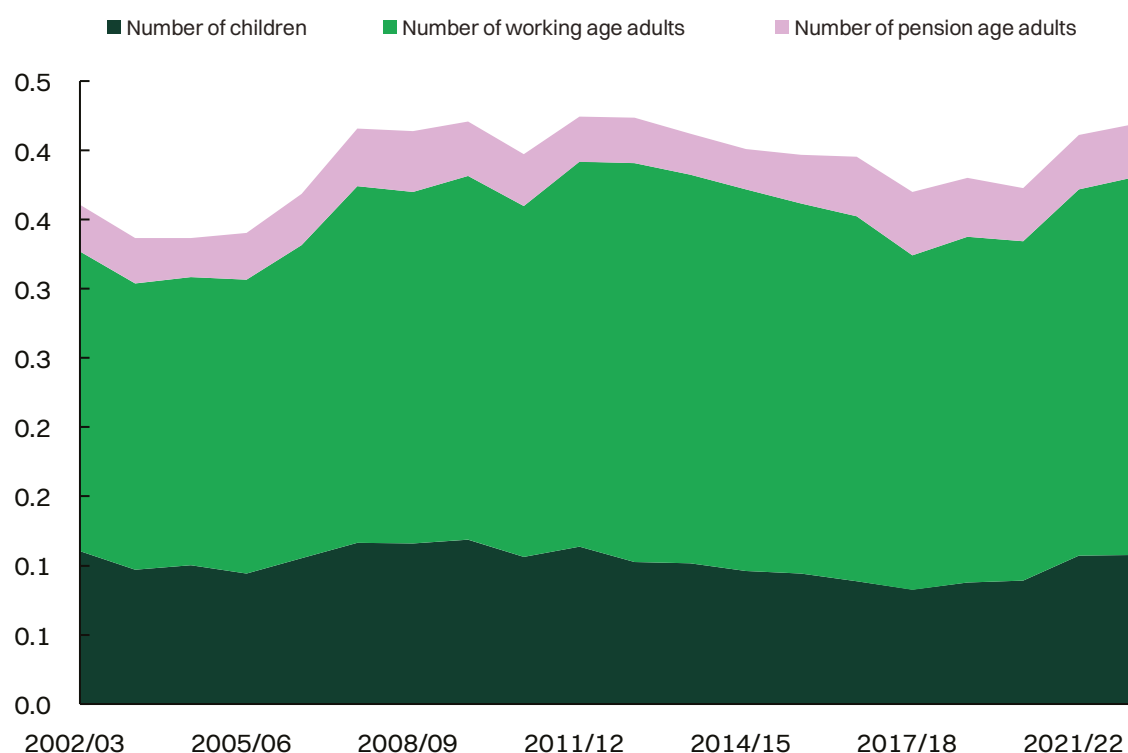
People are being pushed deeper into hardship

It isn't just the number of people experiencing hardship in Wales that is a concern, but the depth and severity of that hardship. As Figure 1 highlights, after a period of improvement between 2011 and 2019 there are now **concerning signs of a growth in severe hardship across Wales**. In 2022/23, 420,000 people (270,000 working-age adults, 38,000 pensioners and 110,000 children) were experiencing severe hardship across Wales, a level that has not been seen since 2016/17.²² Analysis from WPI Economics estimates that severe hardship was likely worse in 2024 when this study was conducted and, without change, an additional 23,000 people in Wales are expected to face severe hardship by 2026/27.²³ People experiencing severe hardship are very likely to

already be going without essentials because they can't afford them, and to be at high risk of needing support from a food bank.

These figures reflect similar trends highlighted by JRF for Wales. Analysis of poverty rates highlights that there has been little progress in reducing poverty in Wales over the past 20 years, with poverty rates consistently hovering around 21-22%. However, there are clear signs that poverty has intensified over this time. The proportion of people in poverty who are in very deep poverty has increased from 33% in 1994/97 to 47% in 2020/23, and the poverty gap (the distance between a household's income and the poverty line) has grown significantly.²⁴

Figure 1 Number of people experiencing severe hardship in Wales from 2002/03 to 2022/23 – millions



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

²² 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>

²³ 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

²⁴ Bakhari, T, et al, (2025), *Poverty in Wales 2025*, JRF, https://www.jrf.org.uk/poverty-in-wales-2025#_a-deepening-of-poverty-in-wales

Deteriorating physical and mental health

Ill health, both mental and physical, are key drivers of food bank need – primarily due to an inadequate social security system that fails to provide adequate support for people with health conditions.²⁵ There is also a persistent employment and earnings gap between people who report work-limiting conditions and people who do not. This ‘health pay gap’ means that people with a work-limiting health condition earn on average 15% less per hour.²⁶

Trussell’s Cost of Hunger and Hardship²⁷ 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 increasing prevalence of physical and mental health conditions in Wales is therefore a key factor when considering the wider context of food insecurity and the use of food banks. In Wales, almost half (46%) of adults experience chronic health conditions, with 19% having two or more long-term conditions, and these numbers are expected to rise.²⁸ There has also been a decrease in average mental wellbeing scores from 2016-17 to 2022-23; most notably, the average mental wellbeing score for people living in material deprivation decreased from 45.1 in 2016-17 to 40.8 in 2022-23.²⁹

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.^{30,31} In Wales there was a 34 percentage point increase in the number of children and young people referred with anxiety between 2015/16 and 2022/23.³²

The growth in prevalence of mental and physical health conditions is particularly concerning because many of the people that food banks and other charities support do not receive the right support for their conditions or impairments, which can leave them at risk of food insecurity and needing to turn to a food bank.^{33,34}

25 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>

26 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>

27 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>

28 Welsh Parliament, (2025), *People with chronic conditions spend fewer years in good health*, <https://senedd.wales/senedd-now/news/people-with-chronic-conditions-spend-fewer-years-in-good-health/>

29 Welsh Government, (2024), *Mental well-being (National Survey for Wales): April 2022 to March 2023*, <https://www.gov.wales/mental-well-being-national-survey-wales-april-2022-march-2023.html#:~:text=For%20all%20factors%20found%20to,to%2040.8%20in%202022%2D23>

30 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>

31 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>

32 Mind, (2024), *The Big Mental Health Report 2024*, <https://www.mind.org.uk/about-us/our-policy-work/the-big-mental-health-report-2024/#findings>

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

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

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

During the Sixth Senedd, the Welsh Government has shown an understanding of the issue of hunger, and a commitment to supporting food banks in Wales and tackling the need for emergency food. Widened access to free school meals, commitments to improve access to Welsh social security payments, and the introduction of food partnerships across local authorities in Wales are evidence of this commitment to tackling the problems that many people needing to use food banks are facing.

However, against this backdrop, **the use of food banks in the Trussell community in Wales remains extraordinarily high** compared to the same period just five years ago, and there is a real risk that, without any significant shift, we are facing a new normal of high levels of severe hardship in our communities. And, as flagged previously, without action severe hardship is projected to increase, with tens of thousands more people at risk of going without the essentials.

The levels and depth of severe hardship faced by people in Wales who need to use a food bank not only affects individuals; it has a devastating impact on public finances and the Welsh economy. Hunger and hardship are linked to worse health, educational outcomes and housing security, and failure to address this leads to increased spending of £560 million on areas devolved to the Welsh Government alone. These include the NHS, other health services, schools, children's social care, and tackling homelessness.³⁵

The 2026 Senedd elections are on the horizon. Political parties in Wales have an opportunity to reflect on the scale of this challenge and to set out their plans to tackle the drivers of hunger and the use of food banks. This report should serve as a wake-up call for politicians and parties in Wales, and we need to see measures to reduce severe hardship front and centre of party manifestos and the next programme for government. Concerted action is needed from Welsh Government to reduce the number of people facing severe hardship – through targeted interventions, and using all devolved powers to ensure that everyone in Wales can afford the essentials.

Both the Welsh and UK governments have a moral and economic responsibility to tackle hunger in Wales. The findings below provide an essential guide to both the scale of the challenge for the incoming Welsh Government, and the priorities for action for any political party serious about ending the need for emergency food and tackling poverty. As this report highlights, factors that affect a person's risk of needing to use a food bank include access to affordable housing, mental and physical health, access to employment, childcare, transport, and crisis care. These are all areas Welsh Government are responsible for.

³⁵ 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>

Methodology

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

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

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

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

Quantitative research

Quantitative analysis draws on four surveys:

1. **Food and You 2, collected by the Food Standards Agency (FSA)**
2. **Family Resources Survey (FRS)**, collected by the Department for Work and Pensions (DWP)
3. **Survey of people referred to food banks in the Trussell community in Wales**, carried out mid-2024 as part of this research
4. **Survey of people in the general population in Wales**, also carried out mid-2024 as part of this research.

Food and You 2 is used to calculate headline rates of food insecurity for adults across Wales for this research, as the most robust data source among the available survey data we have. This is a different approach to other reports in our Hunger in the UK project, which uses our general population survey. On reviewing the general population survey, we found an unexpectedly large decrease in food insecurity in Wales between Wave 1 and Wave 2 (20% to 12%). This is inconsistent

with trends in England, Scotland, and Northern Ireland. It is also inconsistent with the reported use of charitable food provision in Wales, which was similar in 2024 (7%) to 2022 (6%). Finally, it is inconsistent with the external FRS and Food and You 2 data. The latest FRS data shows a slight increase in food insecurity in Wales from 10% in 2022/23 to 11% in 2023/24, while Food and You 2 found largely unchanged levels of food insecurity (26% and 25% in 2022 and 2024 respectively).^{36,37} Taken together, this evidence suggests that the decrease seen in our survey is likely due to the limits of the data, rather than reflecting a real improvement of the situation of people in Wales. To address these concerns, we use Food and You 2 rather than FRS, which uses the same 12-month measure that we use in our general population survey and surveyed people at around the same time in 2022 and 2024 as our surveys.

We use our two bespoke surveys from mid-2024 to enable us to explore the key differences in socio-demographics and experiences between three key groups of people, which external data does not allow us to do:³⁸

³⁶ DWP, (2025), *Family Resources Survey*, <https://www.gov.uk/government/collections/family-resources-survey--2>

³⁷ FSA, (2025), *Food and You 2*, <https://www.food.gov.uk/research/food-and-you-2>

³⁸ For our Hunger in the UK report we also look at people who have used any form of charitable food provision. For Hunger in Wales we don't explore this group as the sample size is too low.

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

We also use these two surveys to compare with equivalent surveys conducted in 2022 to understand what, if anything, has changed in the nature of food insecurity, and the use of food banks in the Trussell community.

Finally, at points we use the FRS to provide further context to our surveys in these breakdowns.

To provide further understanding of the drivers of food bank use, Trussell commissioned Ipsos to conduct regression analysis using results collected through these surveys from across the UK.³⁹ 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.

Table 2 Technical details of Hunger in Wales surveys

Survey	Technical details
Wave 1 survey of people referred to food banks in the Trussell community in Wales	231 surveys were completed by adults aged 18+ referred to food banks in the Trussell community in Wales between May and August 2022.
Wave 2 survey of people referred to food banks in the Trussell community in Wales	474 surveys were completed by adults aged 18+ referred to food banks in the Trussell community in Wales between May and July 2024.
Wave 1 Wales general population survey	477 surveys were completed by adults aged 18+ across the general population in Wales between May and August 2022.
Wave 2 Wales general population survey	580 surveys were completed by adults aged 18+ across the general population in Wales between May and July 2024.
Food and You 2: Wave 5	1,471 surveys were completed by adults aged 16+ across Wales between April and July 2022
Food and You 2: Wave 9	1,265 surveys were completed by adults aged 16+ across Wales between April and July 2024

39 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.

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.

Table 3 Qualitative research questions and samples

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

Participatory research

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

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

- **A legislative theatre event** with over 70 people attending, which aimed to engage people who have influence on government policy relating to Trussell's building blocks for ending the need for food banks, and encourage them to see their role in developing solutions and making commitments to help turn the solutions into reality.
- **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.
- **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 play in ending the need for food banks and supporting the development of policy solutions across different levels of government.

In Wales, the workshop was hosted at Pontypridd Foodbank. Anyone who had previously used the food bank and connected services, or had experience of financial hardship, was invited to join the workshop. On the day, four people with lived experience took part. Although this small sample size limits how representative the findings from the day were, it did allow for rich discussion and for issues to be explored in great depth.

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

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

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

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

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



Methodological changes from Wave 1

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

Table 4 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 Wales across three key groups of people, 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. The Welsh general population

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

2. People experiencing food insecurity within the Welsh 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 questions, that were included in the Welsh general population survey.

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

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

3. People who have been referred to a food bank in the Trussell community in Wales

People taking part in our food bank survey had been referred to food banks in the Trussell community in Wales, 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.

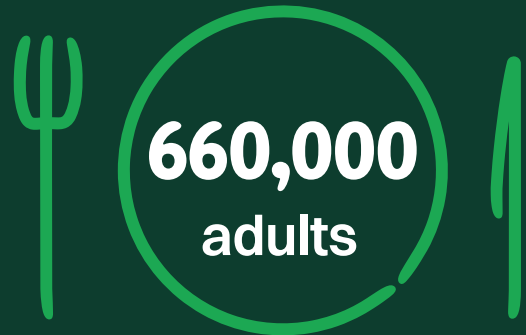
1.

How widespread is hunger in Wales?





Households in the most deprived areas of Wales were 5 times as likely to be food insecure than households in the least deprived areas (21% vs. 4%)*



660,000 adults aged 16+ in Wales experienced food insecurity – a figure consistent with 2022 (670,000)



7% of households had accessed at least one type of charitable food provision in the past year – a figure consistent with 2022



172,000 emergency food parcels were distributed by food banks in the Trussell community across Wales in 2024/25



1 in 4 adults (25%) in Wales had experienced food insecurity – a similar level to that seen in 2022 (26%)**



54% of people who experienced food insecurity had not turned to any charitable food provider in the past year

Key findings

There has been no real progress on food insecurity across Wales. There are concerning signs that severe hardship is becoming normalised.

- Wider evidence suggests that there has been no real progress on food insecurity in Wales since 2022. In 2024, the Food and You 2 survey reported that 25% of adults in Wales experienced food insecurity. This was a similar level to that seen in 2022 (26%).
- This means that 660,000 adults aged 16+ in Wales experienced food insecurity in 2024. Similar to 2022 (670,000).
- Evidence collected for this study shows that people in the most deprived areas of Wales faced a far higher risk of hunger. Households in the most deprived areas of Wales were five times as likely to be food insecure than households in the least deprived areas (21% vs. 4%).
- Despite falling inflation levels there has been no progress on the use of charitable food provision in Wales. Our evidence shows that one in 14 (7%) households used at least one type of provider in the last year; this remains consistent with 2022 (6%).
- The use of charitable food provision is a symptom of a much broader problem, and there are worrying signs of a normalisation of hardship. Over half of people (54%) who experienced food insecurity did not turn to any form of charitable food provision in the last year.

Evidence points to no meaningful progress on food insecurity

“

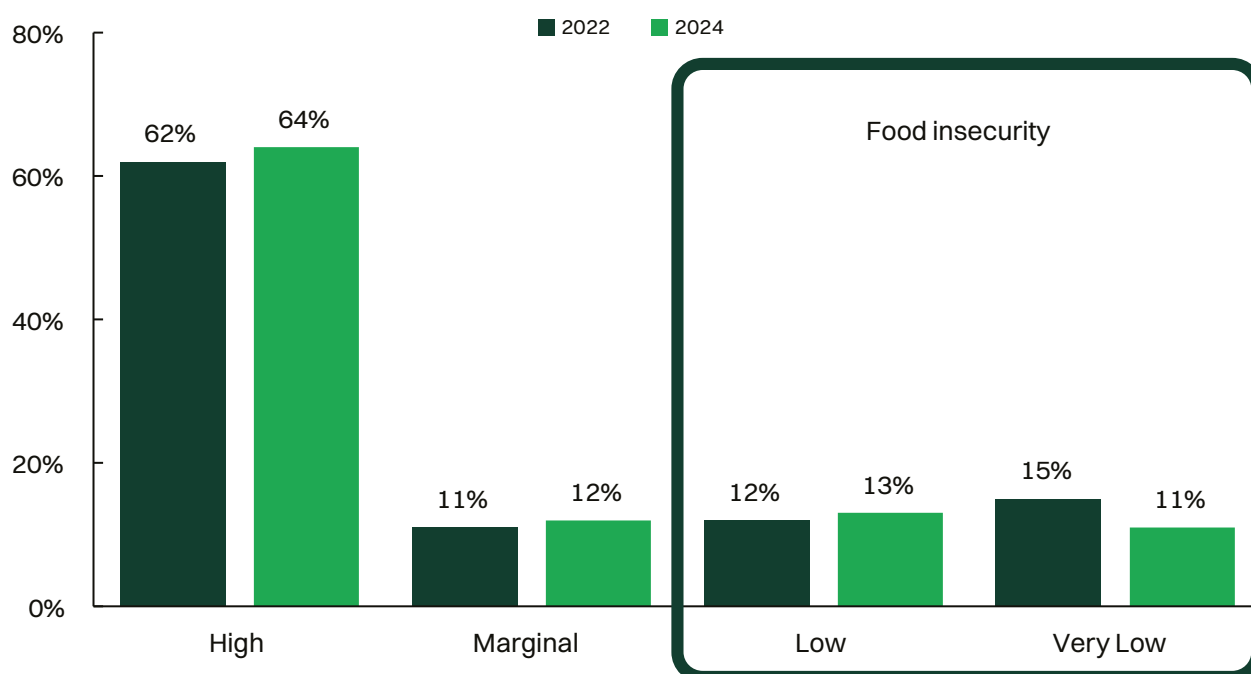
I did lose some weight because I was actively being, like, if I don't eat, I'm going to be able to save money for other things.

”

One in four (25%) adults (aged 16+) across Wales 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 was at a similar level seen in the same period in 2022 (26%).

Woman, age 31-54, Wales, Person taking part in Research
Question 1, No.6⁴⁰

⁴⁰ We have added numeric identifiers to quotes in this report to help distinguish between individuals with similar demographics. More information on the research questions can be found in the methodology.

Figure 2 The prevalence of food insecurity across Wales

Source: Food and You 2 (April – July 2022 and April to July 2024)

We estimate that this equates to 660,000 adults aged 16 and over across Wales. There has been little progress in the number of adults experiencing food insecurity in Wales since 2022. In 2022, we estimate that 670,000 adults experienced food insecurity.⁴¹

For the above analysis and Figure 2, we use Food and You 2 data for Wales. See Quantitative research for why this is the case.

With little progress on reducing food insecurity between 2022 and 2024, it is clear that the issue of hunger is at risk of becoming entrenched in communities in Wales. Food banks in our community in Wales have described how they are now supporting people who are experiencing a deepening and more prolonged level of hardship.

They are seeing people who are stuck in a cycle of financial difficulty, and living in increasingly challenging situations, which are putting immense pressure on people's mental health. This reflects wider trends explored earlier, which show a long-term increase in people living in very deep poverty, with incomes far below the standard poverty line.

There is some quantitative evidence to support this. Notably, a small but statistically significant increase in the average number of times a household is supported by a food bank over the last five years in Wales – from 1.9 visits in 2019/20, to 2.1 visits in 2024/25.⁴² It also reflects the wider long-term increase in people experiencing severe hardship, as noted above.

⁴¹ This is calculated by taking the number of adults aged 16+ in Wales in mid 2022 and mid 2024 and multiplying it by the percentage of adults 16+ reporting food insecurity in Wales from *Food and You 2* in the equivalent periods. FSA, (2025), *Food and You 2*, <https://www.food.gov.uk/research/food-and-you-2> and ONS, (2025), *Population estimates for England and Wales: mid-2024*, <https://www.ons.gov.uk/peoplepopulationandcommunity/populationandmigration/populationestimates/bulletins/populationestimatesforenglandandwales/mid2024>

⁴² Trussell, (2025), *End of year food bank stats*, <https://www.trussell.org.uk/news-and-research/latest-stats/end-of-year-stats>

Over one in three (38%) people referred to food banks in 2024 in Wales were facing multiple disadvantage – meaning they have experienced two or more of: a mental health condition, alcohol dependency, illicit drug dependency, trouble with the police, being released from prison, or being currently or previously homeless.

“
I don’t want to see a food bank in [our community]. It’s very aspirational to say that. We don’t want one, but the reality is people are living in perpetual poverty.
”

Food bank in the Trussell community in Wales⁴³

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

There was stark geographic inequality, particularly by rates of deprivation, in the rate of food insecurity across Wales in 2024. Households in the most deprived areas of Wales were five times as likely to be food insecure than households in the least deprived areas (21% vs. 4%). Similar findings were reported on in Wave 1 (36% vs. 13%).

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

IMD (quintiles)	% of households experiencing food insecurity
1 - most deprived	21
2	10
3	9
4	17
5 - least deprived	4

Source: Hunger in Wales Wave 2 general population survey

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

Use of charitable food providers remains worryingly high



It's been really difficult to think, 'Where is the money going to come from to get food?'... That has been a bit of a concern sometimes... I can't really ask for more help from the food bank.



Man, 55+, Wales, Person taking part in Research Question 3, No.88

Despite inflation falling dramatically over this period, levels of charitable food provision across Wales remain unchanged between 2022 and 2024. In 2024, 7% of people said that they or someone in their household had needed to use any type of charitable food provision (such as food banks, food pantries or soup kitchens) in the previous 12 months. In 2022, this figure was 6%.

Figures on the use of different forms of charitable food providers in Wales in 2024 were similar to 2022, with 5% of people stating that they or a member of their household had used a social supermarket or food pantry⁴⁴ in the previous year (the same as in 2022), 3% had used a food bank or other emergency provider (4% in 2022), and 2% received support from a soup kitchen or similar service⁴⁵ (2% in 2022).

These figures highlight both how the use of 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

providers across Wales. This reflects recent statistics on emergency food parcels provided by food banks in the Trussell community in Wales. The latest release shows that 172,000 emergency food parcels were distributed in 2024/25, a slight (8%) decrease from 2022/23, when 186,000 parcels were distributed. The figures showed we are yet to return to (already high) pre-pandemic levels of emergency food provision. The new Hunger in Wales data goes further still, and shows how, even beyond the Trussell community, there has been no meaningful fall in charitable food provision in Wales in recent years, despite the rate of inflation reducing.

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

- Local Food Partnerships in Wales report that the need for emergency food aid continues to be higher than the supply and they can see that it's not reaching the root causes of poverty.⁴⁶

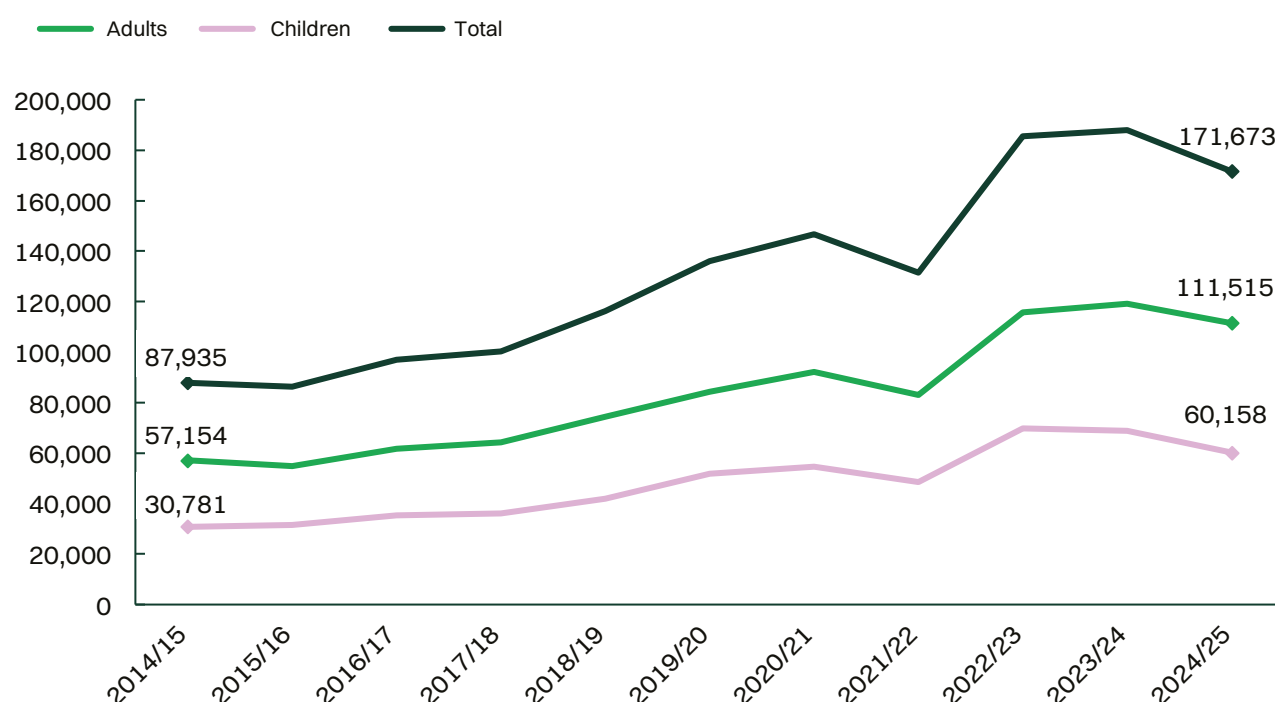
⁴⁴ Defined as: Some people buy food at a low cost for themselves and their households from places other than mainstream food shops or supermarkets, especially when they are finding it difficult to make ends meet. For instance, they might go to a food pantry or social supermarket where you can obtain 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

⁴⁶ Gibbons, A, and Costello, P, (2025), *Status of Local Food Partnerships in 2025*, Food Sense Wales, <https://www.foodsensewales.org.uk/app/uploads/2025/04/PartnershipsReportENG.pdf>

- IFAN reported in August 2024 that nearly 69% of organisations responding to their survey had seen increases from April 2024 to July 2024 in comparison to the same four-month period in 2023. Three quarters of organisations reported that they were supporting people who needed regular help, and nearly half that they were supporting an increased number of people facing extreme hardship⁴⁷
- The Salvation Army have reported seeing continued high levels of need at individual food banks across the UK, with some struggling to cope with the levels of need they are seeing.⁴⁸

Figure 3 Number of emergency food parcels distributed, Wales: 2014/15-2024/25⁴⁹



Source: Trussell administrative data

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 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>

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

As in Wave 1, we found that a large number of households in Wales who experienced food insecurity had not turned to any form of charitable food provision for support.^{50,51} More than half (54%) of households who were food insecure had not used any form of charitable food providers in the previous year (in 2022 69% reported this).

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

Table 6 The prevalence of accessing charitable food providers by food security, Wales (%)

	Households who were food insecure		Households who were food secure	
	2022	2024	2022	2024
Used charitable food provider in the last 12 months	25	33	1	3
Did not use charitable food provider in the last 12 months	69	54	93	94
Don't know / Prefer not to say	6	3	5	3

Source: Hunger in Wales Wave 1 and 2 general population surveys

The use of charitable food provision in Wales by people who were not food insecure perhaps reflects people who are cutting back on other forms of essentials (but not food), people whose food security is being supported by charitable food providers, and people using forms of charitable food providers that have models designed around community sharing and ecological practices, rather than as an emergency response.

In our discussions with people with experience of food insecurity or destitution, many expressed that

they hadn't accessed charitable food providers as their situation did not warrant it, and they were managing to get by. There was also a strong sense that people felt others were in greater need, and they did not want to take support away from them. New data for this wave from our survey supports this, showing that the most common reason why people in Wales going without essentials had not used any form of charitable food providers was because they did not consider themselves to be facing financial hardship (65%). This was followed by people thinking that they were not in enough

⁵⁰ Exploring the circumstances of food insecure households who have not used any form of charitable food providers was a key research area identified in the previous report. For this Wave of research, we have carried out in-depth qualitative research and added questions to our general population survey to understand this in more depth. A further report will be published specifically addressing this research question. This section provides summary reporting from this additional data collection.

⁵¹ This includes, food banks, social supermarkets, and hot food provided by soup kitchens and similar services. Social supermarkets are included as they still reflect instances of people needing support in order to afford food because they can't afford it or other essentials.

need to use those services (30%). A further one in six (17%) felt like they did not want to use those services because they thought other people were in greater need of them.

This view of people's own hunger or destitution is perhaps a concerning sign that unacceptable forms of severe hardship are becoming normalised across Wales. 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, is becoming normalised.⁵⁴ In research exploring poverty in Wales, a person supporting people experiencing hardship stated, "We know that stress and poverty has a significant impact on children, their wellbeing and early childhood experiences – and yet we become completely familiar with seeing this on a daily basis."⁵⁵

“

I feel like, 'Do I really need this? [food bank referral]. 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, Person taking part in Research Question 1, No.6

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 12 people in Wales (8%) said they 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 providers.

There were also barriers to receiving support that may have prevented people getting the help they needed. Embarrassment or stigma were key factors in this. One in seven (14%) people said that they were too embarrassed to use charitable food providers services. Separately, 4% 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 they feared being recognised and judged by others.

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

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 McFarlane, K, (2024), *Annual Child and Family Poverty Surveys 2024*, Children in Wales, https://www.childreninwales.org.uk/application/files/7717/3831/2694/CIW_Poverty_Report_Standalone_Practitioners_English_V3.pdf

“

I feel a bit of shame and embarrassment about it, which is very silly, because I wouldn't ever think that about someone else using that service. It's just more of a self-esteem thing... I feel like I haven't managed my money well enough, or I'm not doing enough.

”

Man, age 55+, Wales, Person taking part in Research Question 1, No.8

A lack of understanding around how food banks work and who they are for deterred some people from considering support. One in six (16%) 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. One in 11 (9%) said they

did not think such services were available in their local area. For some people (5%) there was a lack of knowledge of how to access or find charitable food providers services which prevented them from getting support.

“

I wouldn't want to just turn up at a food bank and then them be like, 'No, you're not supposed to be here'.

”

Woman, age 31-54, Wales, Person taking part in Research Question 1, No.6

Conclusion

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

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

Just under half 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 needing to turn to food banks for support, 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 Wales?





14% of households experiencing food insecurity in Wales had three or more children – compared with 2% of households not experiencing food insecurity*

32%



81%



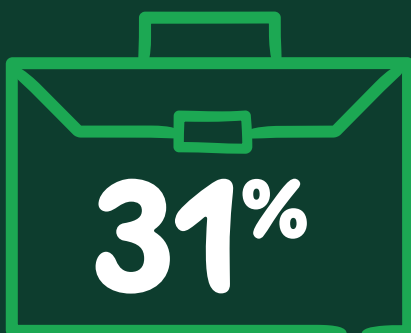
81% of people referred to food banks in the Trussell community were disabled – compared to 32% of people across Wales



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



14% of working-age adults in Wales experienced food insecurity – far higher than the rate for people over the age of 65 (6%)



31% of people referred to food banks were in working households – up from 21% in 2022

17%

of food insecure people were LGBTQIA+

7%

of people across Wales were from the LGBTQIA+ community

17% of people who experienced food insecurity were from the LGBTQIA+ community – more than twice the rate of the general population of Wales, where 7% of people were from the LGBTQIA+ community

Key findings

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

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

- Disabled people in Wales were at high risk of experiencing hunger. Four in five (81%) people referred to food banks in the Trussell community were disabled, whereas 32% of people across Wales were disabled. A fifth of disabled people (19%) experienced food insecurity, over twice the rate among non-disabled people (8%).
- Mental health conditions were much more prevalent among people referred to food banks than the general population (65% compared to 16% across Wales).
- 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.
- In 2024, one in six (17%) people who experienced food insecurity were from the LGBTQIA+ community. This was over double the rate in the general population of Wales, where 7% of people were from the LGBTQIA+ community.

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

- Working-age adults in Wales were far more likely to experience food insecurity than people over the age of 65 (14% vs. 6%).
- Households with multiple children were over-represented amongst people experiencing food insecurity. Among households experiencing food insecurity in Wales, 14% had three or more children, compared with 2% of households not experiencing food insecurity.
- Adults living alone were particularly over-represented among people referred to food banks in the Trussell community in Wales (50% vs. 19% across Wales).

Some people's circumstances increase their risk of hunger.

- Most households referred to food banks were not in work. However, a substantive and increasing minority were. 31% of people referred to food banks in Wales in 2024 were in working households; an increase from 2022 (21%).
- Housing insecurity was a common experience for people referred to food banks in Wales. Two fifths (38%) of people referred to food banks were currently homeless, or had experienced homelessness in the previous year.

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

“

I thought I was budgeting well, and I just got really sick and I needed the food bank.

”

Woman, age 18-30, Wales, Person taking part in Research Question 2, No.40

One fifth (19%) of disabled people in Wales experienced food insecurity, more than twice the rate for non-disabled people (8%). This highlights how structural inequalities can intersect with issues around low income to drive severe hardship, something we will explore in detail later **in this section**. A similar finding was seen when looking at the rates at which disabled people had needed to turn to charitable food providers for support. One in 11 (9%) disabled people had turned to charitable food provision in the last year, compared to 6% of people who were not disabled.

Rates of food insecurity were higher for people with a mental health condition (29%) than for people with a physical disability (16%). These differences also applied when looking at the rate at which people with different health conditions needed to turn to charitable food providers for support.

Food banks in the Trussell community in Wales continued to see the impact of disability and ill health on a daily basis. As in 2022, four fifths (81%) of people referred to food banks were disabled, in comparison a third (32%) of the general population were disabled.

This figure rises even higher when considering whether any member of the household was disabled. More than eight in 10 (84%) people referred to food banks reported that they, or a member of their household, were disabled. This was more than double the level of across the general population, where 40% of people reported living in a disabled household.

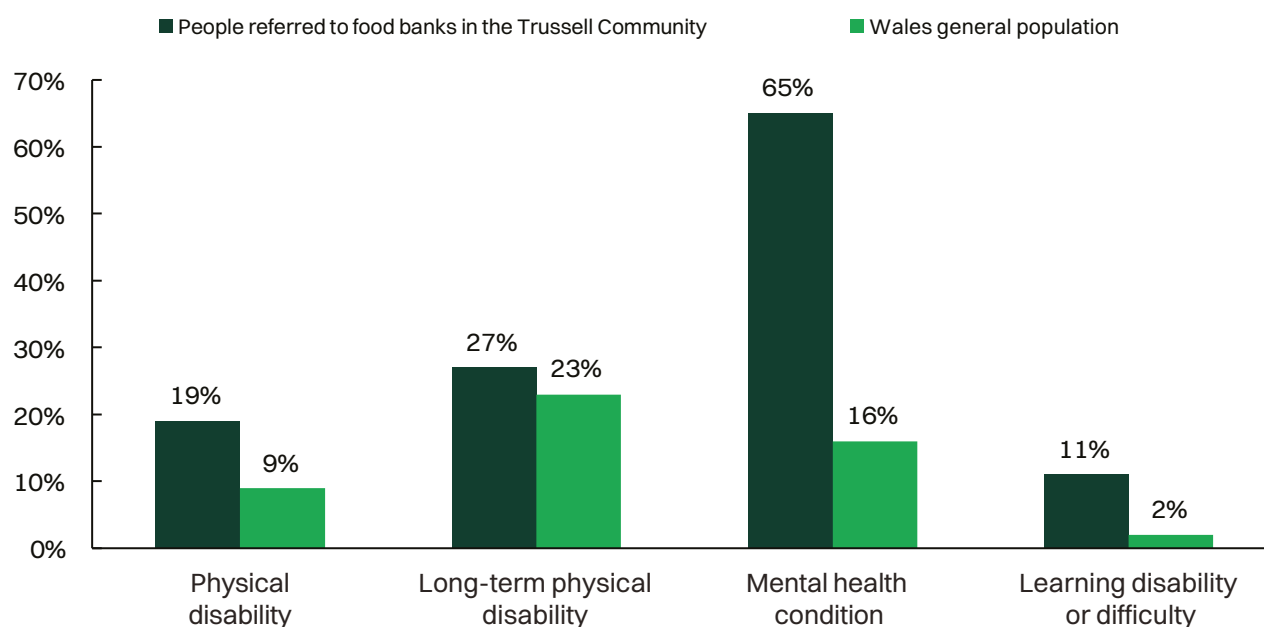
Table 7 Rates of food insecurity and charitable food provision by impairment or condition

Health condition	% experiencing food insecurity	% used any form of charitable food providers in last year
A physical disability	16	5
A long-term physical condition	18	6
A mental health condition	29	16

Source: Hunger in Wales Wave 2 general population survey⁵⁶

⁵⁶ Our sample sizes were not sufficient to look at the individual experience of people with a learning difficulty or learning disability. UK wide data indicates that people with a learning difficulty or disability had higher rates of food insecurity than people with other impairments and conditions.

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



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

As shown in Figure 4, all types of health conditions continued to be more prevalent among people referred to food banks 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 65% of people), and were almost four times more prevalent than in the wider Welsh population (reported by 16% of people).

This year, Wales launched the 'Mental health and wellbeing strategy 2025 to 2035'.⁵⁷ This new strategy aims to improve wellbeing for the people of Wales, and improve outcomes for people accessing support for their mental health. Our evidence points to the timeliness of this strategy, with mental health conditions particularly prominent for people referred to food banks in Wales.

Among people with a mental health condition referred to food banks in the Trussell community in Wales, certain people were over-represented, including:

- **People from the LGBTQIA+ community** (7% of people with a mental health condition were part of the LGBTQIA+ community, vs. 4% of people without such condition).
- **People experiencing homelessness** (41% of people with a mental health condition had experienced homelessness, vs. 32% of people without a mental health condition).
- **Care experienced people** (19% of people with a mental health condition were care experienced, vs. 9% of people without a mental health condition).

57 Welsh Government, (2025), *Mental health and wellbeing strategy 2025 to 2035*, <https://www.gov.wales/mental-health-and-wellbeing-strategy-2025-2035>

- **People with caring responsibilities** (20% of people with a mental health condition provided unpaid care, vs. 12% of people without a mental health condition).
- **Disabled people** (96% of people with mental health condition were disabled, vs. 46% of people without a mental health condition).

These findings highlight that ill health and disability are key experiences underpinning food insecurity and the use of charitable food providers. Our UK-level regression analysis supports this, with people with a physical disability, a mental health condition, and people with 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 Wales is worsening, with evidence highlighting how ill health and severe hardship can be a vicious cycle.⁵⁸

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**.

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, Person taking part in Research Question 3, No.61

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

“

I would like to go back to work but, at the moment, I just don't see it as an option, just because I'm in too much pain.

”

Woman, age 31-54, Wales, Person taking part in Research Question 1, No.11

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.

“

The redundancy made me unemployed, but other things have kept me out of work... I've had some health issues, mainly mobility, I've got arthritis in my hips, which has progressively got worse over the last two years. I had a couple of bereavements, both of them quite sudden... It's just been a bit of a plethora of stuff.

”

Woman, age 31-54, Wales, Person taking part in Research Question 1, No.6

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 had 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 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'm just on tablets [for mental health problems] and they don't seem to be working any more because I think my body's immune to them.

”

Man, age 31-54, Wales, Person taking part in Research Question 3, No.81

Working-age adults, in receipt of means-tested social security, 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.



Woman, age 31-54, Wales, Person taking part in Research Question 3, No.74

As in 2022, working aged people across Wales 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. One in seven (14%) working-age people experienced food insecurity in 2024, compared to 6% 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 aged people had used any form of charitable food providers in the last year (vs. 3% of people aged 65 and over).

Working-age people were also over-represented among people referred to a food bank in the Trussell community. Most people (95%) referred to food banks were of working age.⁵⁹ This compares to three quarters (73%) of adults in Wales who are of working age (18-64).

These findings are supported by our UK-level regression analysis which highlights that people aged 35-44 and 45-54 were more likely to have used a food bank, while people aged 65 and over were less likely to have done so (compared to people who are aged 18-24).

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 home⁶⁰, are likely to be important factors which protect pensioners from experiencing food insecurity or needing to turn to a food bank.

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

Working-age adults across Wales who were not in work were at far greater risk of experiencing food insecurity than people who were working. A quarter (25%) of working-age adults who were not working experienced food insecurity in 2024, compared to 12% of people who were working.

Most (77%) working-age adults referred to food banks in the Trussell community in Wales were not in work. In contrast, when looking at working age adults across Wales, the majority (80%) were in work. Working-age adults referred to food banks most commonly reported that they were long-term sick or disabled (31%), with a similar proportion saying that they were unemployed and looking for work (23%). In comparison, just 4% of working-age people across Wales said that they were long-term sick or disabled, and 2% said they were unemployed and looking for work. Working-age adults across Wales were most commonly working as a full-time employee (52%), followed by working part-time as an employee (12%).

⁵⁹ 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.

⁶⁰ 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

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

Age	Referred to food banks in the Trussell community	Experiencing food insecurity %	Wales general population %
18-24	9	6	8
25-34	23	19	16
35-44	31	26	16
45-54	21	22	16
55-64	11	15	17
65+	5	13	27
Working age (18-64)	95	87	73

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

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 Wales. In 2024, almost a third (31%) of people referred were from working households, most of whom (77%) were on incomes low enough to mean they were also eligible for UC. This is an increase compared to 2022, when around one in five (21%) people referred to food banks were in working households. We look in more detail at the drivers of in-work food insecurity in **Part 3**.

While working-age people continued to be more likely to use food banks in our community, our wider administrative data shows a concerning rise in the use of food banks the Trussell community by pensioners over the last five years in Wales. In 2024/25, 4,700 emergency food parcels were distributed for someone aged 65 or above. This is more than double the number provided in 2019/20, when 1,800 parcels were distributed. As seen in

Table 10, the rate of growth for pension-age adults is by far the highest growth rate for any age group across this period.

These patterns chime with wider evidence, which suggests that people facing hardship earlier in life limits their ability to save, and compounds hardship into older age.⁶¹ 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.⁶² 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.

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

62 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 9 Profile of people referred to food banks in the Trussell community, and the general population in Wales, by main economic activity

Activity	People referred to food banks	People across Wales
Full-time employee	4%	52%
Part-time employee	5%	12%
Self-employed or freelance	0%	9%
In full-time education or training	0%	8%
Retired	0%	6%
Long-term sick or disabled	31%	4%
Looking after home or family	7%	3%
Unemployed and looking for work	23%	2%
Unemployed and not looking for work	13%	2%
On maternity or paternity leave	1%	1%
Signed off sick (short-term or temporarily)	10%	0%
Other	3%	1%
Prefer not to say	2%	0%

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

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

Age	Percentage increase from 2019/20
0-4	8%
5-11	14%
12-16	40%
17-24	26%
25-64	30%
65+	154%

Source: Trussell administrative data

Households with children face extremely high levels of food insecurity

“

If I am running out of money or can't buy any essential things like baby stuff, I manage to get it from the food bank.

”

Man, age 18-54, Wales, Person taking part in Research Question 3, No.78

Three times as many families with children under the age of 16 in Wales experienced food insecurity in 2024 as families without children (24% vs. 8%).

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 is reflected at food banks in the Trussell community, where over a third (35%) of people were living with children under the age of 16 – higher than the rate across the general population, where 26% of people live with children.

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

“

I was at my wits' end emotionally... My card declined on the shoes... He had to go to school in old shoes until I waited for that money to come.

”

Woman, age 31-54, Wales, Person taking part in Research Question 2, No.46

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.⁶³

“

Sometimes, we are running out of money. I've got three children, they are still small, they need nappies...

”

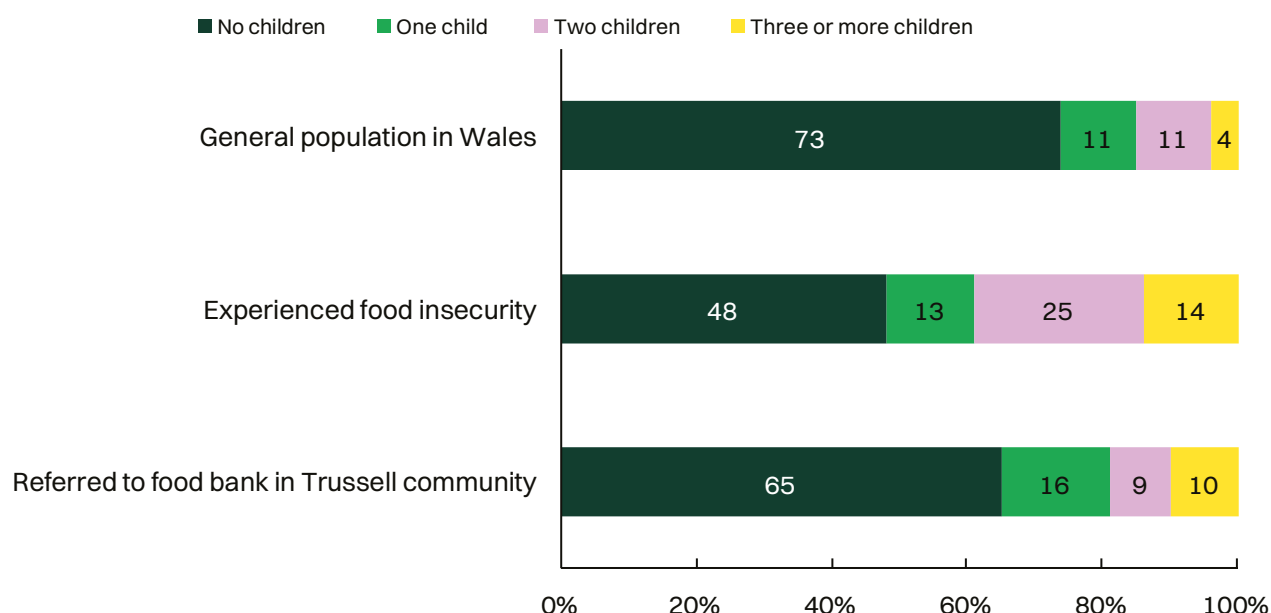
Man, age 18-30, Wales, Person taking part in Research Question 3, No.78

Households with multiple children were over-represented amongst people experiencing food insecurity. Among households experiencing food insecurity in Wales, 14% had three or more children, compared with 2% of households not experiencing food insecurity, while 25% had two children (compared with 9% of households who were not food insecure).

Families with three or more children in Wales 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 Wales, 4% of people reported living in a household with

⁶³ 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

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



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

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, the money doesn't stretch because before you know it, you've run out again.

”

Woman, age 31-54, Wales, Person taking part in Research Question 2, No.46

The experience of families with three or more children is likely driven in part by the two-child limit, a policy introduced in 2017 that prevents families from claiming Child Tax Credit or UC 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 were also over-represented among people referred to food banks in the Trussell community in Wales. Single parents made up just around 3% of Welsh households in 2024⁶⁴, but accounted for one in five (19%) people referred to food banks.

⁶⁴ 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).

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

Household type	Referred to food banks in the Trussell community %	Experiencing food insecurity %	Wales general population %
Single adult	50	26	19
Single adult with children	19	4	3
Couple with children	11	30	13
Couple with no children 16 or younger	6	9	30
Multi-adult household with no children	10	13	25
Multi-adult household with children	4	19	10

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

Couples with children were not over-represented among households referred to food banks. This is despite our UK-wide figures highlighting that this household type has a higher risk of food insecurity and needing to turn to charitable food provision than most other households. Just one in nine (11%) people referred to food banks in Wales reported living as a couple with children. Across Wales, 13% were living as a couple with children.

In contrast, there is an over-representation at food banks of single adults living alone. Half (50%) of people referred to food banks were living on their own, compared to 19% across Wales. Single adults living alone were also over-represented among households experiencing food insecurity

Couples with no children were heavily under-represented among households referred to food banks, making up 30% of households in Wales, but just 6% of households referred to food banks.

Our UK-level regression analysis underlined how the number of adults in a household can have an

impact on the risk of needing to use a food bank. People living with one other adult, two other adults, or 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.⁶⁵ 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

65 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>

community. Two in five (39%) people supported by Citizens Advice with advice in the 12 months to May 2025 were living in single-person households⁶⁶

- face a significant risk of homelessness. They make up 49% of households in Wales who were found to be threatened with homelessness during the year.⁶⁷ As we will discuss below, there is an important relationship between the use of food banks and homelessness
- have higher costs, particularly relating to housing and essential bills, than people who split these costs with a partner, family member or housemate.^{68,69}

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



I honestly had no support from anyone. I don't have family and I don't have friends. [I] was not seeing people and it's depressing.



Woman, age 31-54, Wales, Person taking part in Research Question 2, No.40

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.



I spend a lot of time by myself, to be honest. If anything, I've got one friend up here, where I live... With no transport, I'm basically just on my own quite a lot.



Man, age 31-54, Wales, Person taking part in Research Question 3, No.81

⁶⁶ Citizens Advice, (2025), *Advice Trends on Tableau*, <https://www.citizensadvice.org.uk/about-us/information/advice-trends-on-tableau/>

⁶⁷ StatsWales, (2025), *Households found to be threatened with homelessness during the year*, <https://statswales.gov.wales/Catalogue/Housing/Homelessness/Statutory-Homelessness-Prevention-and-Relief/main-reason-for-being-threatened-with-homelessness-by-type-of-household-section-66->

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

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

Food insecurity is higher for renters and people experiencing homelessness

“
I first heard about it, the food banks, when I was in the Holiday Inn [when homeless].
”

Woman, age 18-30, Wales, Person taking part in Research Question 2, No.40

Food insecurity and the use of charitable food provision was far more common for people who were renting in Wales than people who owned their homes (either outright or with a mortgage). Among people renting (either privately or living in social housing), 28% experienced food insecurity in 2024, and 19% had accessed support from a charitable food provider. Conversely, just one in 12 (8%) homeowners experienced food insecurity, and 3% had accessed support from a charitable food provider.

People living in social housing were over-represented among people experiencing food insecurity – making up one in three (33%) people in this circumstance. Across Wales,

one in 12 (8%) people lived in social housing. Private renters made up an equal proportion of people experiencing food insecurity as they do in the wider Welsh population (10% and 11% respectively).

While people who owned their home, either outright or with a mortgage, were under-represented among people who were food insecure, this group still made up a sizeable minority of people who experienced food insecurity in Wales in 2024. Nearly half (45%) of people who experienced food insecurity owned their home, either outright or with a mortgage. In 2024, 67% of the wider Welsh population owned their home.

Comparatively, people who owned their homes made up a far smaller proportion of people referred to food banks in the Trussell community in Wales. Just 4% of people referred to food banks owned their homes, either with a mortgage or outright, compared to 67% of the general

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

Household situation	Referred to food banks in the Trussell community %	Experiencing food insecurity %	Wales general population %
Social rented	42	33	8
Private rented	23	10	11
Homeless	21	2	1
Owned outright or with a mortgage	4	45	67
Securely living with friends or family	1	6	9

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

population.⁷⁰ Food banks support a particularly high number of renters. Two fifths of people referred to food banks were social renters (42%), while one quarter were renting privately (23%). This compared to the general population, where 8% rent socially and 11% rent privately.

The proportion of people referred to food banks in the Trussell community in Wales who were social renters (42%) was lower than in Scotland (56%), while the proportion who were private renters was greater in Wales (23% vs. 11% in Scotland). Otherwise, the housing situation profile of referred people in Wales was similar to that of people referred to food banks in England and Northern Ireland.

Our findings reflect extensive wider research into problems with rental sectors across Wales, which are discussed in more detail in **Part 3**.

For too many people, issues with housing result in homelessness, and our findings highlight this is a key issue impacting people referred to food banks in Wales. More than a third (38%) of people referred to food banks in the Trussell community in Wales had experienced some form of homelessness in the past year (3% of people across Wales reported experiencing homelessness); this was consistent with the proportion in 2022 (36%). Homelessness is a growing problem in Wales. Estimated levels of rough sleeping rose by 86% in the three years to July 2024⁷¹, and 6,495 households were in temporary accommodation in September 2024; the highest figure since 2015, and an increase of 45% from March 2022.⁷²

There is clear wider evidence⁷³ 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 in Wales.

- **Men** – Men referred to food banks were more likely to be homeless, or have experienced homelessness, than women (49% compared to 29%).
- **Younger adults (aged 18-34)** – Younger adults aged 18-34 referred to food banks were more likely to be homeless, or have experienced homelessness, than older adults aged 55+ (46% compared to 25%).

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 Watts-Cobbe, et al, (2025), *The Homelessness Monitor: Wales 2025*, Crisis, <https://www.crisis.org.uk/ending-homelessness/homelessness-monitor/the-homelessness-monitor-wales-2025>

⁷² Welsh Government, (2025), *Homelessness Statistics*, <https://www.gov.wales/homelessness-statistics>

⁷³ Ministry of Housing, Communities and Local Government, (2025), *Statutory homelessness in England: Oct - Dec 2024*, <https://www.gov.uk/government/statistics/statutory-homelessness-in-england-october-to-december-2024/statutory-homelessness-in-england-october-to-december-2024>
Office of National Statistics, (2023), *People experiencing homelessness, England and Wales: Census 2021*, <https://www.ons.gov.uk/peoplepopulationandcommunity/housing/articles/peopleexperiencinghomelessnessenglandandwales/census2021#sex>

Other inequalities increase the likelihood of food insecurity

Many people in Wales face structural inequalities based on their impairments or conditions, ethnicity, gender, sexuality, care experience, and immigration status.⁷⁴ 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 and hardship 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 from certain groups of people at food banks, implying that people may not be accessing support that they need. There are some possible explanations for this, including:

- There is much evidence that people from marginalised groups are more likely to have poor experience of services, leading to mistrust and less likelihood of accessing support in future.^{75,76,77,78,79}
- Cultural differences in beliefs and social norms around asking for help could account for some of these inconsistencies, as well as low awareness of support on offer.
- 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 barriers, particularly to accessing charitable support, and these might be felt more strongly by people from some marginalised groups.

74 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.

75 Tai Pawb, (2024), *The experiences of housing in Wales of people from ethnic minority communities*, <https://www.taipawb.org/news-story/report-the-housing-experiences-in-wales-of-people-from-ethnic-minority-communities/>

76 Welsh Government, (2022), *Evaluation of the Social Services and Well-being (Wales) Act 2014: expectations and experiences of Black, Asian and Minority Ethnic service users and carers*, <https://www.gov.wales/evaluation-social-services-and-well-being-wales-act-2014-expectations-and-experiences-black-asian>

77 Social Care Wales, (2025), *Supporting older LGBTQ+ people in social care*, <https://insightcollective.socialcare.wales/evidence-summaries/supporting-older-lgbtq-people-in-social-care>

78 Stonewall, (2024), *LGBT in Wales - Hate Crime and Discrimination*, <https://www.stonewall.org.uk/resources/lgbt-wales-hate-crime-and-discrimination#:~:text=Many%20LGBT%20people%20still%20endure%20poor%20treatment,shop%2C%20gym%2C%20school%20or%20place%20of%20worship.&text=Report%20incidents%20of%20homophobic%2C%20biphobic%20or%20transphobic,local%20council%20so%20they%20can%20take%20action>

79 Welsh Government, (2022), *Locked out: liberating disabled people's lives and rights in Wales beyond COVID-19*, <https://www.gov.wales/locked-out-liberating-disabled-peoples-lives-and-rights-wales-beyond-covid-19.html#:~:text=In%20all%20five%20sections%20of,a%20sense%20of%20basic%20citizenship>

Ethnicity

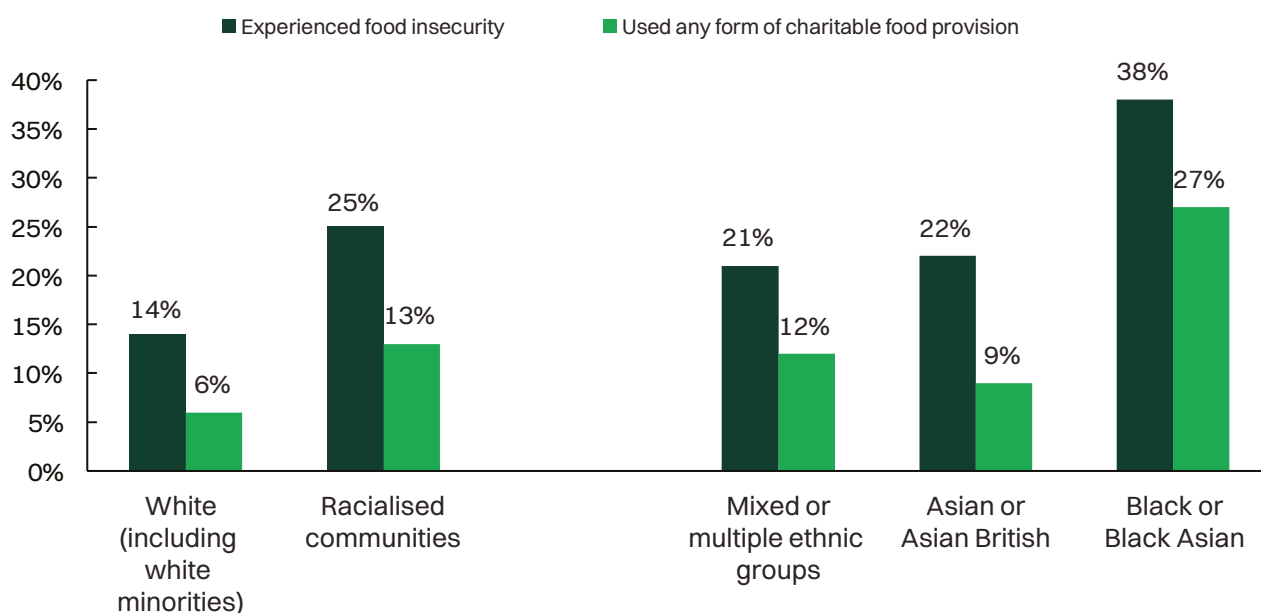
People from racialised communities across the UK⁸⁰ were almost twice as likely to have experienced food insecurity in 2024 as White people (25% vs. 14%). We also saw that people from racialised communities had a far higher likelihood of having to turn to a charitable food provider for support – more than one in eight (13%) had done so in the previous year, compared to 6% of White people.

When we look at the experiences of people from specific ethnicities across the UK, 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.⁸¹

Wider evidence shows that poverty rates in Wales are not equal across different ethnicities. Around half of people (47%) in ethnic minority headed households live in poverty in Wales, making them twice as likely as people in White households (22%) to be in poverty. Of people in poverty, well over half (58%) of people in ethnic minority headed households were in very deep poverty, compared to 43% of people in White households.⁸²

The reasons for these disparities include systemic racism and discrimination in employment, housing and health – all of which drive income inequalities. For example, across the UK, people from Bangladeshi, Black African and Pakistani households are more likely to work in low-paid or

Figure 6 Risk of experiencing food insecurity and using any form of charitable food provision by ethnicity: UK



Source: Hunger in the UK Wave 2 general population survey

⁸⁰ Due to the low base size of people from racialised communities in the Wales general population and food bank survey samples, Wales-specific findings have not been included. Instead, findings from our UK-wide analysis have been primarily reported on in this section.

⁸¹ 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.

⁸² Bakhari, T, et al, (2025), *Poverty in Wales 2025*, <https://www.jrf.org.uk/poverty-in-wales-2025>

insecure roles and sectors compared to White workers.⁸³ At the same time, on average, adults from racialised communities across the UK 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.⁸⁴

The Anti-racist Wales Action Plan, published by the Welsh Government in June 2022 and updated in 2024, aims to address these deep-rooted ethnic inequalities by urging public, private and third sectors to confront systemic injustices and work collectively towards meaningful change.⁸⁵

In 2024, people from racialised communities were over-represented among people referred to food banks across the UK. 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.

Some people from racialised communities across the UK were at greater risk of food insecurity than others – highlighting the intersection of structural inequalities. This included people from a racialised community who were also part of the LGBTQIA+ community, who provided unpaid care, or who were women.

Table 13 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, or to be socially isolated.

Table 13 Likelihood of experiencing risk factors associated with hunger – people from racialised communities compared to people from a White background: UK

Risk factor	Experience
Receipt of means tested social security	Increased risk – 20% vs. 16%
Experienced challenging or harmful life event	No difference
Is disabled	Lower risk – 22% vs. 29%
Has a mental health condition	Lower risk – 12% vs. 16%
Is in a household with no-one working	Lower risk – 10% vs. 27%
Experienced homelessness	Increased risk – 12% vs. 3%
Is socially isolated	Increased risk – 18% vs. 6%

Source: Hunger in the UK Wave 2 general population survey

83 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>

84 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/>

85 Welsh Government. (2024), *Anti-racist Wales Action Plan: 2024 update*, <https://www.gov.wales/anti-racist-wales-action-plan-2024-update.html>

Gender

Women in Wales were at greater risk of food insecurity than men. Around one in six (15%) women experienced food insecurity in 2024, compared to one in 10 men (10%). Women were also more likely to use any form of charitable food providers than men (7% and 4% respectively).

This difference is partly driven by inequalities in paid work and a disproportionate burden of unpaid care.^{86,87,88} 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 in the Trussell community in Wales. Just over half of referred people were women (54%), similar to the rate in the general population (51%). As discussed earlier, food banks saw an over-representation of people living alone,

the majority (61%) of whom were men. Most people who were single parents or guardians were women (75% vs 25% who were men).

There are intersecting issues that drive the rate of food insecurity higher for some women. Our UK-wide findings indicate that women who provided unpaid care were care experienced, were part of the LGBTQIA+ community, or part of a racialised community were more likely to experience food insecurity than women who did not have those experiences or characteristics.

Women across the general population in Wales were more likely to face most of the risk factors we have identified. In particular, we saw higher rates of disability, mental health conditions, and experiencing an adverse life event among women than men.

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

Risk factor	Experience
Receipt of means tested social security	No difference
Experienced adverse life event	Increased risk – 36% vs. 31%
Is disabled	Increased risk – 36% vs. 27%
Has a mental health condition	Increased risk – 21% vs. 12%
Is in a household with no one working	Increased risk – 31% vs. 25%
Experienced homelessness	No difference
Is socially isolated	No difference

Source: Hunger in Wales Wave 2 general population survey

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

87 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>

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

Sexuality

People from the LGBTQIA+ community in Wales were over-represented among people experiencing food insecurity. In 2024, one in six (17%) people who experienced food insecurity were from the LGBTQIA+ community. This was over double the rate in the Wales general population, where 7% of people were from the LGBTQIA+ community.

These findings resonate with existing research which indicates that LGBTQIA+ people in Wales are more likely to experience material deprivation and homelessness.^{89,90}

People from the LGBTQIA+ community in Wales were not over-represented among people referred to food banks. One in 20 (6%) people referred to food banks were LGBTQIA+; an equal proportion as within the wider Welsh population (7%).

Across the UK people from the LGBTQIA+ community were far more likely to experience food insecurity than people who did not identify as LGBTQIA+. 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%).

LGBTQIA+ people in Wales were over-represented among people in receipt of means-tested social security who had experienced an adverse life event, who were disabled and who had a mental health condition. These are all groups of people with a heightened risk of hunger.

Table 15 Sexual and gender identify of people experiencing food insecurity and referred to food banks in the Trussell community in Wales

Sexuality	Referred to food banks in the Trussell community	Experiencing food insecurity %	Wales general population %
Not LGBTQIA+	94	84	93
LGBTQIA+	6	17	7

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

Care experience

People who were 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. Across Wales, 3% of people in 2024 were care experienced. However, one in six (16%) people referred to food banks in Wales in 2024 were

care experienced – a similar proportion to Wave 1 in 2022 (17%). Our UK level regression analysis indicates that the risk of needing to use a food bank was 32% greater for people who are care experienced than people who are not.

89 Welsh Government, (2022), *Wellbeing of Wales, 2022*, <https://www.gov.wales/wellbeing-wales-2022-more-equal-wales-html#:~:text=In%202019%2D20%20a%20lower,the%20attention%20of%20the%20police>

90 Crisis, *About LGBTQ+ homelessness*, <https://www.crisis.org.uk/ending-homelessness/about-homelessness/about-lgbtqplus-homelessness/#:~:text=Donate-,About%20LGBTQ+%20homelessness,Did%20you%20know>

Table 16 Over/under-representation of people who are LGBTQIA+ for risk factors associated with risk of hunger

Risk factor	Experience
Receipt of means tested social security	Over-represented (15% vs. 7% across Wales)
Experienced adverse life event	Over-represented (13% 7% across Wales)
Is disabled	Over-represented (11% 7% across Wales)
Has a mental health condition	Over-represented (13% 7% across Wales)
Is in a household with no one working	Under-represented (2% 7% across Wales)

Source: Hunger in Wales Wave 2 General population survey

Our UK-wide figures support these findings.⁹¹ Two in five (40%) people across the UK 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).⁹²

People who are care experienced face distinct systemic barriers,⁹³ and are more likely to experience financial hardship as adults than people who do not have care experience.⁹⁴ There are concerns about the number of care leavers who experience homelessness in Wales, with estimates suggesting as many as one in four care leavers are homeless when they turn 18.⁹⁵ Educational outcomes for people who are care experienced are often worse than for people who are not care experienced. In Wales, children in the care system have lower educational attainment

when compared to pupils eligible for free school meals and all pupils.⁹⁶

The Welsh Government have recognised the challenges that care experienced people face through the introduction of the Basic Income for Care Leavers in Wales pilot. This was an initiative launched by the Welsh Government to support young people who transitioned out of the care system between 2022 and 2023. This scheme provided recipients with £1,600 per month, for up to 24 months.⁹⁷ The scheme ended in May 2025, with initial evaluations reporting a range of positive impacts, such as increased financial literacy, improved mental health and wellbeing, and reduced disadvantage in employment and career development.⁹⁸ The ending of the scheme brings concerns around leaving a cliff edge for care experienced people, who are now not able to access this support.

91 Given the small base size, it has not been possible to conduct detailed analysis of people who are care experienced in the Wales general population survey,

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

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

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

95 Thomas, S, et al, (2024), *Care Experienced Children: Statistical Briefing 2024*, Welsh Parliament Senedd Research, <https://research.senedd.wales/research-articles/care-experienced-children-statistical-briefing-2024/>

96 Thomas, S, et al, (2024), *Care Experienced Children: Statistical Briefing 2024*, Welsh Parliament Senedd Research, <https://research.senedd.wales/research-articles/care-experienced-children-statistical-briefing-2024/>

97 Welsh Government, (2025), *Basic income pilot for care leavers: Payments and tax*, <https://www.gov.wales/basic-income-pilot-tax#:~:text=Information%20about%20how%20basic%20income%20payments%20are%20taxed,was%20suspended%20or%20they%20left%20the%20pilot%20early>

98 Welsh Government, (2025), *Basic income for care leavers in Wales pilot evaluation: annual report 2024 to 2025 (summary)*, <https://www.gov.wales/basic-income-care-leavers-wales-pilot-evaluation-annual-report-2024-2025-summary.html>

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.

Unpaid care

People who were providing unpaid care⁹⁹ in Wales had a slightly higher rate of food insecurity than people who did not provide unpaid care (17% vs. 11%), and were also more likely to have needed to turn to charitable food provision in the previous 12 months (11% vs. 5%).

This aligns with wider evidence showing the poverty rate to be higher for unpaid carers.¹⁰⁰ The poverty rate for unpaid carers in Wales is higher compared to people who do not provide care (26% vs 20%).¹⁰¹

Wales has separate legislation, the Social Services and Wellbeing (Wales) Act 2014, that requires local authorities to assess carers' needs and provide tailored support through a formal support plan. This could include practical help with housework, training, and equipment.¹⁰² Wales has a disproportionate number of people providing unpaid care compared to the rest of the UK. There are around 370,000 people providing unpaid care in Wales, with the Welsh NHS Confederation warning that this could increase by 40%, to over 500,000 people by 2037.¹⁰³

At a headline level, we didn't find that people who provided unpaid care were over-represented among people referred to food banks in Wales. One in six (17%) people referred to food banks

provided unpaid care – a slightly smaller proportion than in the general population (22%). 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 24% of people living with someone in the general population provided care.

One of the main drivers of poverty among unpaid carers in Wales is the long hours of unpaid care, making it difficult for carers to stay in employment or maintain full-time hours. Carers also face increased costs, such as electricity, food, and transport.¹⁰⁴ Certain types of unpaid care are particularly affected – for example, across the UK 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.¹⁰⁵

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 across the UK do not have supplementary income from work.¹⁰⁶ Rules within Carer's Allowance also present barriers to work and study – claimants

99 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.

100 Wyjadłowska, 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

101 Wyjadłowska, 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

102 Social Care Wales, (2025), *Social Services and Well-being (Wales) Act 2014*, <https://socialcare.wales/resources-guidance/information-and-learning-hub/sswbact/overview>

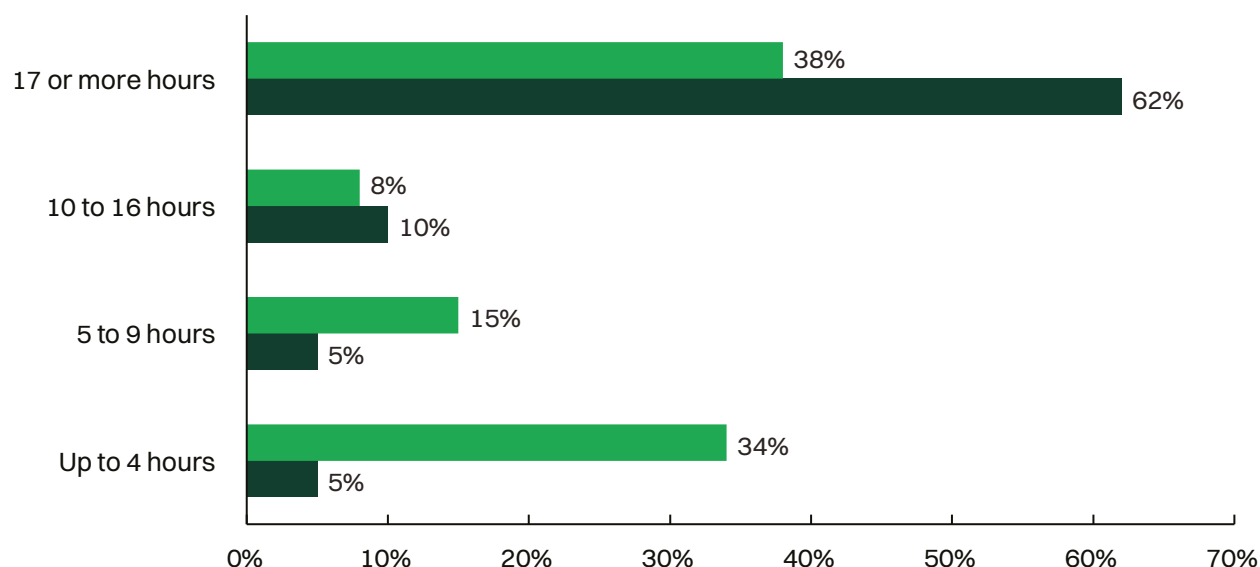
103 The Welsh NHS Confederation, (2018), *The key priorities for carers in Wales*, <https://www.nhsconfed.org/system/files/media/Key-priorities-carers-Wales.pdf>

104 Wyjadłowska, J, et al, (2024), *Poverty and financial hardship of unpaid carers in Wales*, WPI Economics and Carers Wales, https://www.carersuk.org/media/bvdg2fvh/poverty-and-financial-hardship-of-unpaid-carers-in-wales_web.pdf

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

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

Figure 7 Number of hours of unpaid care provided per week – by carers referred to food banks, and across Wales



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

Table 17 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 – 28% vs. 14%
Experienced adverse life event	Increased risk – 39% vs. 34%
Is disabled	Increased risk – 45% vs. 27%
Has a mental health condition	Increased risk – 26% vs. 14%
Is in a household with no-one working	Increased risk – 34% vs. 27%
Experienced homelessness	Increased risk – 6% vs. 3%
Is socially isolated	No difference

Source: Hunger in Wales Wave 2 general population survey

cannot be in full time education, which can make it harder to gain skills and move into higher-paid employment. They must be caring for at least 35 hours a week (equivalent to a full-time job) and cannot earn more than £196.00 per week.

Carers referred to food banks in Wales were much more likely to provide longer hours of unpaid care than carers in the general Welsh population. The majority (62%) of carers referred to food banks provided 17 hours or more of care per week. This compared to just under two in five (38%)

carers across Wales. As Figure 7 shows, carers across Wales were more than six times as likely to provide up to four hours of care than carers referred to food banks (34% vs. 5%).

More than two in five people across Wales who provided unpaid care were also disabled themselves (45%), and one in four (26%) reported having a mental health condition – far higher than for people who did not provide care (27% and 14% respectively). Carers were also more likely to have

been receiving support from the social security system, and slightly more likely to have been living in a household where no one was working.

It was a sign of how carers were not supported enough that the rate of experience of homelessness for carers was twice that of people who did not provide care. A driver of this was the inadequacy of the social security system, with one in four carers reporting they were in receipt of means-tested social security payments.

Asylum and immigration

Food insecurity rates across the UK in 2024 were far higher for people with insecure¹⁰⁷ migration status than people with secure¹⁰⁸ status (43% vs. 14%).¹⁰⁹ Similarly, three in 10 (30%) people with insecure status across the UK had used any form of charitable food provision in the last 12 months, compared to 6% of people with secure status.¹¹⁰

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

People who have migrated to Wales 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 result of UK immigration policy.¹¹¹ In Wales, a lack of access to legal advice and having no resource to public funds are prominent issues faced by migrants, leaving them more likely to face hunger and hardship.¹¹²

“

When I was in temporary accommodation [home office accommodation], it's very difficult... We can't choose our food, what I want to eat... [There] is not much more space for the kids, we are living in one or two rooms, so it's very difficult for the infants or babies.

”

Man, age 18-30, Wales, Person taking part in Research Question 3, No.78

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 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

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

¹⁰⁸ 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.

¹⁰⁹ Due to the low base sizes for people with insecure immigration status and who are seeking asylum in the Wales general population and food bank surveys, it has been necessary to include reporting on the UK level data in this section.

¹¹⁰ Note – our sample size for people with insecure immigration status was not sufficient to identify any intersectional impacts.

¹¹¹ 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

¹¹² Bevan Foundation, (2024), *International Migrants Day: the challenges migrants face in Wales*, <https://www.bevanfoundation.org/views/challenges-migrants-face/#:-:text=Free%20School%20Meals,Not%20only%20today%2C%20but%20everyday>

are in a much more precarious position should they face an unexpected shock such as illness, job loss, or family breakdown. This was evident during the Covid-19 pandemic, when food banks across the UK saw an increase in the proportion of people with NRPF referred to food banks. In early 2020, around 2% of people referred to food banks across the UK were estimated to have NRPF; this increased to 11% in mid-2020 at the onset of the pandemic.¹¹³ 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.¹¹⁴

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 the challenges faced by people who were either currently seeking, or had previously sought, asylum. Asylum seekers were over-represented among people referred to food banks in the Trussell community across the UK (7%), compared to their prevalence across the general population in the UK (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.¹¹⁵ 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, at £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.

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 facing hunger and being unable to afford the essentials.

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

¹¹³ 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>

¹¹⁴ 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>

¹¹⁵ 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/>

3.

What are the primary drivers of hunger in Wales?

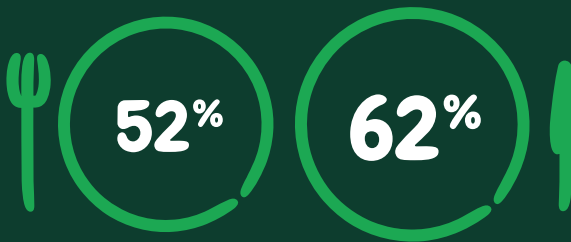




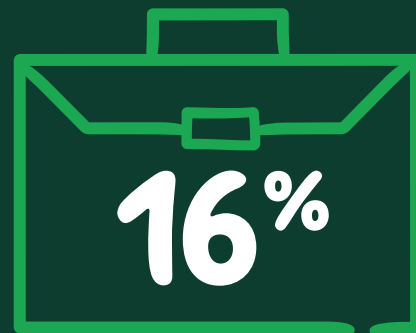
£89 was the average amount that people referred to food banks had to get by on after housing costs – just 15% of what the average household in Wales had*



94% of people referred to food banks in Wales had no savings, while a further 3% 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



16% of working-age people referred to food banks (who were in work) were on zero-hours contracts – compared to 6% of people across Wales



29% of people referred to food banks were severely socially isolated – compared to 5% of people across Wales



31% of people referred to food banks in Wales were unaware of crisis support from the Discretionary Assistance Fund**

**In Wales, the DAF delivers non-repayable Emergency Assistance Payments (EAPs) and Individual Assistance Payments (IAPs) to people in financial crisis

*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 in Wales because their incomes were too low and insufficient to cover the cost of essentials. On average, people referred to food banks in Wales had just £89 a week to get by on after paying their housing costs. This represents just 15% of what the average household across Wales had to get by on.**
- **People referred to food banks in Wales had limited access to other financial resources to draw on to help them avoid hunger. Most (94%) people referred to food banks had no savings, while a further 3% 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 (94%) 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 in Wales. Most people (89%) were in receipt of a means-tested social security payment, including over three quarters of people (77%) in receipt of Universal Credit. In the Welsh general population, one in 12 people (8%) 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.**
- **Work did not always protect people from hunger. Zero-hours contracts were particularly prevalent for people referred to food banks. One in six (16%) working-age people referred to food banks in Wales, who were in work, were on zero-hours contracts compared to around one in 20 (6%) across Wales.**
- **The likelihood of having experienced a change in life circumstances, such as a bereavement or loss of a job, increased for people referred to food banks, with eight in 10 people (81%) having experienced at least one life change in the last year. A third (35%) of people across Wales had experienced at least one life change.**
- **Social isolation was a common experience for people referred to food banks. 29% of people referred to food banks were severely isolated compared to 5% of people across Wales.**
- **Few people referred to food banks had accessed crisis support from the DAF, with three in 10 (31%) 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 the use of food banks

“

I was even more distressed before when I used the food bank because I didn't have financial help.

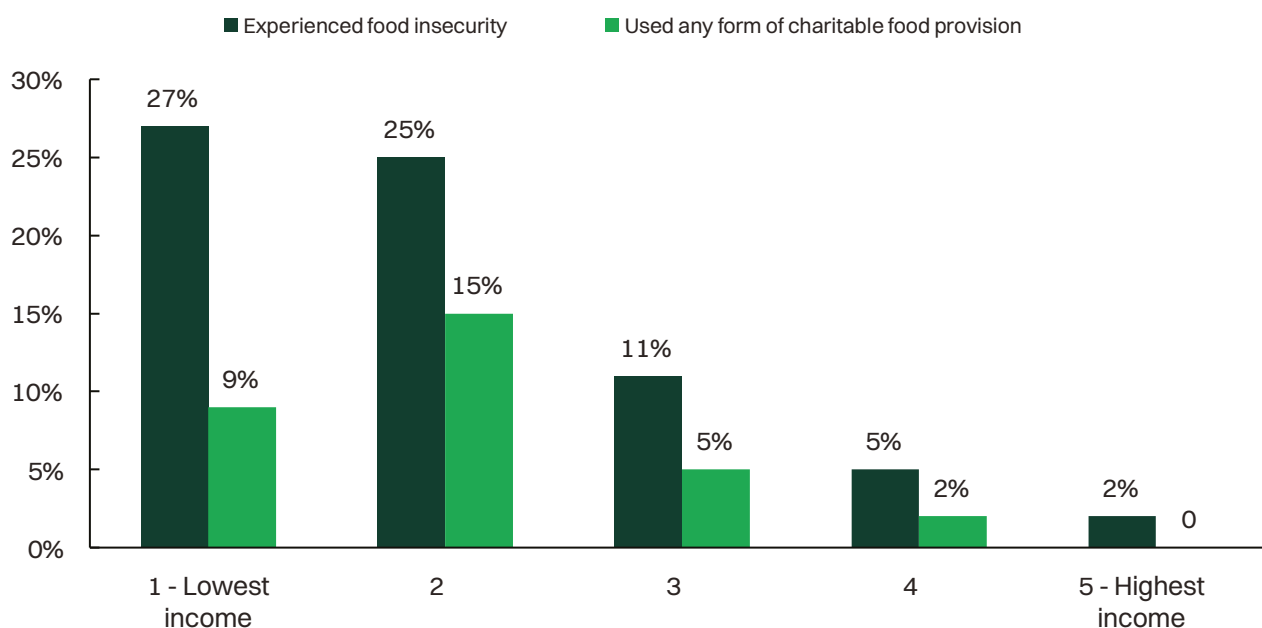
”

Man, age 31-54, Wales, Person taking part in Research Question 2, No.48

A lack of income has consistently been shown to be central to the need for food banks across Wales.^{116,117} 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 8 below shows how the risk of food insecurity and use of charitable food provision was far higher for people on lower incomes (27% and 9% respectively), and declined as incomes increased.

Figure 8 Risk of experiencing food insecurity and using any form of charitable food provision in Wales by equivalised income after housing costs (by quintile)



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

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

¹¹⁷ 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 £89 a week.¹¹⁸ As shown in Figure 9, this was just 15% of what the average household across Wales had to get by on (£566). 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.

“

It would have been just running out of money, probably approaching the last week until I was getting paid. It's hard to make the money stretch that long, so that's normally when I tend to need [the food bank's] help.

”

Woman, age 31-54, Wales, Person taking part in Research Question 3, No.80

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.¹¹⁹ 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 in Wales had regularly gone without essentials in the lead-up to turning to a food bank for support. In the month before they received support, 71% of people referred to food banks in the Trussell community in Wales had been unable to afford basic toiletries like soap, shampoo, and toothpaste. The clear

majority (84%) 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 told them [a Citizens Advice Bureau] 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, Person taking part in Research Question 2, No.46

“

There have been times where I've just had cereal to eat all day... The money doesn't stretch, before you know it, you have run out again.

”

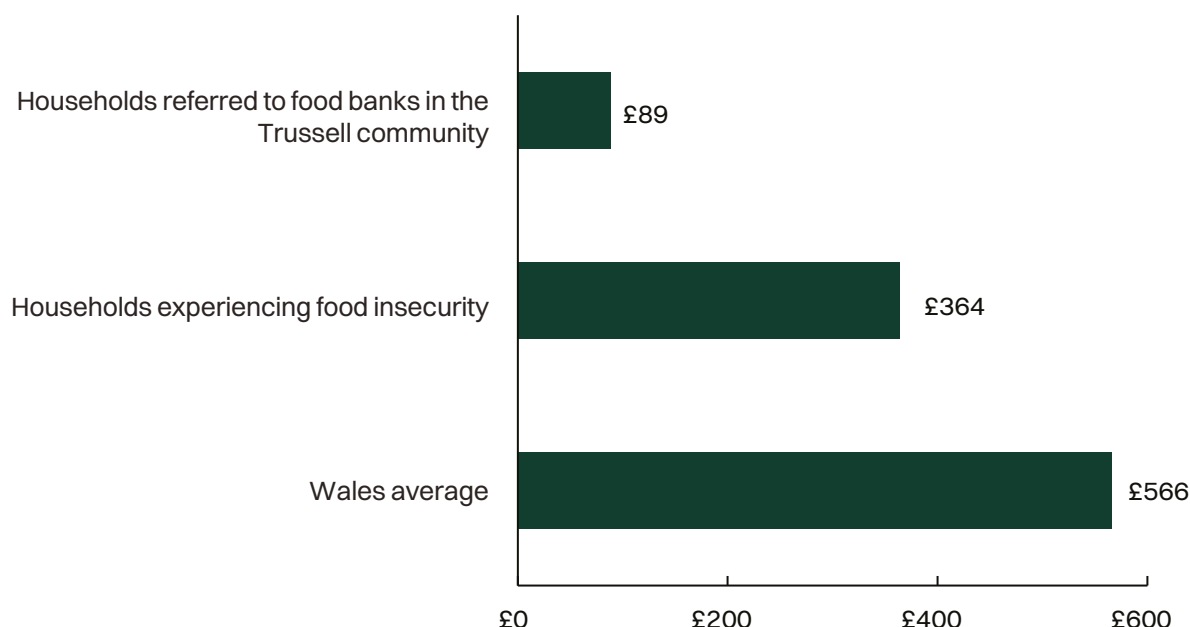
Woman, age 31-54, Wales, Person taking part in Research Question 2, No.54

These steps people take prior to a food bank referral 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 who have used any form of charitable food provision, and households who experienced food insecurity (see Figure 9). 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.

¹¹⁸ 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.

¹¹⁹ Bramley, et al, (2021), *State of Hunger*, Trussell, <https://www.trussell.org.uk/news-and-research/publications/report/state-of-hunger>

Figure 9 Mean equivalised income after housing costs for households referred to food banks, households who experience food insecurity, and the average for households across Wales



Source: Hunger in Wales 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.¹²⁰ This estimates how much a household actually has available to spend, and shows a stronger relationship with food insecurity than current poverty measures that, mainly rely on income alone.¹²¹

While we cannot replicate this approach in this research, we know that households who have been referred to food banks, who have experienced food insecurity, or have used any form of charitable food provision, have lower levels of assets (savings), are more likely to experience debt, and have higher inescapable costs, such as childcare costs¹²², or the extra cost of disability.¹²³ Housing costs are not explored separately as they are included in our measure of income. The following sections on savings, debt, and costs explore this in more detail.

¹²⁰ Social Metrics Commission, (2024), *Measuring Poverty 2024*, <https://socialmetricscommission.org.uk/wp-content/uploads/2024/11/SMC-2024-Report-Web-Hi-Res.pdf>

¹²¹ 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>

¹²² Proxied as having any children aged 0-5 in the household.

¹²³ Proxied as being in receipt of social security payments related to disability.

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

Most (94%) people referred to food banks in the Trussell community in Wales had no savings, while a further 3% had less than £100 of savings. In contrast, across Wales, 84% of people had some form of savings, with the most common amount being more than £5,000 (56%); just 13% of people had no savings at all. Savings were also low for people experiencing food insecurity (42% had none at all).

Savings can provide an important buffer against income shocks, or for 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.¹²⁴ Even small levels of emergency savings have been shown to have long-term impacts on the likelihood of low-income households avoiding food insecurity.¹²⁵ Our regression analysis supports this: people with any savings had a far lower risk of needing to turn to a food bank than people without any savings.

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



I have got debts which I'm also trying to pay, and another massive one... When my son was offered a trip abroad with his school I felt massively under pressure for that. It's an £800 trip, all his friends are going, so obviously I couldn't really say no...

So, I'm trying to cover the cost of that expense, and then that's obviously a huge effect on money, obviously, gas and electric... With everything going on it's just a struggle to get by. I know people would say, 'Oh, you shouldn't have said yes,' but as a parent it's hard to say no to something like that.



Woman, age 31-54, Wales, Person taking part in Research Question 3, No.80

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

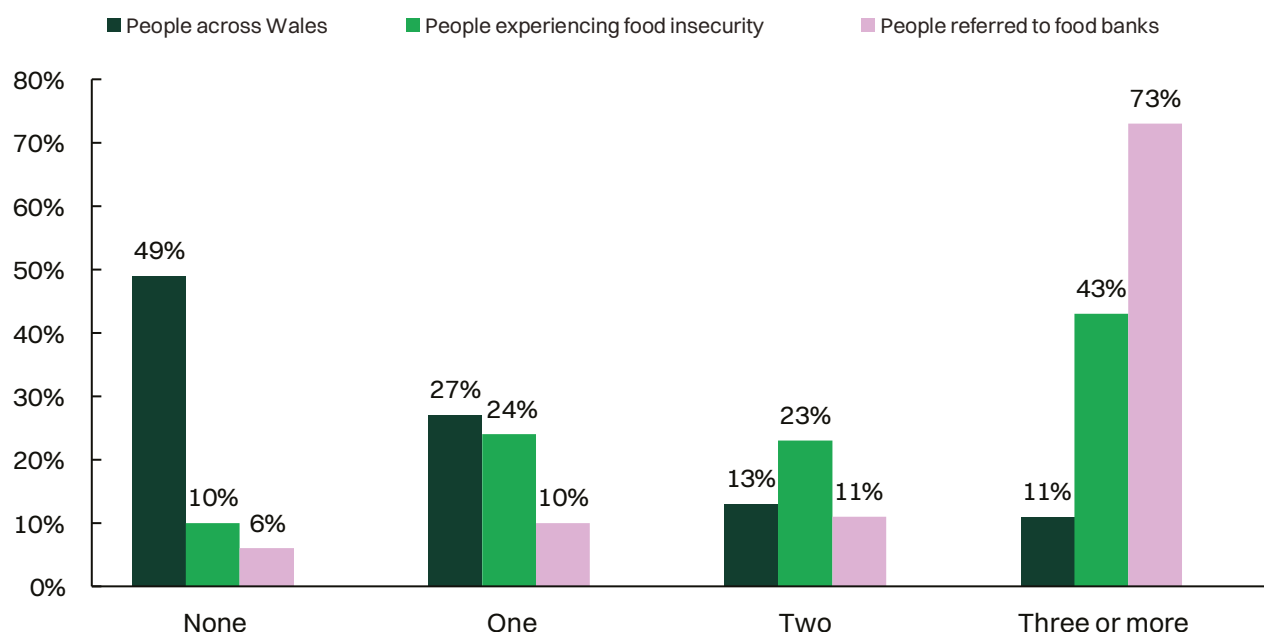
Nearly all (94%) people referred to food banks in the Trussell community in Wales in 2024 were in some type of debt or arrears. This included borrowing, household bills arrears, and deductions from social security payments for debt owed to national and local governments and utility companies. This was substantially higher

than the prevalence of debt amongst the general population in Wales (51%). We also saw high levels of debt for people who were food insecure (90%). Our UK-wide 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.

¹²⁴ 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>

¹²⁵ Gjertson, L, (2016), *Emergency saving and household hardship*, Journal of Family and Economic Issues, <https://doi.org/10.1007/s10834-014-9434-z>

Figure 10 Number of bills in arrears or sources of debt for people across Wales, people experiencing food insecurity, and people referred to food banks



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

As shown in Figure 10, people referred to food banks were highly likely to be facing multiple forms of debt and arrears, with the majority (73%) managing three or more arrears or debts. This was far higher than the prevalence of multiple debts and arrears in the wider Welsh population, where one in nine people (11%) had three or more debts. Facing multiple types of arrears or debts was also far more likely for people who were food insecure than the average across Wales. More than two fifths of people (43%) experiencing food insecurity had three or more types of arrears or debt.

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.¹²⁶ 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.

More than half (56%) of people referred to food banks in the Trussell community in Wales had relied on a loan from family or friends. In comparison, only one in nine people (11%) in the wider Welsh population had relied on a loan from family or friends. This was the most common source of credit for people referred to food banks. The importance of informal support of this kind is discussed in more detail in a [later section](#) of this report.

The broader nature of the debt faced by people referred to food banks was markedly different to people in the wider Welsh population. They had a far higher likelihood of being indebted to high-cost credit and exploitative loan sources such as pawnbrokers (6%), payday loans or doorstep lenders (6%), or an unlicensed lender (3%) than people across Wales (1% for payday loans, zero mentions for pawnbrokers and unlicensed lenders). People experiencing food insecurity were also at heightened risk of being in higher risk debt. These findings support wider evidence that

¹²⁶ Christians against poverty, (2023), *Pushed under, pushed out*, <https://capuk.org/about-us/policy-and-research/pushed-under-pushed-out>

highlights how high levels of debt can drive severe hardship and lead to a cycle of hardship and borrowing.¹²⁷ Previous analysis has highlighted that people living in cities in Wales have the highest levels of debt relative to their incomes across Great Britain.¹²⁸

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 amongst 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.¹²⁹ 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 of 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%).¹³⁰

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.

“

They [Citizens Advice] provided me with some places to get in touch with because I've got debts now on my gas and electric, they said there might be help there or people I can get in touch with who might be able to, not write them off, but get financial help with them.

”

Man, 55+, Wales, Person taking part in Research Question 3, No.88

127 StepChange, (2025), *Child poverty and problem debt*, <https://www.stepchange.org/Portals/0/23/policy/consultation-responses/stepchange-priorities-for-a-new-child-poverty-strategy.pdf>

128 Narayan, K, (2020), *Household debt and problem debt in British cities*, Centre for Cities, <https://www.centreforcities.org/wp-content/uploads/2020/04/Household-debt-and-problem-debt-in-British-cities-1.pdf>

129 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>

130 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>

Case Study: Carole

Carole is a single parent with three children, including two teenagers who live at home. She recently started a housekeeping business and receives UC. Carole has been managing debt for many years, and this has meant she has experienced continued hardship. While she recently managed to pay off debt for a fine for an unpaid TV licence, she continues to face arrears for her energy bills. Her most recent £600 debt was related to her gas and electricity. She had often asked her energy supplier to put advance credit on her meter to cover her until she gets paid. However, this meant that half the credit she later added was then used to repay the earlier credit, continuing her cycle of debt. As a result, she is careful with her electricity usage and now opts to use her radio instead of the TV.

“

It's just gas, electric, gas, electric, gas, electric. And I said to the lady yesterday, 'I'm in arrears with [energy supplier] since Covid, I'd say.'

”

Carole is also concerned by the prospect of having their Child Benefit payments reduced. One of her older children may soon leave school, ending her eligibility. She is worried she will not be able to afford enough food to feed her household. Carole plans to go to Citizens Advice in the future but she has not yet shared her concerns with anyone.

“

So, what I'm worried about now is obviously I lose my Child Benefit for him and I don't know, will it carry on if he's in higher education? I really don't know, so that's a worry.

”

Carole has received some support from different sources but, despite these positive experiences, she is still struggling to move out of the daily hardship she experiences.

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

Many of the groups of people in Wales we identified in [Part 2](#) as having a higher risk of hunger – including disabled people, families with children, and people with caring responsibilities – are particularly likely to face higher inescapable costs. Two fifths (41%) of people referred to food banks in the Trussell community in Wales 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 eight (13%) people across Wales. Three in 10 (30%) people experiencing food insecurity were in receipt of disability social security payments.

The additional costs of disability are significant; Scope estimates that disabled households need an extra £1,095 a month on average just to have the same standard of living as non-disabled households.¹³¹

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.¹³² As **noted previously**, disabled people and disabled households were at particularly high risk of needing to turn to a food bank for support, to be food insecure, and to need support from a charitable food provider.

Higher childcare costs were also likely for people referred to food banks in Wales. They were more likely than people across Wales to have young children, when childcare is particularly expensive. One in six (16%) people referred to food banks in the Trussell community were living

with a child aged 0-5, compared to one in nine (11%) across Wales. People experiencing food insecurity (32%) 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.

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.¹³³ **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



Managing debts was really difficult when I was just getting Universal Credit because it wasn't even enough to cover my rent. So, I always had a shortfall there every month.



Man, age 55+, Wales, Person taking part in Research Question 3, No.88

The design and delivery of the social security system remained the most significant driver of low income for people experiencing food insecurity in 2024. Wider evidence collected through the FRS highlights that 36% of households in receipt of UC in Wales are food insecure, compared to 3% of households in receipt of state pension.¹³⁴ These rates were starkly higher than those collected as part of the FRS for Wales as a whole (11%) and indicate how the value of social security payments is not sufficient to ensure people don't have to go without essentials like food. They were also significantly higher than for households in receipt of Pension Credit (7%).¹³⁵

¹³¹ Scope, (2025), *Disability Price Tag 2025*, <https://www.scope.org.uk/campaigns/disability-price-tag>

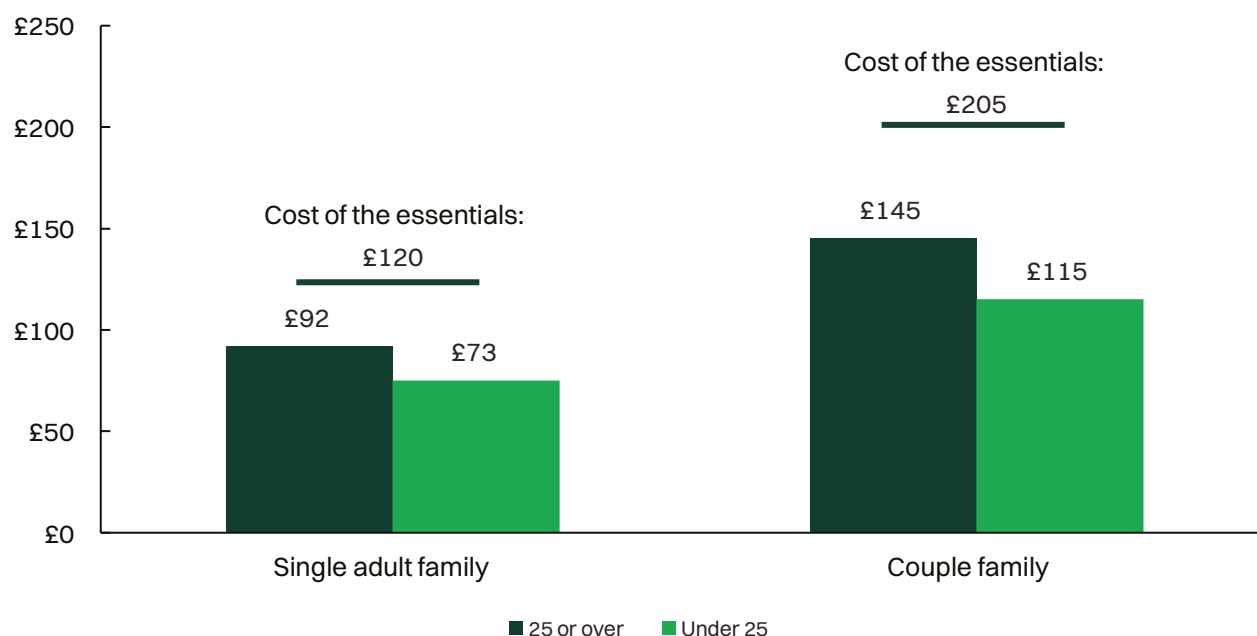
¹³² Bigg, H, et al, (2023), *Disability and financial hardship: How disability benefits contribute to the need for food banks in the UK*, Trussell and ScotCen, <https://www.trussell.org.uk/news-and-research/publications/report/disability-and-financial-hardship-how-disability-benefits>

¹³³ Wyjadłowska, J, et al, (2024), *Poverty and financial hardship of unpaid carers in the UK*, Carers UK, https://www.carersuk.org/media/dnxerxqv/poverty_financial_hardship_uk_web.pdf

¹³⁴ The FRS uses a 30 day measure of food insecurity compared to this studies 12 month measure. DWP, (2025), *Stat-Xplore - Family Resources Survey - Household Food Security Dataset*, <https://stat-xplore.dwp.gov.uk/webapi/jsf/dataCatalogueExplorer.xhtml>

¹³⁵ Pension Credit figures are analysed using averages for 2022/23 and 2023/24 due to smaller sample sizes all other analysis is carried out using 2023/24 data.

Figure 11 UC's standard allowance compared to the indicative Essentials Guarantee level (£ per week in 2025/26)



Source: JRF, (2025), *Guarantee our Essentials*¹³⁶

Despite receiving means-tested social security support, people still need to turn to food banks to get by. Most (89%) people referred to food banks in Wales 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 (77%) referred to food banks were in receipt of UC, compared to one in 12 (8%) people across Wales.

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 11, 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).¹³⁷

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.

¹³⁶ 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>

¹³⁷ 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 which people were eligible. Some people had started receiving UC for the first time and others had started to receive additional payments such as Personal Independence Payments or other disability social security payments. JRF found that newly disabled people who started to receive disability payments were almost 50 percent more likely to exit very deep poverty than people who did not start to receive payments – highlighting the importance of maximising incomes.

People referred to food banks also described how additional income from the UK government's Cost of Living Payments (provided to people in receipt of means-tested social security between 2022-2024) was a lifeline that enabled people to pay for things that they couldn't afford before. For example, buying a new washing machine (which meant not having to pay to use the laundrette every

week), paying off debts or loans, undertaking training courses, buying clothes, topping up gas and electricity meters, or bulk buying food/stocking freezers up.

“

I have actually, with the benefits, they [DWP] did a health assessment phone call with me... During that time of the phone call, based on lots of things that I was saying because it was the way that I was feeling, they basically put me on limited capabilities for work which gave me an extra bit of money. They've given me some breathing room basically because they could tell there was something wrong and I was distressed... It's £200 and something extra... Like, £60 a week or extra or something which is a bit of a help.

”

Man, age 31-54, Wales, Person taking part in Research Question 2, No.48

Source: JRF, (2023), What protects people from very deep poverty, and what makes it more likely?¹³⁸

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.¹³⁹

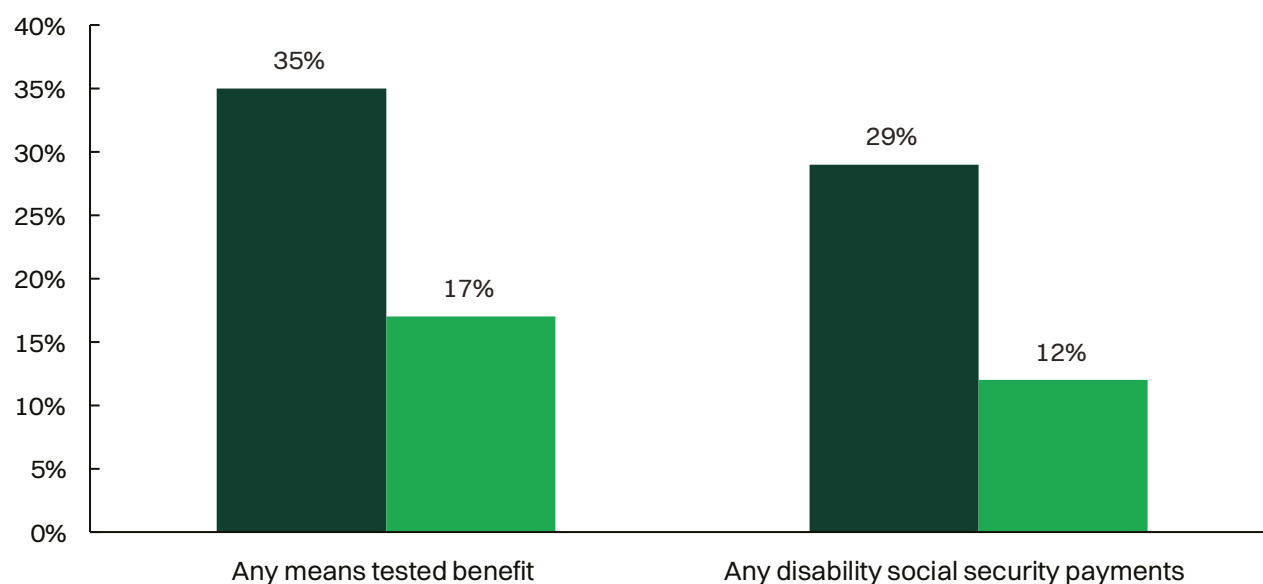
Social security payments for carers are also evidenced to be inadequate in ensuring people can meet their essential costs, meaning that a significant proportion of carers are struggling financially, unable to afford the cost of food or bills.¹⁴⁰

¹³⁸ Schmoecker, 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>

¹³⁹ 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>

¹⁴⁰ Carers UK, (2023), *State of Caring 2023*, <https://www.carersuk.org/media/ktmpiuiwl/cuk-soc-finance-report-2023.pdf>

Figure 12 Risk of experiencing food insecurity and using any form of charitable food provision by receipt of social security payments



Source: Hunger in Wales Wave 2 general population survey¹⁴¹

Figure 12 highlights that the rate of food insecurity and charitable food provision use was higher for people claiming these payments. Over three in 10 (29%) people in receipt of any disability social security payments experienced food insecurity in 2024 and one in eight (12%) had used any form of charitable food provision.

“

At the end of the month, I've got nothing left. In fact, I got paid on the 28th, I had my PIP on the 29th, and it's gone. I've got nothing left.

”

Woman, age 31-54, Wales, Person taking part in Research Question 3, No.87

¹⁴¹ 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 income from social security can be further reduced by deductions to payments, pushing people deeper into hardship

People's income from UC is frequently too low to afford the essentials. On top of this, this income can be further reduced by deductions to their payments. Our regression analysis found that, for people in receipt of social security payments, any reduction or cap on the amount they are receiving can significantly increase their likelihood of needing to turn to a food bank. We looked at the impacts of the following reductions or limits for people claiming social security payments:¹⁴²

- **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.¹⁴³

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 are owed. 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).**¹⁴⁴

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

¹⁴² 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.

¹⁴³ An odds ratio tells you how the odds of an outcome change when a predictor (independent variable) changes. In this case whether someone is subject to a cap or deduction. This could also be reported as people with two or more deductions or caps were over four times more likely to need to turn to a food bank than someone in receipt of social security payments with no caps or deductions.

¹⁴⁴ UK government, (2022), *Universal Credit: Third party payments creditor and supplier handbook*, <https://www.gov.uk/government/publications/how-the-deductions-from-benefit-scheme-works-a-handbook-for-creditors/universal-credit-third-party-payments-creditor-and-supplier-handbook>

when payments eventually start.¹⁴⁵ Table 18 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 (42%).

Across the UK¹⁴⁶ 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 20%).

Food banks have long seen the impact of deductions on people's financial situation. In Wales, nearly two thirds (64%) of people referred to food banks in receipt of UC were facing deductions and, overall, more than half (55%) of people referred to food banks were facing deductions. This compared to 49% of households receiving UC across Wales.¹⁴⁷

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%).¹⁴⁸ It is too early to assess impact, but this change is expected to have a positive impact in reducing the burden of debt, and provide more certainty for people about how much of their income is protected from debt repayments.

Nevertheless, key drivers of deductions and caps 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.



There is money taken off my benefits for an overpayment... It's quite a lot they take off, I think around about £100, maybe a little bit less, but I would have no idea how to even speak to someone to get that reduced, so I try to get no extra stuff get taken off me.



Woman, age 31-54, Wales, Person taking part in Research Question 3, No.80

¹⁴⁵ 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>

¹⁴⁶ Our sample sizes were not sufficient to analyse this within Wales, this analysis is included to highlight the impact of deductions.

¹⁴⁷ DWP, (2025), *Universal Credit deductions statistics March 2024 to February 2025*, <https://www.gov.uk/government/statistics/universal-credit-statistics-29-april-2013-to-10-april-2025/universal-credit-deductions-statistics-march-2024-to-february-2025>

¹⁴⁸ 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 18 Reasons for having a social security deduction, people referred to food banks in the Trussell network in Wales

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 UC	42
To repay previous benefit overpayments (e.g. from the DWP or the Council)	21
To repay a court fine / fines	20
Because of deductions from third parties (e.g. to repay arrears on rent or energy bills)	15
To repay Council Tax arrears	14
To repay an advance payment taken on because of a change of circumstances	8
To repay a Hardship Payment from the DWP	6
Other debts and fines	14
I don't know why	1

Source: Hunger in the Wales 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 ¹⁴⁹

¹⁴⁹ 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 28% of the total support provided by food banks in the Trussell community in Wales is for families with children¹⁵⁰, despite people in these families making up just 11% of the population across Wales.¹⁵¹

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 more third and subsequent children are born after 6 April 2017, from when the policy applies. By April 2024, 74,000 children in Wales were living in a family who were not receiving support for at least one child due to the policy.¹⁵² Some estimates suggest that over 100 additional children across the UK are pulled into poverty every day due to this.¹⁵³ Trussell research shows that lifting the policy would lift 28,900 people out of severe hardship in Wales by

2026/27, indicating the extent to which the policy has a direct impact on hunger and food bank need.¹⁵⁴

Trussell's Cost of Hunger and Hardship research found a sharp increase in severe hardship for families with three or more children in Wales in recent years. Much of the recent growth in severe hardship in Wales is driven by the experience of families with three or more children.¹⁵⁵ In 2012/2013, one in five (20%) people living in families with three or more children were experiencing severe hardship. By 2022/2023, over one in four (26%) were in severe hardship, while the rates for people in one-child families fell (from 17% to 11%), and those for two-child families remained consistent (12% to 11%). As **Figure 13** 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.

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

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

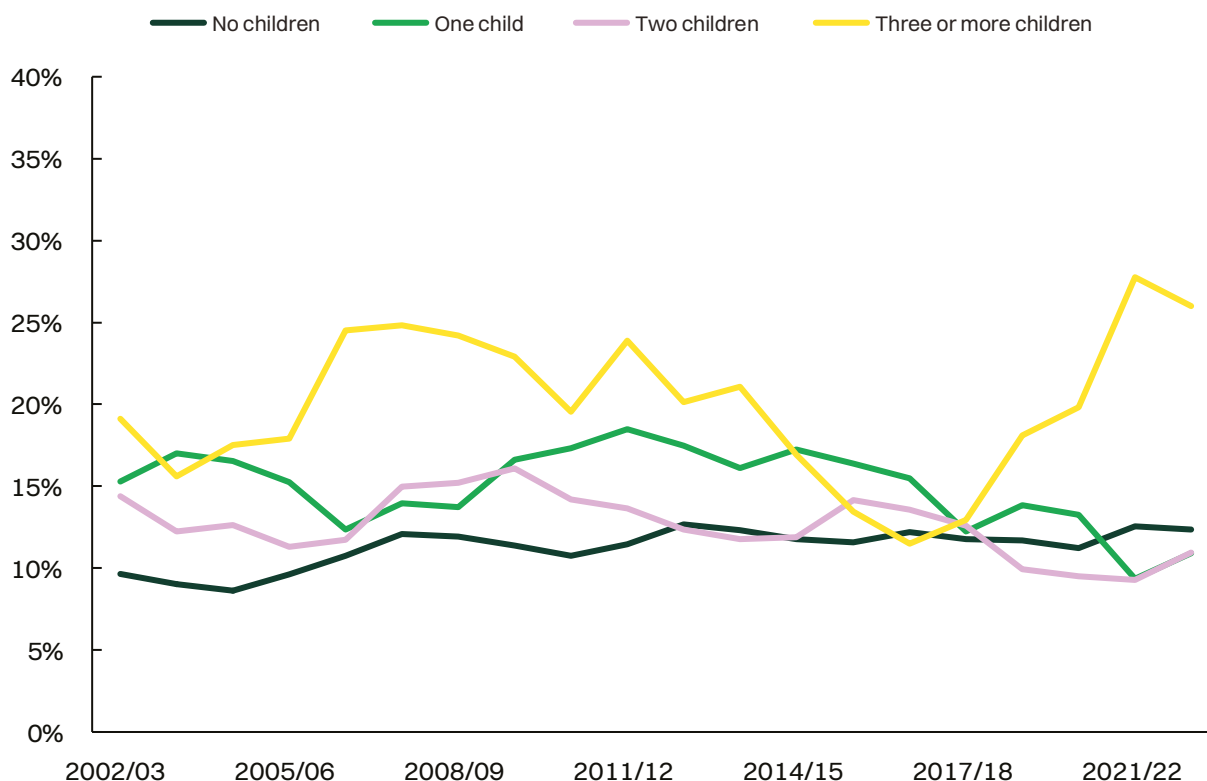
152 End Child Poverty, (2025), *Scrapping the two-child limit to lift children out of poverty and boost local economies*, <https://endchildpoverty.org.uk/two-child-limit-2025/>

153 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>

154 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

155 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 13 Rates of severe hardship for people in Wales 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 think that Universal Credit causes a lot of people going into debt, you know?

”

Woman, age 31–54, Wales, Person taking part in Research Question 2, No.46

As well as facing deductions from already insufficient levels of support, people often experience long delays to start receiving payments in the first place. As previously discussed, UC has a built-in delay in the form

of the five-week wait. We frequently hear from food banks that this wait is a significant factor driving people to their doors, as they are often left with no income at all following a job loss or other unexpected change, or when migrating from ‘legacy benefits’. Wider evidence also shows links between the five-week wait, food insecurity and use of charitable food provision.¹⁵⁶

For other types of social security, especially those relating to disability such as the Personal Independence Payment (PIP), people may wait months and even years from the start of a claim before they start receiving payments. As in

¹⁵⁶ 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>

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.



[When asked about the main reason people are using food banks] It's 100% Universal Credit... And just how punitive the Jobcentre are with people... You're trying to make ends meet on £350 a month or whatever that individual is actually getting. I mean, we're supporting a gentleman at the moment and he came in this morning and asked me can you come in every week for five weeks? I was like, absolutely, he's been sanctioned five weeks, because he went to GP appointment and missed his appointment with his work coach.



Food bank in the Trussell community in Wales¹⁵⁷

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 health¹⁵⁸ – putting people at greater risk of deeper and more prolonged hardship, given the cyclical and causal relationship between health and hardship.¹⁵⁹

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

In addition to design and process failings, people said that they felt communication and support from the DWP 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 outlining that the UK employment system's focus on provision is too narrow, and focused on the short-term. The 'any job' model limits a focus on sustainable, long-term goals, and there are hundreds of thousands of economically inactive disabled people who want to work but are missing out on support.¹⁶⁰

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

¹⁵⁷ Trussell, (2025), *End of year food bank stats*, <https://www.trussell.org.uk/news-and-research/latest-stats/end-of-year-stats>

¹⁵⁸ 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>

¹⁵⁹ 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>

¹⁶⁰ IPPR, (2023), *Working together: Towards a new public employment service*, <https://www.ippr.org/articles/working-together>

“

I've 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, trying to help me out. What they've done repeatedly is try to get me into irrelevant jobs that are usually, like manual labour jobs and not even considering anything to do with my education. They're not even asking the right questions, it's brainless. It's been quite frustrating, they're not interested.

”

Man, age 31-54, Wales, Person taking part in Research Question 2, No.48

This is consistent with wider evidence on how the Jobcentre experience can leave people feeling unsupported.¹⁶¹ 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 claimants¹⁶² and the complexities of navigating the application process, due to a lack of information and support.¹⁶³ 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.¹⁶⁴ 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 people¹⁶⁵; 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.¹⁶⁶

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.

“

They do a lot on the phone and they're not seeing your physicality. So, they just assume things, and the questions are extremely off-putting as well.

”

Woman, age 18-30, Wales, Person taking part in Research Question 2, No.40

161 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/>

162 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/>

163 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>

164 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>

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

166 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 if delivered effectively. Critical factors include:^{167 168 169 170}

- **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 being trained in, and adopting, trauma-informed approaches to service provision.**

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

Policy proposal from legislative theatre event:

- Redesign Jobcentres as creative, friendly places that are understood to be a public service, with the objectives changing from compliance to engagement.
- Jobcentre coaches must create a plan in partnership with job seekers based on skills, capabilities, and desire to find the most appropriate role, while investing 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.

¹⁶⁷ Trussell, (2025), *Written submission by Trussell*, <https://committees.parliament.uk/writtenevidence/138849/default/>

¹⁶⁸ 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>

¹⁶⁹ 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>

¹⁷⁰ Olejniczak, J and Harrison, K, (2025), *Found anything yet? Exploring the relationship between Universal Credit claimants and their work coaches*, Citizens Advice, <https://www.citizensadvice.org.uk/policy/publications/found-anything-yet-exploring-the-relationship-between-universal-credit/>

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

While most people referred to food banks in the Trussell community in Wales were in receipt of some form of social security support, one in nine people (11%) were not. Across the UK, the most common reasons people gave (after having no recourse to public funds – 21%) for why they were not in receipt of income from social security was that they hadn't applied (14%) or they were waiting for an initial claim or appeal outcome (12%).¹⁷¹ Many more were likely to not be receiving all the support for which they were eligible.

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

A recent UK-wide evaluation into the impact of advice services provided via food banks in the Trussell community gives further context.¹⁷² 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 services. 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 hardship¹⁷³

¹⁷¹ Our sample size was not sufficient to analyse the reasons why people referred to food banks in Wales were not in receipt of payments specifically. UK wide data here is included to show what may have been the reasons in Wales.

¹⁷² 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

¹⁷³ Biggs, H, et al, (2023), *Disability and financial hardship*, Trussell, <https://cms.trussell.org.uk/sites/default/files/wp-assets/Disability-Benefits-Research-Report.pdf>

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

In line with these findings, this research indicates these problems were particularly experienced by disabled people. Four in 10 (40%) people from disabled households referred to food banks in Wales 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 Wales research, many disabled people simply did not know about what payments they were eligible for, or the right way to ask for or access that support.¹⁷⁴ Likewise, as mentioned, PIP forms are notoriously difficult to complete.¹⁷⁵ 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.



The big one would be DWP, absolutely, because of how they treat people that are actually disabled. Honestly, I could go on a whole rant about this.



Woman, age 18-39, Wales, Person taking part in Research Question 2, No.40

Concerningly, levels of access to disability social security payments appear to be impacted by age. Disabled people aged 18-34 are over-represented among people not in receipt of disability social security payments. Three in 10 (29%) disabled people referred to food banks in Wales were aged 18 to 34. However, they made up 37% of disabled people not in receipt of disability social security, and just 20% of disabled people who were in receipt of this. 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 research 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.^{176,177}

Young people may have also lost support at 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.¹⁷⁸ 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.

However, it is not only young disabled people who aren't in receipt of the social security payments they are eligible for. Policy in Practice estimated that in 2023, nearly 80,000 pension-age households in Wales could be missing out on £372 million of Attendance Allowance per year.¹⁷⁹

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

¹⁷⁵ 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>

¹⁷⁶ 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/>

¹⁷⁷ 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,changes%20when%20our%20lives%20have%20barely%20begun>

¹⁷⁸ 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,changes%20when%20our%20lives%20have%20barely%20begun>

¹⁷⁹ 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

Table 19 Profile of people referred to food banks in the Trussell community in Wales who are disabled, disabled and in receipt of disability social security payments, and disabled and not in receipt of disability social security payments, by age

Age	Disabled people referred to food banks %	Disabled people referred to food banks in receipt of disability social security payments %	Disabled people referred to food banks NOT in receipt of disability social security payments %
18-24	8	7	8
25-34	21	13	29
35-44	34	39	31
45-54	21	26	13
55-64	12	12	11
65+	5	3	8

Source: Hunger in Wales Wave 2 food bank survey

Work does not consistently prevent people from experiencing financial hardship

As mentioned in **Part 2**, we have seen an increase in the number of working households referred to food banks in the Trussell community in Wales. Work should provide an adequate source of income that protects people from food insecurity and the need to turn to charitable food provision; however, this is not always the case.

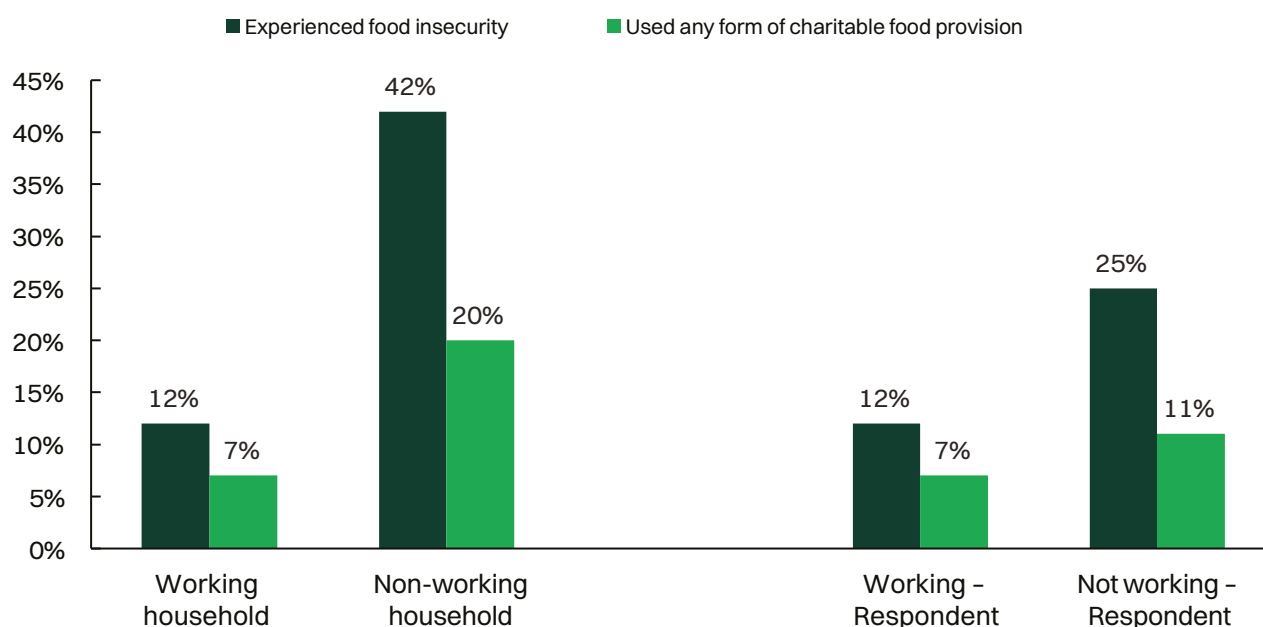
One in eight (12%) working-age people in Wales who were in work experienced food insecurity in 2024, and one in 12 (7%) used any form of charitable food providers. This was lower than the rates for working-age people not in work (25% and 11% respectively), but still indicates that work does not yet provide a reliable route out of hunger

and charitable food provision. Figure 14 shows the rate of food insecurity and use of charitable food providers by whether the respondent to our survey was working.

The rise in working households referred to food banks in Wales (31% in 2024 up from 21% 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.¹⁸⁰ Poor-quality and insecure work can push people into severe hardship for a range of reasons including low pay, unpredictable hours and wages, and

¹⁸⁰ 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

Figure 14 Risk of experiencing food insecurity and using any form of charitable food provision by individual work status – working age



Source: Hunger in Wales Wave 2 general population survey

inadequate protection from hardship when workers become sick or disabled. Other evidence has highlighted how increased rights such as collective bargaining, or a high minimum wage, are associated with lower food insecurity for workers.¹⁸¹

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 in to better work. Insecure work puts people in hardship in a precarious position that can mean people feel unable to challenge or question poor conditions, for fear of negative repercussions. These factors can lead to people already experiencing severe hardship being stuck in poor-quality and insecure work, and feeling stuck in prolonged and deepening hardship.

People in precarious employment are over-represented at food banks

While work does not always prevent food insecurity and the need for food banks, it does greatly reduce the risk of these experiences, particularly when it is secure, decently paid, and offers enough hours to provide a reasonable

income. One of the main factors in our 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

¹⁸¹ 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/>

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 further to less than a tenth (0.08).

Whether or not work protects people from severe hardship and food insecurity is heavily dependent on the type of work people are in. We see several patterns in our data that help to explore this and shed light on the types of work that offer less protection against food insecurity.

People referred to food banks were more likely to have variable hours; zero-hours contracts were particularly prevalent for people referred to food banks. One in six (16%) working-age people referred to food banks in Wales, who were in work, were on zero-hours contracts compared to

around one in 20 (6%) across Wales. Through our conversations with people referred to food banks, we heard how restrictive zero-hours contracts can be for people, and the level of uncertainty and stress this can cause when people are unable to know what income they will have on a weekly basis.

Varying hours have been shown to make it difficult to manage finances, live fully autonomous lives and form and pursue long term goals.¹⁸² 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-hour contract or are in other insecure work.¹⁸³

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.

“

I have much more structure to my day, my week. I know it's the same time every day, I'm home every evening, I don't have awkward shifts, I don't work weekends. So, you know, I'm able to do more things in my life than what I could do previously.

”

Man, age 55+, Wales, Person taking part in Research Question 3, No.88

182 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>

183 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>

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.

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.

“

Unless I can find something which either I can do from home or doesn't require me to be on my feet, there are very limited options, job-wise, in this area.

”

Woman, age 31-54, Wales, Person taking part in Research Question 1, No.11

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.

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

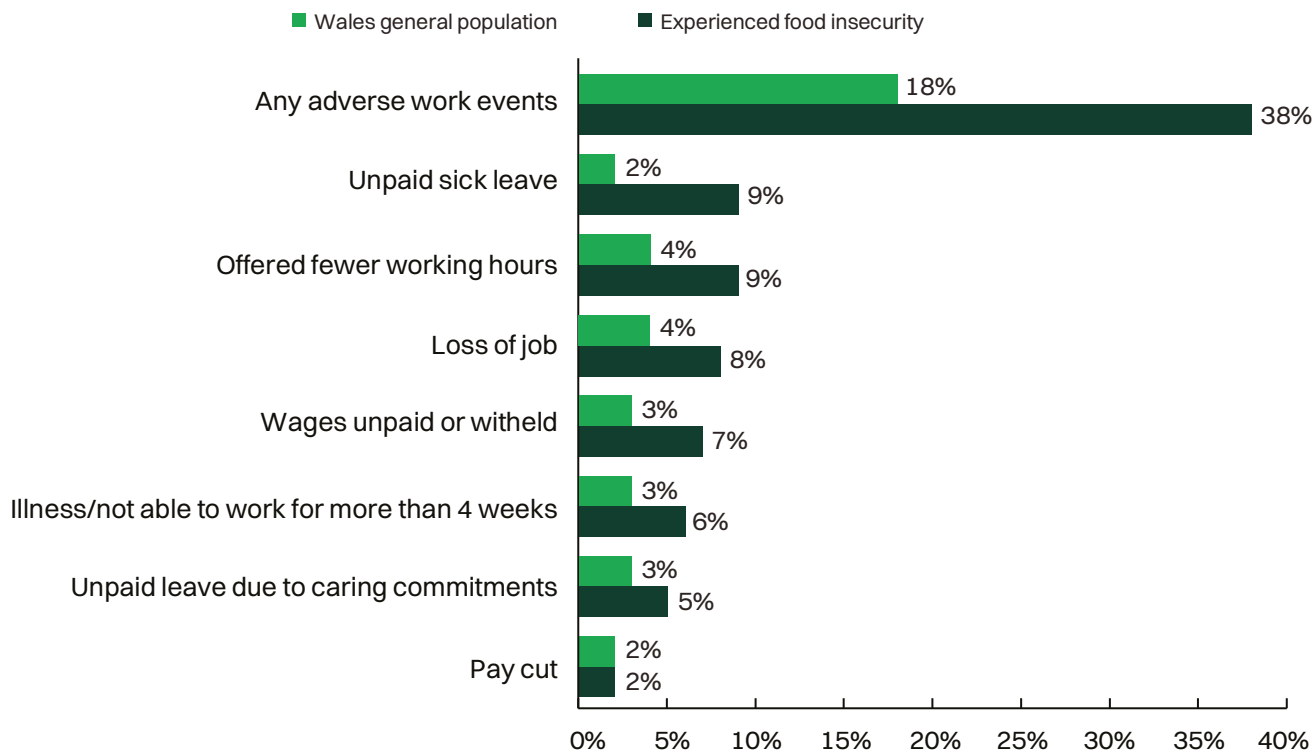
Changes to people’s working life can put people at greater risk of food insecurity and leave them at risk of needing to turn to charitable food providers. Two fifths of people who had experienced food insecurity in 2024 (38%) had gone through a challenging or harmful change at work in the last 12 months. This compared to just one in six (18%) people across Wales.

Figure 15 below shows the likelihood of experiencing different challenging or harmful changes at work in the last 12 months for people who were food insecure, and the general population in Wales, in 2024. People who were food insecure were more likely to have

experienced events such as unpaid sick leave (9%, vs. 2% of the population across Wales), being offered fewer hours (9%, vs. 4%), losing a job (8%, vs. 4%), having wages withheld (7% vs 3%) and not being able to work for more than four weeks (6% vs 3%).

The prevalence of needing to take unpaid sick leave is particularly striking for people referred to food banks in Wales. Working-age people referred to food banks, who were in work, were most commonly (46%) on short-term or temporary sick leave. This compared to less than 1% across the general population in Wales.

Figure 15 People experiencing different adverse work events across Wales



Source: Hunger in Wales Wave 2 General Population survey

Policy proposal from legislative theatre event:

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

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

Some people may find it more difficult to find and sustain work, and particularly to find work that is suitable either for their health conditions or their caring responsibilities. This means support from the social security system is essential – but, as discussed earlier, 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 Wales 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 (69%) were working, compared to 84% 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 (34% compared to 17%), 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 across the UK were in employment, compared to 55% of all disabled people.¹⁸⁴

Most (73%) working-age disabled people referred to food banks in Wales, who were out of work, said that their impairment or condition meant they were unable to work. One in eight (13%) said that their caring responsibilities prevent them from working.

Disabled people often face a plethora of barriers to find and sustain work and work that 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.¹⁸⁵ Many disabled people also need to work part-time to manage their conditions¹⁸⁶ which, as discussed above, can make it harder for work to pay, and ensure disabled people can protect themselves from hunger. Even for disabled people who are able to work full-time there remains a significant disability pay gap. People working full-time with a work-limiting health condition earn on average 15% less per hour than people without a health condition.¹⁸⁷

¹⁸⁴ 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>

¹⁸⁵ Transport for All, (2025), *Financial barriers* <https://www.transportforall.org.uk/the-issues/financial-barriers/>

¹⁸⁶ TUC, (2021), *Disabled workers' access to flexible working as a reasonable adjustment*, <https://www.tuc.org.uk/sites/default/files/2021-10/DisabledWorkersFlexibleworking2.pdf>

¹⁸⁷ 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>

Case study: Jane

Jane is a 46-year-old married woman with two children (an 18-year-old son and a nine-year-old daughter). Her husband works full-time but Jane has been unemployed since being made redundant during the Covid-19 pandemic. Health issues (arthritis), bereavements, and her son's mental health problems have complicated her return to work. The recent reduction of her UC and Child Benefit payments for her son, who turned 18, has created a financial strain which has impacted their ability to afford essentials.

Jane has had to negotiate payment arrangements on her Council Tax and talk to her housing association to explain there may be a shortfall in her rent. She is actively seeking ways to improve their financial situation, including her son trying to find work and her own employment opportunities. Jane has used food banks in the past, but they have not felt they needed to in the last 12 months. However, they have been forced to make trade-offs to cover essentials such as prioritising buying food over bills.

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.¹⁸⁸ Among disabled people who are looking for work, 15% said that their application has been rejected explicitly because of their disability.¹⁸⁹

The design and delivery of the social security system, which is often punitive and inflexible, can create a sense of fear amongst 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 that fear of losing these vital sources of income was a "significant or very significant" barrier to finding work.¹⁹⁰

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.¹⁹¹ Half (51%) also said that they are fearful of disclosing their neurodivergence to prospective employers; this fear may be warranted, with one in four (25%) saying that they have been 'ghosted' after disclosing their neurodiversity.¹⁹²

Even when neurodivergent people overcome these barriers and enter employment, many remain fearful of discrimination, with two thirds (65%) saying this was the case.¹⁹³ On the

188 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>

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

190 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>

191 Zurich UK, (2024), *Excluded from the job market: almost half forced to hide their neurodiversity* <https://www.zurich.co.uk/media-centre/excluded-from-the-job-market-forced-to-hide-their-neurodiversity>

192 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>

193 Birkbeck, University of London, (2023), *65% of neurodivergent employees fear discrimination despite UK businesses promoting neurodiverse workplaces* <https://www.bbk.ac.uk/news/neurodivergent-employees-fear-discrimination-despite-uk-businesses-promoting-neurodiverse-workplaces>

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.¹⁹⁴

This gap is also driven by disabled people's experience of education. Across Wales, working-age disabled people were more likely to only hold qualifications at GCSE level or equivalent or below (35%) 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 demands¹⁹⁵ and to experience hazardous physical working conditions that may not be suitable for disabled people.¹⁹⁶

As **discussed previously**, people referred to food banks were more likely to face childcare costs than similar people across Wales, 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.

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 banks¹⁹⁷ – and renters were at a higher risk of hunger. Homelessness was highlighted as one of the key experiences associated with the use of food banks from our UK-wide regression modelling.¹⁹⁸ 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.

There have been measures put in place that aim to improve the experience of private renting in Wales. The Renting Homes Act 2016 brought about standardised and simplified private renting. This act included the abolition of Section 21 and Section 8, leading to more protections and rights for private renters, including extending the minimum notice landlords are required to give when evicting. The act also introduced several measures to improve the quality of private rented accommodation.¹⁹⁹

194 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>

195 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>

196 Bloomer, E, (2014), *Local action on health inequalities: Increasing employment opportunities and improving workplace health*, Public Health England, https://assets.publishing.service.gov.uk/media/5a7eef2ed915d74e6227559/Review5_Employment_health_inequalities.pdf

197 Reflecting patterns across Wales where homelessness has increased between 2022 and 2024

198 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).

199 The National Archives, (2016), *Renting Homes (Wales) Act 2016*, <https://www.legislation.gov.uk/anaw/2016/1/contents>

However, our findings and wider evidence suggests that, despite these reforms, there are significant and growing problems with housing in Wales. Alongside the spiralling cost of other essentials, rents have risen steeply during the cost of living crisis, piling extra pressure on low-income households. In the 12 months to July 2024, the average private rent increased by 7.9% in Wales.²⁰⁰ The impact of rising rents is exacerbated by the failure of social security payments for housing to provide enough support to cover the cost of rent for many people living in the private rented sector.

There is no regular commitment to increase the rate at which LHA is set, having been frozen several times in recent years. Increasingly, private renters have faced a shortfall between the support they receive to pay their housing costs and their rents, meaning they must cut back on other essentials. Research from Crisis found that that only 1.2% of properties advertised across Wales between April and October 2024 were affordable for people in receipt of housing social security payments, which is the lowest rate across Great Britain.²⁰¹

People are forced into the private rented sector in the first place because too few social and affordable homes are being built. At current delivery rates, it would take over 35 years to provide every household waiting for a social home in Wales with the home that they need.²⁰²

The inadequacy of support for housing costs is therefore likely a critical way in which the social security system drives hunger. Food insecurity rates were higher for private renters across the UK in receipt of housing benefit (either through Local Housing Allowance (LHA) or the housing element of UC). Half (50%) of private renters receiving

social security support for housing payments experienced food insecurity in 2024 – twice the rate of private renters who do not receive social security housing payments (25%). This is likely driven by the shortfalls between the payments people receive to support them with their housing costs and their rent. These shortfalls mean people will often have a choice between falling behind on their rent, cutting back on food or other essentials, or plugging that gap with income from their other social security payments (which is supposed to cover other costs).²⁰³ Shortfalls between housing costs and payments are a particular problem in Wales. Privately renting families in Wales in April 2024 were far more likely (62%) than the Great Britain average (49%) to have a shortfall between their housing costs and their payments.²⁰⁴

These figures would likely have improved during the period of our fieldwork as LHA rates were uprated in April 2024. However, the UK government's subsequent decision to freeze LHA once again, from 1 April 2025, will lead to significant difficulty for private renters already finding it difficult to manage on the lowest incomes, potentially undoing any progress that has been made. Recent forecasting indicates private renters receiving LHA across the UK will see an average shortfall of £243 per month during the 2025/26 financial year, if the freeze is maintained.²⁰⁵

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

201 Crisis, (2025), "Now I have my flat, my health is much more stable": How affordable private rents can help tackle health inequalities and homelessness, <https://www.crisis.org.uk/media/mowldopp/crisis-he-policy-report-now-i-have-my-flat-my-health-is-much-more-stable-april-2025.pdf>

202 Shelter Cymru, (2025), *Waiting for a home: An update on social housing waitlists in Wales*, <https://sheltercymru.org.uk/wp-content/uploads/2025/04/Waiting-For-a-Home.pdf>

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

204 Parkes, H, Singer Hobbs, M, and Kumar, A, (2025), *The homes that children deserve – housing policy to support families*, IPPR, <https://www.ippr.org/articles/homes-children-deserve>

205 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>

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.

“

Yes, it's a huge change because when we were in the hotel... Every time, if we are going to go to lunch or breakfast, we must be in 10 to 12... we don't have freedom... so it's changed a lot. It's [moving into temporary accommodation] made a huge difference in my life, so it gives us independence.

”

Man, age 18-30, Wales, Person taking part in Research Question 3, No.78

Barrier: Housing insecurity and poor housing conditions

We frequently heard how unfit and insecure housing situations left people with little control over their lives, and prevented them from improving their financial situation.

One person was living in unsuitable temporary accommodation with their teenage sons, which was impacting on family life. The accommodation was not in the same area as the children's school, which increased travel costs. The transient nature of the family's living circumstances, and awaiting the next move, was also impacting on their ability to engage with their community and support networks.

Another person said they were living in social housing with significant mould and damp, and found 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.

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

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

Being forced to move into accommodation for people who are homeless, such as temporary accommodation, can divide people from their communities and support networks. Crisis report that local authorities in Wales are increasingly resorting to out-of-area placements due to the pressure of increasing homelessness in Wales.²⁰⁶ 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 that can prolong people's experience of hardship, leaving them at risk of continued hunger. This includes through:

- **making it more difficult to find and sustain employment.** The lack of a safe, decent home makes it all the more challenging to meet the basic human needs such as eating,

commuting, and sleeping that someone needs to work²⁰⁷

- **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 condition²⁰⁸ – 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.**²⁰⁹

Shelter Cymru reports that people they have supported, who are in temporary accommodation, are often living without proper facilities for cooking or staying clean, and in overcrowded, damp or damaged homes. They further explain how limits on freedom of movement while residing in temporary accommodation, and concerns about safety and uncertainty about the future, have negative impacts on people's wellbeing.²¹⁰

Many food banks in the Trussell community in Wales 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 half (49%) of people referred to food banks who were experiencing homelessness did not have access to, or couldn't afford to use, a cooker – highlighting both their financial situation and the often-unsuitable accommodation they were living in. A similar percentage of people experiencing homelessness said that they had no access to, or can't afford to use, a hob (48%).

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.

206 Watts-Cobbe, B, et al, (2025), *The homelessness monitor: Wales 2025*, Crisis, <https://www.crisis.org.uk/media/50/fjipn/the-homelessness-monitor-wales-2025.pdf>

207 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/>

208 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>

209 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>

210 Dearden, W, (2024), *Nowhere to call home: Understanding our housing crisis – Living in temporary accommodation*, Bevan Foundation and Shelter Cymru, <https://sheltercymru.org.uk/wp-content/uploads/2024/09/Nowhere-to-call-home-living-in-temporary-accommodation.pdf>

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 to limited circumstances 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 (22%) and needing support from a charitable food provider (16%) was far higher for people in Wales who had experienced a change in their life circumstances in the last 12 months (such as a bereavement, becoming long-term sick, or a relationship breakdown) than people who had not (7% and 2% respectively). Our UK-wide regression analysis supports this finding; people who experienced a change in life circumstances were around two times more likely to have needed to turn to a food bank than people who hadn't experienced a change. **Our previous section** highlights that savings can mitigate against the impact of changing circumstances, but too many people don't have access to this buffer.

Food banks often support people who are managing changes to their life. Eight in 10 people (81%) referred to food banks had experienced at least one event, compared to just over a third (35%) on average across Wales.

The most common changes in life circumstances in the last 12 months for people referred to food banks were debt/bankruptcy (35%, vs. 3% across Wales), becoming long-term sick or disabled (24%

vs. 4%), followed by domestic abuse (19% vs. 1%), family or relationship breakdown (18% vs. 3%), and a bereavement to someone other than a partner (16% vs. 13%).

“

I've also been recently diagnosed with endometriosis and PCOS, so I've got that as well.

”

Woman, age 31-54, Wales, Person taking part in Research Question 3, No.80

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 a challenging or harmful life event such as experiencing domestic abuse or homelessness. The majority (62%) of people referred to food banks in Wales who had experienced any family or relationship breakdown were also homeless, or had experienced homelessness, at some point in the last 12 months. We also saw that over a quarter (28%) of people referred to food banks in Wales who had experienced eviction or domestic abuse had also experienced a breakdown in relations with their parents or family.

“

From a young age I got into a very bad, abusive relationship, and I was in that relationship for 18 and a half years. Had my two children and, five years ago, with the help of the police and the courts, I managed to get out of that relationship. Still suffer with it now quite a lot really, but there's not much support out there for me, so I just try and put it to the back of my mind and go to work, and just carry on really. Just try and carry on day to day.

”

Woman, age 31-54, Wales, Person taking part in Research Question 3, No.80

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.

“

[Their] dad has not helped out with me for years. I've got in touch with a child maintenance support team, I've never had a penny.

”

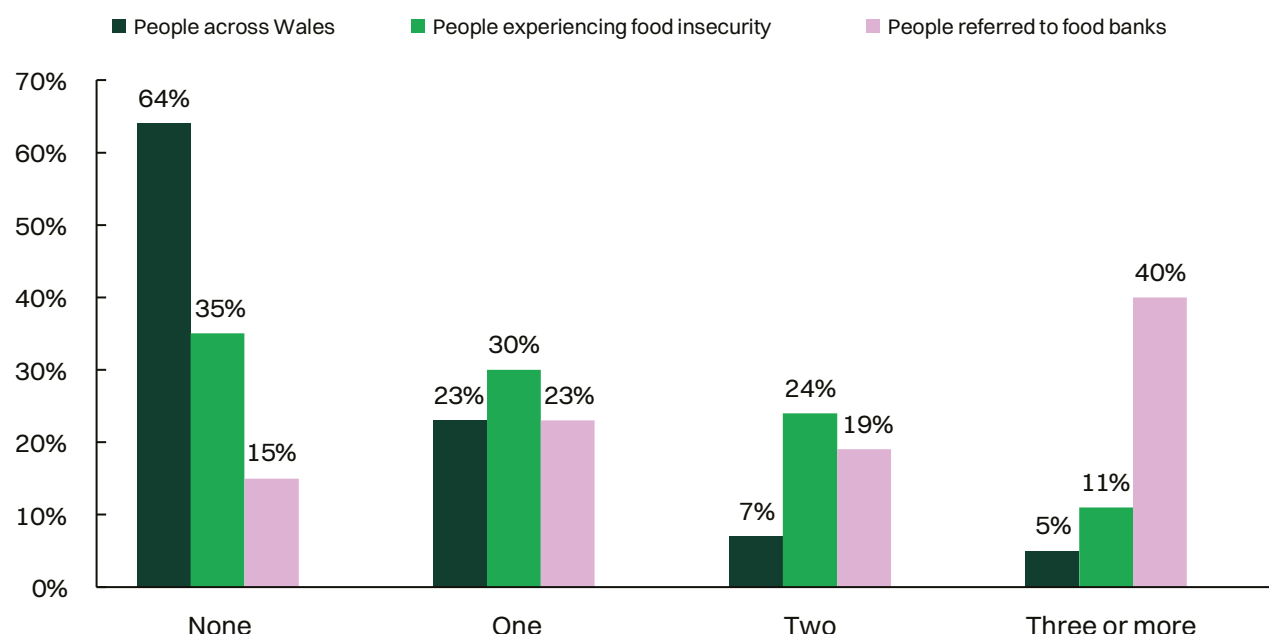
Woman, age 31-54, Wales, Person taking part in Research Question 3, No.54

Our survey reflects how changing circumstances can compound to drive deeper hardship. People referred to food banks in Wales were far more likely to experience multiple and compounding changes to their life circumstances than other groups of people. Two fifths (40%) of people referred to food banks had experienced three or more life changes in the last year, compared to just 5% of people across Wales. Similar, but less pronounced, differences were also seen for people who have experienced food insecurity (11%).

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 explaining their situation repeatedly and fighting to speak to the right person.

Figure 16 Number of challenging or harmful life events in previous 12 months for people across Wales, people experiencing food insecurity, and people referred to food banks



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

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 neighbours less than once a month or never, were at greater risk of hunger than people who were not socially isolated. While 5% of the Welsh general population were people experiencing social isolation, among people experiencing food insecurity this figure stood at one in five (19%).

In 2020, the Welsh Government launched a strategy on social isolation and loneliness: Connected Communities. The strategy sets out a vision to increase opportunities for the people of Wales to connect, support connected and supportive communities, build awareness of loneliness, and promote positive attitudes.²¹¹

Food banks in Wales are often part of this support network, and they frequently support people who are socially isolated. More than one in four (29%) people referred to food banks in Wales were experiencing severe social isolation, compared to one in 20 people (5%) across Wales. Levels of social isolation among people referred to food banks were generally similar across age groups, highlighting the cross-cutting impact of 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

²¹¹ Welsh Government, (2020), *Connected Communities: A strategy for tackling loneliness and social isolation and building stronger social connections*, <https://sanctuary.gov.wales/glossary/nationofsanctuaryplan>

between social isolation and severe hardship, whereby social isolation can be both an outcome and a driver of people experiencing severe hardship.^{212,213}

“

It's just me and my children. I have got parents, but unfortunately they're alcoholics so we don't really see them. I haven't really got a support circle so it's just difficult really to balance everything.

”

Woman, age 31-54, Wales, Person taking part in Research Question 3, No.80

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.

Social isolation and mental health were also interlinked with a direct two-way relationship between the impacts of loneliness and greater mental health distress.²¹⁴ We frequently heard from people referred to food banks how social isolation and mental health impact on each other. As **discussed previously**, people with mental health conditions were over-represented among people referred to food banks. The cyclical relationship between social isolation and mental health drives deepening, sustained hardship, meaning more people were at risk of hunger.²¹⁵

“

My mental health was already bad, and then it just got worse becoming homeless.

”

Woman, age 18-30, Wales, Person taking part in Research Question 2, No.40

Support from friends, family, and the community can protect people from food insecurity, but was often exhausted

People referred to food banks were far less likely to be able to rely on family than people across Wales (69%, vs. 92% of people across Wales) and on friends (69% vs. 92%). Some people referred to food banks were at particular risk of lacking support networks, including:

- **People who were homeless or had experienced homelessness** – 62% said they could rely on family (vs 76% of people who have not experienced homelessness).
- **People who were care experienced** – 51% said they could rely on family, vs. 72% of people who were not care experienced; 55% said they could rely on friends, vs. 71% of people who were not care experienced
- **Men** – 65% of men said they could rely on family, vs. 73% of women.

212 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>

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

214 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>

215 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

Interestingly, a majority of people referred to food banks in the Trussell community in Wales (58%) said they could rely on their community for support – this was only slightly lower than the proportion of people across Wales (70%). This perhaps reflects the support that they have received from the food bank they were referred to. Food banks are often embedded in communities, and offer a range of support from befriending and social spaces to social security and debt advice.

As **noted previously**, where people did have support networks they could turn to, informal support was often provided in the form of financial assistance. More than half (56%) of people referred to food banks in Wales had already relied on a loan from family or friends, compared to just one in nine (11%) people in the general population across Wales. 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 experiencing hardship, in some cases.

“

With my parents, we get childcare, they help us in terms of meals. They don't tend to help us directly financially, but they kind of do because they've given us free childcare for about four years, so that has indirectly helped us quite a lot in terms of managing costs.

”

Woman, age 31-54, Wales, Person taking part in Research Question 1, No.6

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.²¹⁶ Informal support can be short-term or inconsistent due to changing circumstances, and does not protect people from broader financial impacts, such as inflation, low salaries, and increase in cost of living. Through our conversations with people referred to food banks, we heard that it was common for people to experience an erosion of informal support leading up to a food bank referral, for example due to declining mental health, changes in family circumstances, or a relationship breakdown.

We also heard how people referred to food banks' support networks were 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.²¹⁷

“

My friends are in their own difficult situations. My closest friend, she's only just getting by, same as me, and then my other friends, they have children, and families, and mortgages, and they're trying to do all of that. So, I don't want to be a burden on anyone.

”

Woman, age 31-54, Wales, Person taking part in Research Question 1, No.6

²¹⁶ Weekes, T, Ball, E, and Padgett, S, (2025), *The cost of hunger and hardship – Final report*, Trussell, https://cms.trussell.org.uk/sites/default/files/2025-06/cost_of_hunger_and_hardship_june25.pdf

²¹⁷ 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

Digital isolation can further exacerbate social isolation and hardship

One in six (15%) people referred to food banks in the Trussell community in Wales had no access to the internet. Additionally, around half (46%) said they only had access in their homes through Wi-Fi, and half (50%) said they had access through a mobile phone network. Wider evidence has highlighted that digital exclusion is clearly related to income poverty and to the risk factors of income poverty.²¹⁸

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.²¹⁹ Taking into account this established impact of digital exclusion on social isolation, it therefore follows that nearly

half (45%) 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 (26%).

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 in Wales were more likely to not have access to the internet (16%) compared to non-disabled people (9%), with people with a physical disability (17%) impacted too.



218 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/>

219 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

“

You feel a bit embarrassed to say stuff and you don't think anyone would help you anyway with it, so you try and come out of it yourself.

”

Woman, age 31-54, Wales, Person taking part in Research Question 2, No.46

The DAF, and other financial support from local councils, are not providing sufficient protection from hunger

Crisis support in Wales and other financial support from local councils is not providing sufficient protection from hunger. In Wales, the DAF delivers non-repayable Emergency Assistance Payments (EAPs) and Individual Assistance Payments (IAPs) to people in financial crisis, covering essentials such as food, utilities and clothing, as well as household goods and adaptations (including essential appliances and furniture) to help people live independently.

Administered centrally by the Welsh Government, the DAF is financed from a ring-fenced budget that has been regularly uplifted to keep pace with inflation and rising need. This has ensured it has maintained one of the highest per-capita crisis support spends in the UK. In contrast, England, has seen a consistent decline in comparable support over the last decade.²²⁰

Support provided by the DAF is vastly underutilised by the people it is intended to support. One in four (26%) people referred to food banks in the Trussell community in Wales in 2024 had received support from the DAF in the last three months. A lack of awareness of this support appears to have been a key driving factor, with three in 10 (31%) people referred to food banks saying they were not aware

of this support. A further one in 11 (9%) people were aware of this support, but said they did not know how to apply.

There are clear differences in the access to support across Wales. The proportion not aware of this support was greater among people aged 55-64 (46%), who were not disabled (43%), as well as private renters (47%) and people who had not experienced homelessness (37%).

“

No one tells you these things. Even growing up, I knew of benefits, 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, Person taking part in Research Question 2, No.40

²²⁰ 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>

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.

”

Through our conversations with people referred to food banks, we frequently heard that people were not aware of the financial assistance they could access, and how gaining access to this support relied on people being able to independently navigate complex systems.

We also saw that, despite facing hardship and being forced to turn to a food bank, very few people accessed wider financial support available from their local council. One in four people referred to food banks in Wales (23%) had applied for or

received a discretionary housing payment from their local council in the last three months, and a fifth of people (22%) had applied for or received support with Council Tax in the same period.

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 of 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.^{221 222}

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 people who are using them.

²²¹ 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>

²²² 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 17 shows, a third (34%) of people referred to food banks in Wales 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.²²³

Support relating to mental health was most commonly received (27%), followed by advice related to debt (18%), housing (15%), and social security (15%).

The Welsh Government has invested in advice services through the Single Advice Fund – a Welsh Government funded advice service. This service has supported hundreds of thousands of people with social security and debt advice.²²⁴ However, our evidence clearly shows that too many people aren't receiving the advice they need. Some in Wales have warned that services provided by the voluntary sector are having to prop up frontline services.²²⁵

Research from the University of Bristol discussed previously evaluated the effectiveness of income maximisation advice services provided by services based in food banks (either run by the food bank itself or by other organisations) in the Trussell community. This research found evidence that advice services were helping to maximise people's incomes through increased social security payments, ad hoc financial support (such as cash grants and fuel vouchers), and by writing off debt.²²⁶ The evaluation also found that while the advice received and any potential financial gains was not always sufficient to lift people out of destitution, half of food banks participating in the evaluation had experienced a reduction in their repeat referrals,²²⁷ indicating that the advice services provided were helping to reduce the need for emergency food.

People referred to food banks explained why they didn't receive formal support before a food bank referral, and what can be done to increase the number of people accessing crucial support in a timely way that meets their needs. We heard clearly that there are key factors preventing people from accessing formal support; these are presented below, and we have explored some of these issues in more depth earlier in this report.

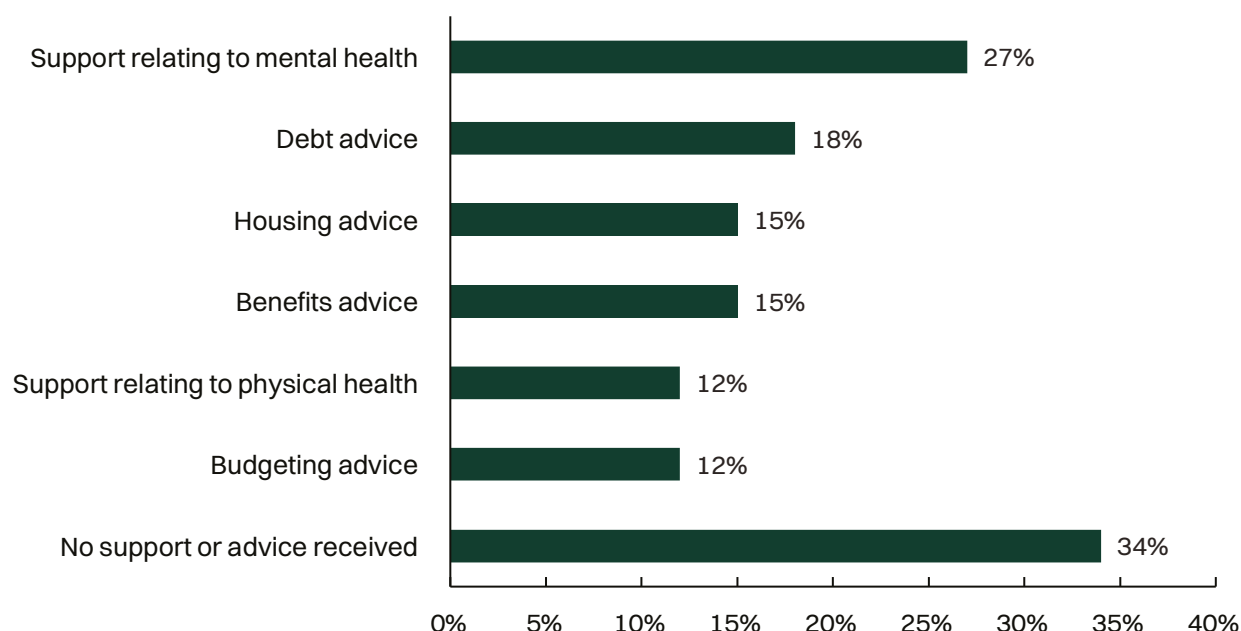
223 Charlesworth, Z, Clegg, A, and Everett, A, (2023), *Evaluation of Local Welfare Assistance: Final framework and research findings*, Policy in Practice, <https://policyinpractice.co.uk/wp-content/uploads/2025/03/Evaluation-of-Local-Welfare-Assistance-Policy-in-Practice-January-2023-2.pdf>

224 Welsh Government, (2025), *Thousands discover they qualify for extra financial support*, <https://www.gov.wales/thousands-discover-they-qualify-extra-financial-support>

225 WCVA, (2024), *Draft budget causes 'anger and concern' from voluntary sector*, <https://wcva.cymru/draft-budget-causes-anger-and-concern-from-voluntary-sector-leaders/>

226 Finney, A, et al, (2024), *Evaluating the advice and support services provided through food banks: An evaluation report for Trussell from the Personal Finance Research Centre at the University of Bristol*, Personal Finance Research Centre, University of Bristol, <https://login.microsoftonline.com/trussell.org.uk/>

227 Finney, A, et al, (2024), *Evaluating the advice and support services provided through food banks: An evaluation report for Trussell from the Personal Finance Research Centre at the University of Bristol*, Personal Finance Research Centre, University of Bristol, <https://login.microsoftonline.com/trussell.org.uk/>

Figure 17 Support and advice received prior to a food bank referral

Source: Hunger in Wales Wave Two food bank survey

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 the support that they were eligible for. People referred to food banks in Wales who did not have access to the internet were less likely to have applied for, or received, any support from the DAF (31%) than people with access to the internet

(43%). People referred to food banks with no access to the internet were also less likely to have received key advice and support for debt (9%) and budgeting (6%) than people with access to the internet (22% and 13% respectively).

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

Policy proposal from legislative theatre event:

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.

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 and debt. This also reflects the often-severe mental load of experiencing hardship, which can make it difficult to focus on longer-term changes when coping on a day-to-day basis is so challenging.²²⁸

“

I've been trying to prioritise things, 'Right, OK, I need to deal with this first before I can deal with that.

”

Man, age 55+, Wales, Person taking part in Research Question 3, No.88

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

“

The mental health side of it, because sometimes it's a bit of a process. If you do need to, say, call the council, do a form, or get a referral, things like that, mentally, would probably make it a bit more difficult.

”

Woman, age 31-54, Wales, Person taking part in Research Question 1, No.6

²²⁸ Weekes, T, Ball, E, and Padgett, S, (2025), *Cost of Hunger and Hardship - final report*, Trussell, <https://www.trussell.org.uk/news-and-research/publications/report/cost-of-hunger-and-hardship-final-report>

Stigma and embarrassment

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

“

It made me feel a bit ashamed... To be asking for help when they're saying, 'Actually, you don't need the help. You're fine with your money and everything.' I'm thinking, 'Am I just making bad financial decisions, or am I not managing things well enough?'. I wouldn't feel comfortable reaching out.

”

Woman, age 31-54, Wales, Person taking part in Research Question 1, No.6

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, highlighting that feelings of shame, embarrassment, fear and guilt prevent people from reaching out for financial support, leading to a worsened financial situation.²²⁹

“

I don't ask for help... Where I've always helped others, now I am needing that help – and I am too scared to ask for it.

”

Woman, age 31-54, Wales, Person taking part in Research Question 3, No.87

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 '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, Person taking part in Research Question 2, No.40

²²⁹ Scottish Parliament Cross Party Group on Poverty, (2023), *An inquiry into poverty-related stigma in Scotland*, <https://www.povertyalliance.org/wp-content/uploads/2023/02/Report-of-the-inquiry-into-stigma-CPG-on-Poverty.pdf>

Perceived ineligibility and not believing services could meet needs

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

“

I have looked at some of the council eligibility and they always say that, either, because I'm a student, I'm not eligible, or, because we supposedly earn too much for certain benefits, we're not eligible for a lot of the support that can be offered. Which is crazy, because I really don't feel like we earn anywhere near enough to cover just about the basics.

”

Woman, age 31-54, Wales, Person taking part in Research Question 1, No.6

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 Wales 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.

There has been no progress on hunger in Wales, and more people are facing severe hardship

Food insecurity levels have remained consistent between 2022 and 2024, 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 more likely to experience hunger than other groups of people. There is a clear need for investment in updating our social security system, which currently drives an increased risk of hunger for working-age people, and particularly for families with children and single adults living alone.

A range of barriers prevent people moving out of severe hardship and into a position where they can sustainably afford the essentials. These include how the impact of severe hardship makes it harder to improve mental and physical health, ongoing deductions from social security payments leaving people without enough to get by on, challenges in applying for and receiving social security payments, insecure and inflexible work, and the impact of housing insecurity, high rents and poor housing conditions.

We can still further our understanding of hunger

As with Wave 1 of our research, there remain areas about the nature and drivers of hunger in Wales that could be explored in future research. These include:

- **Our understanding of the experiences of food insecurity and the use of charitable food provision for people who are transgender.**

Sample size limitations prevented us from specifically analysing the experiences of trans people. Future research could explore this qualitatively or through boosting the representation of this community in quantitative data collection.

- **The impact, if any, of the implementation of innovative policies across the UK on hunger and what learning there is for reducing hunger and hardship in Wales.** 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.
- **The impact on the need for food banks from the rollout of Local Food Partnerships.**
- **How services and support can intervene earlier** to prevent someone from reaching a point of hardship where they need to turn to a food bank for support.
- **The increased use of food banks in the Trussell community by people aged 65 and over**, and likely future trends.

Food banks are not the answer to people going without the essentials

The core driver of hunger is a lack of income and other financial resources; this is most commonly underpinned by a failure of our social security system to adequately support people. These issues often overlap with insecure work, social isolation, changing life circumstances, and a lack of advice and crisis support.

It is clear that while food banks provide people with much needed emergency support, this support cannot fully mitigate against the sustained challenges that people face with affording essentials such as food. Many people we spoke to were still finding it difficult to afford these essentials six months or even two years after being supported by a food bank.

People we spoke to identified enabling factors that did support them to move out of severe hardship, signposting where we must look to instead for solutions to tackle severe hardship across Wales. These include increasing their income from social security payments and accessing advice or support to do this, receiving advice and support with debt management, improvements in their physical or mental health and/or receiving social security support for their health conditions, finding decent, secure, and fairly paid work, improvements in their housing situation (which could include improved conditions, security, or affordability) and, finally, whether they built relationships within their community to increase the reach and strength of their support networks.

Every party must outline an ambitious strategy to tackle food bank need in Wales

This report lays bare the imperative for more determined action to tackle severe hardship in Wales. We urgently need to see a clearer vision from all political parties on how they will set out to reduce the number of people facing severe hardship in Wales ahead of the next Senedd term.

The next Welsh Government must set an ambition to reduce the number of people facing

severe hardship in Wales, and deliver a cross-governmental plan to do so. This must include using all devolved powers to boost incomes to help ensure that everyone in Wales can afford the essentials, alongside targeted interventions on issues such as housing, health services, childcare and transport to remove barriers to opportunities and to support financial resilience.

Failing to act will increasingly lead to unacceptable experiences of severe hardship becoming normalised for people and society. Inaction from the UK and Welsh governments will also come at a significant economic and social cost. The levels and depth of severe hardship faced by people in Wales has a devastating impact on public finances and the Welsh economy. Hunger and hardship are linked to worse health, educational outcomes and housing security, and failure to address this leads to increased spending of £560 million on areas devolved to the Welsh Government alone. These include the NHS, other health services, schools, children's social care, and tackling homelessness.²³⁰

This report makes clear that the drivers of food insecurity or needing emergency food are not food-related. As such, we do not see charitable or community food support as a long-term solution to severe hardship that the Welsh government should target its limited resources towards. Many community-based initiatives, such as food banks, food pantries, social supermarkets or community fridges, provide valuable help for people in their communities – and some provide signposting into other services and support. However, the existing evidence suggests that low-cost community food support does not, in itself, enable people to move out of poverty or protect them from hunger and hardship. This report highlights that many people facing food insecurity do not access charitable food aid, for example. Therefore, community, low-cost or emergency food aid cannot be a substitute for action to address the core drivers of hardship and hunger.

While we have seen welcome acknowledgement from Welsh Government in the Sixth Senedd of the need to tackle rising food insecurity, we have yet to see a clear and fit-for-purpose plan to address the stark experiences of hunger outlined in this report.

In 2026, all political parties must set out their ambition to reduce the need for food banks in Wales. We need to see change in both our social security system and in targeted interventions across a range of policy areas including housing, health, childcare and advice to begin to turn the tide of severe hardship in Wales – and end the need for emergency food.

²³⁰ Weekes, T, et al, (2025), *The 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>

Appendices

Appendix 1: Regression results

Table 20 General population Model results

	Odds	Odds Lower CI	Odds Upper CI	T-Value	P-Value
(Intercept)	0.08	0.01	0.44	-2.87	0.01
Gender: Male	1.08	0.89	1.30	0.78	0.44
Gender: Other	1.04	0.53	2.03	0.12	0.90
Age 25-34	1.24	0.91	1.68	1.37	0.17
Age 35-44	1.63	1.11	2.39	2.51	0.01
Age 45-54	1.72	1.28	2.30	3.61	0.00
Age 55-64	1.02	0.71	1.46	0.08	0.93
Age 65+	0.37	0.25	0.54	-5.04	0.00
Ethnicity: Mixed / Multiple	1.32	0.96	1.81	1.69	0.10
Ethnicity: Asian / Asian British	0.79	0.53	1.17	-1.19	0.24
Ethnicity: Black / Black British	1.61	0.78	3.31	1.30	0.20
Ethnicity: Other	1.57	1.08	2.29	2.35	0.02
1 other adult in hhold	0.65	0.59	0.72	-8.85	0.00
2 other adults in hhold	0.42	0.37	0.48	-12.87	0.00
3 other adults in hhold	0.38	0.31	0.46	-9.37	0.00
Children in hhold	1.10	0.94	1.29	1.22	0.23
1 worker in hhold	0.18	0.16	0.21	-24.76	0.00
2 workers in hhold	0.08	0.04	0.16	-7.17	0.00

	Odds	Odds Lower CI	Odds Upper CI	T-Value	P-Value
Experienced homelessness	11.81	10.12	13.79	31.27	0.00
Physical disability	1.10	1.00	1.20	2.03	0.05
Long-term physical condition / illness	0.64	0.52	0.80	-3.93	0.00
Mental health condition	1.25	1.11	1.41	3.70	0.00
Learning difficulty / disability	1.77	1.39	2.24	4.70	0.00
1+ caring responsibilities	0.58	0.50	0.67	-7.38	0.00
Social contact: Once or twice a month or more	1.03	0.92	1.17	0.55	0.58
Social contact: Less than monthly / never	1.31	1.14	1.50	3.89	0.00
1 source of social support	0.72	0.61	0.85	-3.94	0.00
2 sources of social support	0.64	0.53	0.76	-5.16	0.00
3 sources of social support	0.72	0.61	0.85	-3.94	0.00
Receives means-tested benefits	3.90	3.18	4.80	12.93	0.00
1 benefit issue	1.72	1.42	2.09	5.56	0.00
2+ benefit issues	4.10	3.27	5.14	12.27	0.00
Has savings	0.15	0.11	0.21	-12.00	0.00
1-2 household bill arrears	1.11	0.98	1.26	1.60	0.11
3+ household bill arrears	1.75	1.50	2.04	7.16	0.00
Zero-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 21 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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